TYBBI sem VI

Duration: 2½ Hours **Marks: 75**

Note:

1. **All questions are compulsory.**
2. **Figures to the right indicate marks.**

1. (A) Match the following columns: (Any Eight) (8 Marks)

Column 'A'	Column 'B'
(1) PPF	(a) Liquidity ratio
(2) NIFTY	(b) Uncertain and high return
(3) Unsystematic Risk	(c) Willian Sharpe
(4) Standard deviation	(d) Elliot wave theory
(5) Net Profit ratio	(e) Technical Analysis
(6) Study of charts and pattern	(f) Profitability ratio
(7) Dow Theory	(g) Measure of Risk
(8) Capital Assets Pricing model	(h) Controllable
(9) Gambling	(i) NSE
(10) Current ratio	(j) Highly illiquid

Q1 (B) State whether the following are True or false (any Seven) (7 Marks)

(1) Investments are made with the primary objective of deriving returns.
(2) Capital gain refers to an increase in value of investment over a period of time.
(3) Non-Marketable financial assets can be sold in the capital market.
(4) Public Provident Fund is a savings cum tax saving instrument in India.
(5) Treasury Bills are one of the riskiest Money market instruments issued by the Central Government.
(6) Commercial Paper is a short term unsecured promissory note issued by Corporate and Financial Institutions.
(7) Equity shareholders do not carry the right of dividend.
(8) Secondary Market is a market where existing securities are purchased and sold.
(9) Merger and Acquisitions are major functions of Investment Bankers.
(10) NSDL is the largest central security depository based in Mumbai.

2. (A) Explain the Non-marketable Financial Assets (08 Marks)
(B) Explain the meaning and objectives of Portfolio Management. (07 Marks)

OR

2. C) The rate of return of stock of P ltd and S ltd under different state of economy is given below : (15 Marks)

Economic Condition	Probability	Returns of P ltd %	Returns of S ltd %
High Growth	0.3	15	10
Low Growth	0.4	13	11
Stagnation	0.2	9	12
Recession	0.1	6	14

i) Calculate the expected rate of return and standard deviation of return on stock of P Ltd. and S Ltd.
ii) As an investor which company would you prefer for investment?

Q3) A) Explain Technical analysis.. (08 Marks)
B) Explain the efficient market hypothesis in detail. (07 Marks)
C) Following information is available relating to M/S Black ltd (15 marks)

Income Statement for the year ended 31/03/2024

Particulars	Amount (Rs)
Net Sales	1,02,00,000
Cost of Goods Sold	79,20,000
Admin & selling expenses	15,45,600,
Net Profit before Tax	7,34,400

Balance Sheet as at 31/03/2024

Liabilities	Amount (Rs)	Assets	Amount (Rs)
Equity Share capital of Rs. 10 each	12,00,000	Fixed Assets	28,60,000
Reserves & surplus	8,00,000	Stock	19,80,000
10 % Long term debt	22,70,000	Debtors	16,50,000
Current Liabilities	23,50,000	Cash	1,30,000
	66,20,000		66,20,000

1) Tax @ 30%
2) Market Price is Rs 50
3) Company has declared dividend @ 25%

You are required to calculate:
(i) EPS (ii) P/E Ratio (iii) Dividend Pay-out Ratio (iv) Dividend Yield Ratio (v) GP Ratio (vi) Return on Capital Employed (vii) Debt-equity ratio

Q4) A) The details of three portfolios are given below. (08 Marks)

Portfolio	Average Returns (%)	Beta	Standard Deviation (%)
K Ltd	10	1.0	0.2
H Ltd	12	1.25	0.3
R Ltd	15	1.10	0.25
Market Index	13	1.20	0.25

Compare these portfolio on performance using Sharpe and Treynor measures and rank the portfolios. The Risk Free return is 6 %.

B) A Government of India bond of Rs.1,000 each has a coupon rate of 7.5% p.a. and maturity period is 25 years. If the current market price is Rs.1050. Find YTM. (07 Marks)

OR

Q4) C) Distinguish between investment and Speculation (08 Marks)
D) Distinguish between systematic and Unsystematic risks. (07 Marks)

Q5) A) Returns of D Limited are given for five years with market returns. You are required to compute Beta . (08 Marks)

Year	D Ltd Returns %	Market Returns %
1	13	15
2	14	16
3	15	17
4	13	14
5	12	12

B) Calculate the Operating leverage, Financial leverage and Combined leverage from the following data: (07 Marks)

Particulars	A LTD	B LTD
Output (in units)	100000	15000
Sales per unit Rs	0.10	5.00
Variable cost per unit Rs	0.02	1.50
Fixed cost Rs	1500	14000
10% Debentures Rs	-	80,000

OR

5) C) Give short notes on: (Any three) (15 Marks)

1. Types of risks
2. Dow theory
3. Portfolio Revision
4. Factors affecting investment
5. Fundamental Analysis

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Duration: 2 1/2 hours

Max marks: 75

NOTE:

i. All questions are compulsory.

ii. Figures to the right indicate full marks.

iii. Draw neat and clean diagram wherever necessary.

