PRAHLARDAI DALMIA LIONS COLLEGE OF COMMERCE AND ECONOMICS ISO 9001:2015 CERTIFIED

NOTICE

B.Com in Banking and Insurance ATKT Internal Examination Semester IV, March, 2022

INSTRUCTIONS FOR THE STUDENTS HAVING ATKT IN INTERNALS:

Date of Submission of the Projects- 31st March, 2022. Timings 12 noon to 1pm noon. Reporting time for students: 11.45 am. Venue: T3

Students must bring their hall tickets during the submission of their internal ATKT.

Students have to be present in person for the submission.

Formal Dress code to be followed during the viva voce.

Internal project topics are also uploaded on the college website.

- Submission of projects or assignments to be done on proper A4 size paper. handwritten by the candidate himself only. The Front page should contain details of Roll no, Name of the student, Semester, Subject.
- Print out of the questions uploaded should be attached along with the project.
- Student should also enclose a photocopy of the ATKT fee paid receipt along with each of his project.
 - On the date of submission there will be a viva voce on the given questions/topics.
- 10. If the student fails to present himself on the given date and time he will be marked ABSENT for the said subject.

Any Submissions after the above mentioned date and time will not be accepted and entertained under any circumstances.

Prot Durgesh Kenkre

Snoken

Prof. Subhashini Naikar

Exam Convener

DATE -22/03/2000

Vice -Principal (SFC)

Dr. Kiran Mane

I/c Principal

DIR IPS/EXAM/00

Name of the subject	Name of the faculty	
Financial Management,	Prof. Durgesh Y. Kenkre	
Corporate and securities law and		
Cost Accounting		
Information Technology	Prof. Manisha Jadhav	
Foundation Course (FC),	Prof. Mohini Nadkarni	
Entrepreneurship Management and		
Economics		

Business Economics

KULAL MANISHA UMESH-2039

- 1) Explain circular flow of aggregate income and expenditure.
- 2) What are the determinants of money supply?
- 3) Explain contra cyclical fiscal policy and discretionary fiscal policy
- 4) Explain the structure of Balance of payments.
- 5) Distinguish between spot rate and forward rate of exchange.

- 1) Distinguish between fixed and flexible exchange rates.
- 2) What are the different canons of taxation? List the factors influencing incidence of taxation.
- 3) What are the effects of inflation? Explain inflation targeting.
- 4) Explain Demand pull inflation and cost push inflation.
- 5) Explain the features and phases of trade cycles.

Cost Accounting

KULAL MANISHA UMESH-2039

- 1) Distinguish between cost centres and cost units.
- Pepsi Company produces a single article. Following cost data is given about its product:- Selling price per unit Rs.40 Marginal cost per unit Rs.24 Fixed cost per annum Rs. 16000 Calculate: (a)P/V ratio (b) break even sales (c) sales to earn a profit of Rs. 2,000 (d) Profit at sales of Rs. 60,000 (e) New break even sales, if price is reduced by 10%.
- 3) From the following information compute all possible fixed overheads and variable overheads variances.

Particulars	Standard	Actual
Fixed Overhead	4000	4250
Variable Overhead	6000	5000
Output	2000	1900

4) From the following information for the month of January, prepare a Cost Sheet to show the following components: (a) Prime Cost, (b) Factory Cost, (c) Cost of Production, (d) Total Cost. ` Direct material 57,000 Direct wages 28,500 Factory rent and rates 2,500 Office rent and rates 500 Plant repairs and maintenance 1,000 Plant depreciation 1,250 Factory heating and lighting 400 Factory manager's salary 2,000 Office salaries 1,600 Director's remuneration 1,500 Telephone and postage 200 Printing and stationery 100 Legal charges 150 Advertisement 1.500 Salesmen's salaries 2,500 Showroom rent 500 Sales 1,16,000.

SONAR RITESH JAGAT-2092

1) From the information given below, calculate P/V Ratio, Fixed expenses, Expected profit if sales is budgeted at Rs. 90, 000.

Year	sales	Profit	
2004	1, 80, 000	30, 00	0
2005	2,60), 000	50,000

2) From the following particulars compute all possible fixed overheads variances:

Particulars	Budgeted	Actual
Fixed overheads (Rs.)	100000	120000
Output	20000	30000
Hours	40000	50000
Days	25	24

- 3) Explain the coding system used in Cost accounting.
- 4) From the following information prepare a cost sheet to show : (a) Prime cost; (b) Works cost; (c) Cost of production ; (d) Cost of sales; and (e) Profit. ` Raw materials purchased 32,250 Carriage on purchases 850 Direct wages 18,450 Factory overhead 2,750 Selling overhead 2,450 Office overhead 1,850 Sales 75,000 Sale of factory scrap 250 Opening stock of finished goods 9,750 Closing stock of finished goods 11,100

RAJPUT SIDDHARTH SURESH-2069

- 1) From the following information's find out: a. P/V Ratio b. Sales & c. Margin of Safety.
 - Fixed Cost = Rs.40, 000 Profit = Rs. 20,000 B.E.P. = Rs. 80,000
- 2) From the following particulars compute all possible fixed overheads variances:

Particulars	Budgeted	Actual
Fixed overheads (Rs.)	150000	140000
Output	120000	150000
Hours	80000	100000
Days	25	26

3) Explain with examples the different elements of cost.

