



PRAHLADRAI DALMIA LIONS COLLEGE OF
COMMERCE & ECONOMICS
ISO 9001 : 2015 Certified

NOTICE

ATKT Internal Examination OCTOBER, 2022, SEMESTER V and VI

B. COM (BANKING & INSURANCE)

INSTRUCTIONS FOR THE STUDENTS HAVING ATKT IN INTERNALS:

- 1. Date of Submission of the Projects- on 15th October, 2022 - 11.30 am only. Students are instructed to report on the 3rd floor staff room by 11.15 am**
- 2. Students must write their internal atkt project in their own handwriting on A4 size foolscap paper. On top of every page a student has to write his Complete Name, Program (Dept.), Semester, Roll no., Class and Contact No.**
- 3. On the date of submission there will be a viva voce. Student has to present himself for the viva voce failing which he will be marked absent.**
- 4. Submissions after the above mentioned date and time will not be accepted and entertained under any circumstances.**

Prof. Durgesh Kenkre
Exam Convenor

Prof. Subhashini Naikar
Vice Principal, SFC

Dr. Kiran Mane
I/c Principal

DATE - 03rd October, 2022.

DI/N-STD/GEN/00

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TYBBI
INTERNAL ATKT QUESTIONS SEMESTER VI

1) SECURITY ANALYSIS & PORTFOLIO MANAGEMENT:

MR. ADBAL JAYESH

- a) Distinguish between Investment and Speculation.
- b) Explain the Markowitz model with an example.
- c) What do you understand by the term Portfolio? Explain the need for portfolio revision and its strategies.
- d) Explain the econometric model building approach .
- e) Distinguish between Fundamental analysis and Technical analysis.

MR. SARVJEET GOUD:

- a) Distinguish between Gambling and Investment
 - b) What are the steps involved in selection of a portfolio?
 - c) Explain the ratios (any2) that you would use while doing a company analysis.
 - d) Write short notes on:
 - i) Japanese Candlestick chart
 - ii) Elliott Wave theory
 - e) Explain the concept of the industry life cycle of fundamental analysis.
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TYBBI
INTERNAL ATKT QUESTIONS SEMESTER V

1) FINANCIAL REPORTING AND ANALYSIS:

YADAV ROHIT:

a) D Bank Ltd. has discounted the following bills at 14% discount:

Bill no.	Drawn on	Due date and Amount (Rs.)
1	22 nd Jan.	20 th April 12000
2	14 th Feb.	3 rd May 15000
3	27 th Feb.	29 th May 18000
4	4 th March	7 th June 20000

Calculate the amount of closing rebate on bill discounted assuming that bank closes its books on 31st March, every year.

b) From the following information given to you by J Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:

Interest on cash credit Rs.1800, Interest on overdraft Rs.1600, Interest on loans Rs.2000, Discount on bill Rs.1450, Rebate on bill discounted (closing) Rs.150, Interest to BOI Rs.100, Interest from MSCB Rs.120, Interest on savings account Rs.900, Interest on term deposit Rs.1800, Interest on current account Rs.100, Interest to RBI Rs.100, Commission, Exchange and Brokerage Rs.700, Sundry income Rs.200, Sundry charges Rs.300, Establishment expenses Rs.600, Loss on sale of investments Rs.50, Salaries to staff Rs.1200, Rent, rates and taxes Rs.600, Repairs and maintenance Rs.400, Depreciation Rs.200, Legal charges Rs.180, Audit fees Rs.120, Insurance Rs.150, Advertisement Rs.120, Printing & stationery Rs.170, Bad debts Rs.130, Electricity charges Rs.180.
Transfer 20% to Statutory Reserve. Transfer 5% to other Reserves.
Directors proposed dividend of 10% on Share capital of Rs.500.

c) E Ltd. a general insurance company gives you following information for the year ended 31/3/19:

Balance of Fire fund on 1/4/18 Rs.1000, Premium earned Rs.6000, Claims incurred Rs.3000, Premium on reinsurance accepted Rs.1000, premium on reinsurance ceded Rs.1500, claims on reinsurance accepted Rs.1500, claims on reinsurance ceded Rs.1000, Rent, rates and taxes Rs.200, Depreciation Rs.150, Salaries Rs.400, Advertisement Rs.300, claims due on 1/4/18 Rs.600, claims due on 31/3/19 Rs.700, commission on reinsurance accepted Rs.150, commission on reinsurance ceded Rs.250, commission on direct business Rs.500, interest, dividend and rent (gross) Rs.300, TDS on interest, dividend and Rent Rs.30, expenses of management Rs.500.
Prepare a Revenue Account.

d) Explain Cash flow from operating activities

SHAH RANJAN:

- a) F Bank Ltd. has given you the following details in respect of its Bills purchased and discounted as on 31st March, 2019:

Bill no.	Due date	Amount (Rs.)	Disc. Rate
1	10 th April	10000	9%
2	23 rd April	12000	10%
3	29 th April	14000	10.5%
4	5 th May	16000	11.5%

Bank closes its financial year on 31st March every year. Show the amount of closing rebate.

- b) From the following information given to you by L Bank Ltd. prepare their Profit & Loss Account for the year ended 31/3/2019:

Interest on cash credit Rs.1500, Interest on overdraft Rs.1600, Interest on term loan Rs.2200, Discount on bill (net)Rs.1650, Interest from BOI Rs.100, Dividend from investments Rs.20, Interest on savings deposit Rs.500, Interest on Fixed (term) deposit Rs.800, Interest on current account (credit) Rs.80, Interest to RBI Rs.100, Commission, Exchange and Brokerage Rs.500, Locker Rent Rs.100, Profit on sale of investments Rs.50, Profit on sale of investments Rs.30, Salaries to staff Rs.600, Rent Rs.160, Depreciation Rs.120, Legal charges Rs.130, Insurance Rs.150, Advertisement Rs.140, Printing & stationery Rs.150.
Balance in Profit & Loss Account on 1/4/18 was Rs.200. Rebate on bill discounted (opening) Rs.250, Rebate on bill discounted (closing) Rs.350.

- c) G Insurance Co. gives you following information in respect of its Marine insurance business for the year ended 31/3/19:

Balance of Fund (1/4/18): Rs.2000
Premiums received Rs.6500
Claims paid Rs.5000
Commission on direct business Rs.800
Premiums receivable on:
31/3/18 Rs.1000
31/3/19 Rs.1500
Claims payable on:
31/3/18 Rs.1000
31/3/19 Rs.800
Expenses of management Rs.1200
(including survey fees Rs.200 relating claims)
Interest, dividend and Rent Rs.270
(net off TDS 10%)
Commission on reinsurance ceded Rs.100
Salaries to staff Rs.350
Commission on reinsurance accepted Rs.100
Prepare Revenue Account.

- d) Explain cash flow from financing activities

2) INTERNATIONAL BANKING & FINANCE:

JANGID ABHISHEK:

- A) Write short notes on:
 - i) Balance of payment
 - ii) Foreign currency exchangeable bonds
 - iii) Role of International Credit rating agencies
- B) Explain the concept of crypto currency in detail(meaning- features advantages and disadvantages)
- C) Explain the different types of Capital flows
- D) Give the functions of International Banking

ADBAL JAYESH:

1. Discuss the advantages flexible exchange rate system.
2. State the principles of International Finance.
3. Discuss the benefits of International Finance.
4. Differentiate between Fixed and Flexible Exchange Rate System.
5. Write a note on the features Bretton Woods System.

3) RESEARCH METHODOLOGY:

AARTI PRAJAPATI

- A) Explain the characteristics of the Hypothesis.
- B) What is Descriptive Research? State its main characteristics.
- C) Explain the features of Sample & Sampling.
- D) Explain the features of Research Design.
- E) What is Casual Research? State its Advantages.
- F) Explain in brief types of Research Design.