Q1. a Match the Following: (Any 8) (8)

	Column A		Column B
1	Global objective	A	Final resort for a declining company
2	Liquidation	B	Since inception of organisation
3	Born sickness	C	Mergers and acquisitions
4	Micro enterprise	D	Shine
5	Business restructuring	E	Work life balance
6	Seiso	F	Lions club of india
7	Freelancing	G	Reducing disparities among countries
8	Community service organisation	H	Democratic style
9	Behavioural style	I	Managing factors of production
10	SCM team	J	Up to □ 25 lakhs

Q1.b

State whether the following statements are True or False. (Any 7) (7)

1. Business undertakings are free from risk and uncertainty.
2. Spin off is another version of survival strategy.
3. Sickness in industrial units is a gradual process.
4. IRCI was set up by the commercial banks.
5. BPR leads to dramatic improvements.
6. External consultants are not at all required in BPR team.
7. Initial investmet in SOHO is quite low.
8. Swot analysis helps to study the internal and external environment of an organization.
9. Entrepreneurship is the process of starting own business.
10. TQM follows a horizontal approach.

Q2. a. Explain in detail why business goals are very important for business organizations. (8)

b. Explain types of external growth strategies. (7)

OR

Q2. c. Define Industrial sickness and explain the steps of sickness. (8)

d. What is a Sick company? What are the internal reasons that lead to industrial sickness? (7)

Q3. a. Explain the remedial measures taken by entrepreneurs to overcome sickness? (8)

b. What is a turnaround strategy? Explain the features of a turnaround strategy. (7)

OR

Q3. c. What is TQM? What are the 6 C's required for proper implementation of TQM? (8)

d. What Flowcharts? Explain their benefits. (7)

Q4. a. What is Outsourcing? Explain the reason of outsourcing. (8)

b. Distinguishes between KAIZEN and BPR. (7)

OR

Q4. c. Explain the advantages and disadvantages of Self-financing. (8)

d. What is start up? Explain the failure of start-ups in India. (7)

Q5. a. Elaborate the entities involved in outfitting a team for turnaround management. (8)

b. What are various types of organizational change? (7)

OR

Q5. Write short notes on: (Any 3) (15)

a. Business objectives
b. BIFR
c. Process of BPR
d. Born and achieved sickness
e. Networking

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Time: 2 ½ Hours. **Total Marks:75**

Note : (a) All questions are compulsory subject to internal choice.
(b) Figures to right indicate full marks.

Q.1a) Rewrite the sentence by choosing correct option (Any Eight) **08**

i. Appointment of the first auditor should be done by _____ of the company
a. Shareholders b. Board of Directors c. Central Government d. CAG

ii. Every insurer carrying on general insurance business should create a _____ to meet future potential liability.
a. Ordinary reserve b. Capital Reserve
c. Security premium d. Catastrophe reserve

iii. A clean audit report is also known as _____
a. Claim report b. Qualified report c. Consolidated report d. Unqualified report

iv. In marine insurance reserve for unexpired risk is _____ % of net premium
a. 75 b. 50 c. 100 d. 25

v. AS – 13 deals with _____
a. Revenue Recognition b. Inventory Control
c. Cash Flow Statements d. Accounting for investment

vi. _____process is the series of steps an auditor takes to evaluate the operational activities of a given company
a. Cost audit b. Operational Audit c. Human Resource Audit d. Forensic Audit

vii. Books of accounts of a company must be preserved for _____
a. 4 years b. 8 years c. 6 years d. 7 years

viii. Part II of First Schedule deals with professional misconduct in relation to members in _____
a. service b. practice c. general d. Business

ix. There should be effective screening done at the time of credit cards _____
a. Issue b. Cancellation c. Payment d. Termination

x. _____ is considered as professional misconduct in relation to CA in practice
a. Allows others to practice in his name b. Accepts audit work from his client
c. Signing the report d. Provides professional service to his client

Q.1.B. State whether the following statements are True or False: **[Any Seven]** **[07]**

i. Joint Auditor is the auditor appointed only in case of special circumstance.

ii. Divisible Profit is the profit legally available for distribution to shareholders as dividends.

iii. Audit report of Nationalised banks need not to be submitted to Government

iv. An audit certificate is a written confirmation that validates the accuracy of specific facts.

v. In a bank, cash should be counted physically at the end of the year.

vi. In case of coinsurance, only the company's share of premium should be recorded.

vii. Management Audit deals with audit of quarterly financial statements.

viii. EDP stands for Electronic Data Processing

ix. Audit of forecasting system followed in an organisation is known as forensic audit.

x. An insurer carrying on general insurance business must prepare revenue account in Form B-RA.