4) From the following particulars, prepare a cost statement : `Stock, 1-1-2013: Raw materials 30,500 Finished goods 20,400 Stock, 31-1-2013: Raw materials 48,500 Finished goods 10.000 Purchase of raw materials 25,000 Work-in-progress, 1-1-2013 8,000 Work-in-progress, 31-1-2013 9,000 Sales 95,000, Direct wages 20,400 Factory expenses 10,500 Office expenses 5,400 Selling expenses 3,800 and Distribution expenses 2,500

Entrepreneurship Management

KULAL MANISHA UMESH-2039

- 1) Explain the innovation theory of Schumpeter.
- 2) What are the benefits of developing a business plan?
- 3) Explain corporations as a form of entrepreneurial structures.
- 4) Explain the various barriers to entrepreneurship in detail.
- 5) Write a note on importance of ethics in business decisions.

SONAR RITESH JAGAT-2092

- 1) Explain the Economic theory of Entrepreneurship.
- 2) What are the contents of a project report?
- 3) Explain partnerships as a form of entrepreneurial structures.
- 4) Explain the concept of intrapreneurship in detail.
- 5) What do you understand by debt. Give its merits and demerits.

SINGH SIDDHARTH VIJAY- 2090

- 1) Explain the risk bearing theory of knight.
- 2) Explain the concept of franchising in detail.
- 3) Explain limited liability partnership and corporation as a form of entrepreneurial structures.
- 4) Explain the key features of National policy on skill development and Entrepreneurship 2015.
- 5) What are the social responsibilities of an entrepreneur?

Information Technology

KULAL MANISHA UMESH-2039

- 1) Explain the development life cycle
- 2) Explain SMS banking and online banking as E -banking business models
- 3) What are the RBI regulations on e- banking?
- 4) What do you understand by plastic money? Give its meaning, advantages and disadvantages.

- 1) Explain home banking and mobile banking as E- banking models.
- 2) Write short notes on data mining and data warehousing.
- 3) Explain the MICR and cheque truncation system used in banking technology.
- 4) Explain Electronic clearing and payment systems.

FC IV

KULAL MANISHA UMESH-2039

- 1) Explain the Human Life Value Approach
- 2) What do you understand by health insurance? Give its determinants.
- 3) What is the impact of catastrophes on home insurance?
- 4) Explain SBI fire insurance plan.
- 5) Is it important to have vehicle insurance for vehicle owners? Give reasons.

- 1) Explain the determinants of risk premium.
- 2) Explain any 1 endowment plan of LIC
- 3) Explain ICICI health insurance plan
- 4) Compare and contrast fire insurance plans of SBI and ICICI
- 5) Explain the senior citizen insurance plans of SBI

CORPORATE AND SECURITIES LAW

KULAL MANISHA UMESH-2039

- 1) Write a note on Lifting the corporate veil.
- 2) List the power of recognised stock exchange to make rules relating to voting rights.
- 3) Explain the term depositories and give its benefits.
- 4) Distinguish between spot delivery contract and ready delivery contract.

RAJPUT SIDDHARTH SURESH-2069

- 1) Explain the doctrine of ultra vires and write a note on alter ego.
- 2) List the grounds on which SEBI can delist the securities of a company.
- 3) Explain the eligibility condition for depository services.
- 4) Give the powers of Central Government to make or direct rules.

- 1) Explain the concept of constructive notice and indoor management.
- 2) Explain the power of SEBI to amend by laws of recognized stock exchanges.
- 3) Explain the models of depository.
- 4) Write short notes on : Preferential allotment and bonus issue.

FINANCIAL MANAGEMENT-II

KULAL MANISHA UMESH-2039

1) B Ltd.is considering to relax its credit policy. Currently its annual sales are Rs.100 lakhs and Receivables are Rs.25 lakhs. Return on investment desired is 25%. Variable cost is 70% of selling price. Its current bad debts are Rs.3 lakhs and collection charges are Rs.1 lakh.