Q.2 a) What are duties of company auditor? **08**
Q.2 b) What are the elements of auditor's report? **07**

OR

Q.2 c) Discuss the professional liabilities of auditors under the Companies Act 2013. **08**
Q.2 d) Write a note on segment reporting. **07**

Q 3 a) Explain the audit procedure for the following items appearing in the financial Statements of a bank **08**
a) Investments b) Borrowings
Q.3 b) How would an auditor evaluate internal control system of the bank? **07**

OR

Q.3 c) How would the auditor vouch/ verify/Check the following items appearing in the Financial statements of the Insurance Company? **08**
a) Reinsurance b) commission
Q.3 d) Explain the content of the Audit Report of the insurance company. **07**

Q.4 a) Discuss Cost Audit in detail, highlighting its objectives and advantages. **08**
Q.4 b) Explain the concept of internal control in a CIS environment and elaborate on internal controls in a computerised system. **07**

OR

Q.4 c) Write a note on tax audit. **08**
Q.4 d) Discuss the Black Box and White Box approaches used in auditing under a computerized information system environment. **07**

Q.5 a) Discuss the various instances of professional misconduct indicated in Part II and Part III of first Schedule of Chartered Accountant Act 1949. **08**

Q.5 b) Explain the procedure of enquiry into charges of misconduct of Chartered Accountant. **07**

OR

Q.5 c) Write Short Notes on: **(any three)** **(15)**
1. Branch Audit
2. Forecast audit
3. Professional Ethics
4. Status of Company auditor
5. Dividend

Time: 2 ½ Hours **Marks: 75**

1. A.Multiple Choice Questions (Any Eight) **(8)**

1) _____Development not only helps the employees concerned but also the organisation to become dynamic and growth oriented.
a) Career
b) Social
c) Marketing
d) Personnel

2._____can be developed through effective training and development programmes.
a) Knowledge
b) Employee potentialities
c) Employee health
d) All of the above

3. Job specifications is also known as man or _____ specifications.
a) Employee
b) Work
c) Skills
d) Knowledge

4. Movement of an employee from one job to other is called as __
a) Job Enlargement
b) Job Rotation
c) Job Enrichment
d) Work simplification

5. It is an interview that has a definite plan and pattern.
a) Group Interviews
b) Unstructured Interviews
c) Structured Interviews
d) Discussion Interviews

6) _____is the upward movement of employee in the organization's hierarchy.
a) Manpower Inventory
b) Promotion
c) Human Resource Planning
d) Transfer

7) _____ is the ability to benefit from certain types of training.
a) Aptitude
b) Personality
c) Interest
d) Observation

8. _____ is the act of increasing the knowledge and skills of an employee for doing particular job.
a) Training
b) Development
c) Education
d) Leadership

9) The primary objective of _____ is to teach the participants empathy.
a) Modelling
b) Role-playing
c) Sensitivity training
d) Mediating

10. Under the _____option plan, the employee is granted the right to buy a certain number of shares of the company's stock.
a) Quick
b) Smart
c) Stock
d) Swipe

1. B) State whether the following Statements are True or False (Any Seven) **(7)**

1) HRM has now moved from 'Backroom to boardroom'.

2) Job description does not assist the candidate to understand the requirements of the job which are to be fulfilled by him.

3) Recruitment is the process of identifying and encouraging a prospective employees to apply for jobs.

4) A specific set of tasks and duties performed by a given individual in a given firm at a given time is called as a Job.

5) Effective management of human resources has national significance.

6) Job Enrichment is also called as vertical job loading.

7) Relative worth is determined mainly on the basis of job description and job specification.

8) Promotions are an external source of recruitment

9) Recruitment and Selection are the same.

10) Promotions are always based on merit.

2) Answer (A & B) or (P & Q)

2. A) What are the functions associated with human resource management? **(15)**

2. B) Explain the difference between Traditional HRM and Strategic HRM **(8)**

OR

2. P) What are the Objectives and benefits of human resource management policies and practises? **(7)**

2. Q) Explain the scenario of HRM in global context. **(8)**

(7)

3) Answer (A & B) or (P & Q) **(15)**

3. A) Explain the meaning of Job Satisfaction and explain the factors affecting Job Satisfaction. **(8)**

3. B) Explain the term Job Specification and state its contents. **(7)**

OR

3. P) Define Job Design and explain the factors affecting Job Design **(8)**

3. Q) Define Job Analysis and explain the advantages and disadvantages of Direct Observation Method of Job Analysis. **(7)**

4) Answer (A & B) or (P & Q) **(15)**

4. A) What is Human Resource planning? Explain the steps involved in the Human resource planning process. **(8)**

4. B) Define Recruitment. What are the different sources of external recruitment? **(7)**

OR

4. P) Explain the selection procedure in banking sector. **(8)**

4. Q) Define 'performance appraisal', how can HR manager make post appraisal interview more effective? **(7)**

5) Answer (A & B) or (P) **(15)**

5. A) What are the various problems encountered in performance appraisal. **(8)**

5. B) Define performance appraisal and explain in detail any four methods of performance appraisal. **(7)**

OR

5. P) Short Notes (Answer any three) **(15)**

1) Job analysis
2) The Training Process
3) Job Description
4) Requirements of a sound training program
5) Objectives of transfer

Duration: 2 ½ hours **Marks:75**

Note: 1) All questions are compulsory.
2) Figures to the right indicate full marks

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(1) (A) Choose the correct option : (Any Eight) **(8)**

1) The two important instruments of macroeconomics policy are _____
a) Private policy & non-government policy b) Monetary policy & Government policy
c) Government policy & Fiscal policy d) Monetary policy & Fiscal policy

2) _____is another useful fiscal weapon for modern government to achieve socio eco objective.
a) Surplus financing b) Excess Financing c) Inflation d) Deficit financing

3) Central Bank accept receipts and make payment on behalf of government by acting as _____.
a) Banker's Bank b) Banker to government c) Banker to agency d) Banker to institution

4) The introduction to RTGS is an important development in _____ system.
a) Banking b) Financial c) Government d) Payment

5) The monetary policy of the RBI aims at _____stability with economic growth.
a) Social b) Legal c) Economic d) Price

6) The Federal Reserve System came into existence in_____
a) 1913 b) 1914 c) 1920 d) 1921

7) The objective of IMF is_____
a) Ensuring exchange rate stability b) Financial assistance
c) Integration d) Regional corporation

8) _____ refers to the use of electronic channels for transacting business within the country and across the borders
a) E banking b) E money c) E payment d) Credit card

9) _____ provides long term funds for development projects in developing countries
a) World bank b) IMF c) IBRD d) BIS

10) Peoples bank of China was established in the year_____
a) 1944 b) 1948 c) 1980 d) 1960

(1) (B) Match the Column: (Any Seven) **(7)**

Group A	Group B
i) Repo	a) Long Term and Medium Term Capital
ii) Monetary Policy	b) Injection of liquidity
iii) Reverse Repo	c) Central Bank
iv) Progression Taxation	d) Capital Market Regulator
v) Surplus Budget	e) Bank Rate
vi) Fiscal Policy	f) Insurance Sector
vii) Quantitative Credit Control	g) Absorption of liquidity
viii) SEBI	h) Equality
ix) IRDA	i) Inflation
x) Capital Market	j) Public Expenditure

Q2A) Explain the causes for the changing face central banks in India. (8)

B) Explain Inflation Targeting and Exchange rate targeting and discuss its importance (7)

OR

Q2C) Define central banking and what are the factors contributed to the growth of central banking in developed and developing economies? (8)

D) Explain credibility, accountability and transparency of the central bank. (7)

Q3A) Examine the instruments and limitations of fiscal policy. (8)

B) Provide a comprehensive overview of the various departments operating within the Reserve Bank of India (RBI). (7)

OR

Q3C) Describe in detail the quantitative instruments utilized in India's monetary policy framework. (8)

D) Explain the objectives of Monetary Policy and delve into the responsibilities of the Monetary Policy Committee. (7)

Q4A) Define Banking and explain the functions of Banking according to Banking Regulations act of 1949. (8)

B) Define off-site monitoring & explain off-site monitoring in different countries. (7)

OR

Q4C) Explain the functions of Indian financial system. (8)

D) Write a detailed note on e-banking and e-payments. (7)

Q5A) Discuss the functions of Federal Reserve System. (8)

B) How is World Bank different from the IMF? What is its role? (7)

OR

Q5) Write Short Note on (Any Three) (15)

a) Risk in the New IT Era

b) Bank of Japan

c) OSMOS

d) Inflation Targeting

e) SEBI

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