It has the following two proposals available:

Particulars	Proposal 1	Proposal 2
Annual Sales	Rs.120 lakhs	Rs.135 lakhs
Receivables	Rs.40 lakhs	Rs.56 lakhs
Bad debts	Rs.6 lakhs	Rs.9 lakhs
Collection charges	Rs.1.5 lakhs	Rs.2 lakh

Suggest a suitable credit policy

- 2) Write a short note on Trade credit.
- 3) A Ltd. is currently operating at 80% capacity and producing 8000 units. The cost details were as follows:

Materials Rs.200000, Wages Rs.120000, factory overheads Rs.80000, administrative overheads Rs.40000 and selling overheads Rs.72000. Determine the total cost if it operates at 70% capacity and 100% capacity.

4) From the following information, prepare an income statement for the 2 companies:

	BBI		BMS
	3:1		4:1
	5:1		6:1
200		300	
	33 1/3%)	25%
	35%		35%
	200	BBI 3:1 5:1 200 33 ¹ / ₃ % 35%	BBI 3:1 5:1 200 300 33 ¹ / ₃ % 35%

5) Define a financial plan. Give the principles of a good financial plan.

KOUNDER PALANI VENKATESHAN-2055

1. C Ltd. has an annual turnover/ sales of Rs.2000000 and an average collection period of 3 weeks. The company wants to adopt a more liberal credit policy which they hope will increase its sales. Following data is available:

Proposed Credit policy	Increase in collection period	Increase in Sales (Rs.)	Bad debts %
1	4 weeks	250000	2
2	6 weeks	350000	4

Selling price is Rs.10 p.u. and variable cost is Rs.7p.u. Current bad debts loss is 1%.Return on investment is 20%.

Indicate which credit policy should the company adopt?

2)Write a note on Commercial papers

3) From the following information prepare an income statement: Operating leverage 3, combined leverage 6, variable cost 40%, tax rate 35%, number of equity shares 100000, EPS Rs.1.30.

4)

B Ltd. produces 15000 units at 75% capacity and the expenses per unit are as follows:

Materials Rs.10 p.u., Wages Rs.8 p.u., direct expenses Rs.2 p.u.

Factory overheads (80% Variable) Rs.6 p.u., office overheads (60% fixed) Rs.4 p.u and selling overheads

(70% variable) Rs.5 p.u.

Determine the total cost at 60% capacity and 90% capacity.

5)What are the key elements of Strategic planning process?

PARDESHI PAYAL SHIVSHANKAR- 2057

1. In order to increase the sales, the marketing manager of E Ltd. has given you the following information:

Present data: Sales Rs.240000, Credit period 30 days, PV ratio is 40% and return on investment is 30%.

Proposed increase in credit period over present	Relevant increase in sales over present (Rs.)
15 days	12000
30 days	18000
45 days	21000
60 days	25000

Evaluate the above proposals.

2)Write a note on Certificate of Deposits

Write a note on Master budget and Zero Based budgeting Calculate all possible leverages under situation 1 and 2 and financial plans X and Y from the following information: Installed capacity 5000 units, actual production and sales 60%, selling price Rs.25 p.u., variable cost Rs.15 p.u Fixed cost: Situation 1 Rs.10000 and Situation 2 Rs.12000

Capital Structure:	Financial Plan		
Particulars	Plan X	Plan Y	
Equity (Rs.)	80000	20000	
10% Debt (Rs.)	20000	40000	

A marketing company gives you the following data for the quarter Jan to March 2021:			
	X (units)	Y (units)	Z (units)
Jan	2500	3000	1000
Feb	2000	2500	1000
March	3000	3500	1000
selling price per unit	Rs.100	Rs.200	Rs.400
Target for the next quarter (April to June)			
	х	Y	Z
Sales quantity change	increase by 20%	decrease by 10%	increase by 15%
Selling price change	nil	increase by 15%	decrease by 25%
Prepare the sales budget for the 2 quarters.			

RAJPUT SIDDHARTH SURESH-2069

1. H Ltd. is considering relaxing its present credit policy. At present its annual credit sales are Rs.20 lakhs and has a receivables turnover ratio of 6 times in a year. Bad debts are Rs.50000. the company is required to give a return of 30% on its investment. PV ratio is 40%.

Particulars	Option A	Option B
Credit sales (Rs. in lakhs)	40	50
Receivables turnover ratio	4	3
Bad debts (Rs.)	70000	100000

Determine which option is better?

2) Write a note on bank credit.

3)

A marketing company gives you the following data for the quarter Jan to March 2021:			
	X (units)	Y (units)	Z (units)
Jan	2500	3000	1000
Feb	2000	2500	1000
March	3000	3500	1000
selling price per unit	Rs.100	Rs.200	Rs.400
Target for the next quarter (April to June)			
	х	Y	Z
Sales quantity change	decrease by 20%	increase by 10%	decrease by 15%
Selling price change	nil	decrease by 15%	increase by 25%
Prepare the sales budget for the 2 quarters.			

4)From the following particulars prepare an Income statement:

Particulars	Jupiter Ltd.	Venus Ltd.
Combined leverage	6	15
Operating leverage	3	5
PV ratio	60%	50%
Income tax	35%	35%
Number of equity shares	100000	100000
EPS (Rs.)	1.30	0.65

5)Explain the factors affecting working capital.

SONAR RITESH JAGAT-2092

1. K Corpn. is considering relaxing its present credit policy and is in the process of evaluating two proposed policies:

Particulars	Present	Policy x	Policy y
Credit sales (Rs.)	50 lakhs	60 lakhs	68 lakhs
Receivables turnover ratio	4 times	3 times	2.4 times
Default %	3	4	5

Variable costs account for 70% of sales. Return on investment of 20% is desired, determine which option is better?

2) Explain the working capital cycle of a manufacturer.

3) Variable cost 70%, Interest Rs.20000, financial leverage 6, operating leverage 7 and tax rate 30%. Prepare an Income Statement.

4) Sales for the months of Jan., Feb, March, April, May and June are Rs.150000,

140000, 150000, 160000, 190000 and Rs.160000

Cash sales are 20% and balance are collected as 40% in the next month, 45% in the next to next month and balance in the month after that month.

What is the amount collected from sales in the month of May?

5)Distinguish between operating leverage and financial leverage.

YADAV ARUN ANILPRASAD-2107

1. L Ltd. has an annual sales of Rs.2500000. It is currently extending credit of 30 days. Its current variable cost are 80% of sales, fixed cost is Rs.300000. The company has received the following proposals:

Credit policy	Increase in collection period (days)	Annual sales (Rs.)
Р	15	2800000
Q	30	3000000
R	45	3300000
S	60	3500000

ROI is 20%. Determine the credit policy the company should select?

2)

What are the various costs associated with receivables?

 Calculate all possible leverages under situation A, B and C and financial plans 1, 2 and 3 from the following information: Installed capacity 1200 units, actual production and sales 75%, selling price Rs.15 p.u., variable cost Rs.10 p.u

Fixed cost: Situation A, B and C Rs.1000, Rs. 2000 and Rs.3000 respectively.

Financial Pla	n	
Plan 1	Plan 2	Plan 3
5000	7500	2500
5000	2500	7500
	Financial Pla Plan 1 5000 5000	Financial PlanPlan 1Plan 25000750050002500

4) Sales for the months of Jan., Feb, March, April, May and June are Rs.100000, 120000, 150000, 140000, 180000 and Rs.160000

Cash sales are 10% and balance are collected as 50% in the next month, 30% in the next to next month and balance in the month after that month.

What is the amount collected from sales in the month of April?

5)Re-order quantity 5000 units, re-order period 3 to 5 weeks, maximum consumption 1000 units per week, minimum consumption 500 units per week and normal consumption 600 units per week. Calculate re-order level, minimum level, maximum level and average stock level.

VISHWAKARMA SONAM RAJESH-2118

1. Present situation:

Sales Rs.50 lakhs, Variable cost Rs.40 lakhs, Fixed cost Rs.6 lakhs and credit period to debtors is 30 days.

Proposed credit policy	Proposed credit period	Sales (Rs.in lakhs)
1	45 days	56
2	60 days	60
3	75 days	62
4	90 days	63

Determine the credit period that should be allowed by the company. Assume 360 days in a year. The company expects a return on investment of 30%.

2) What are the motives for holding cash?

3)

Sales for the months of Jan, Feb, Mar and April are Rs.360000, 400000, 420000 and 390000 respectively.

Cash sales are 20% on which a discount of 2% is offered. Remaining credit sales are collected as 60% in the month

after sales, 30% in the next to next month and balance in the third month after sales

Show the collection in Feb.

4)

Following data relates to 5000 units:

Materials Rs.50000, Labour Rs.30000, Power (80% Variable) Rs.2500, Repairs (60% Variable) Rs.3000, Inspection

charges (20% variable) Rs.3000, Stores (fully variable) Rs.2000, Office expense (40% fixed) Rs.5000, depreciation

Rs.5000 (rigid at all levels) and Selling expenses (30% fixed) Rs.8000.

Prepare a flexible budget for 5000, 6000 and 8000 units.

5) Re-order quantity 3000 units, re-order period 4 to 6 days, maximum consumption 800 units per day, minimum consumption 500 units per day. Calculate re-order level, minimum level, maximum level and average stock level.