# Question Paper Set of

F.Y.B.B.I. - Sem-I

Regular Exam

**University of Mumbai** 

October, 2019

PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE & ECONOMICS					
DEPARTMENT: BANKING & INSURANCE	SEMESTER: I				
CLASS: FYBBI	SUBJECT: FINANCIAL ACCOUNTS (SET 1)				
MARKS: 75	TIME: 2 HRS. 30 MINS.				

	) Fill in the blanks (Any 8)	
1.	Book Keeping records only thetransactions of business.	20#
	concept is the basic idea that the business is separated from the own	ier.
3.	Cash account isaccount.	
	-discount is allowed in order to recover the amount due in time.	
5.	Journal is a book ofentry.	1
6.	means transfer of entry from journal to the concerned account in the le	eager.
7.	Asset account showsbalance.	
8.	Capital expenditure isexpenditure.	
9.	In method an issue of stock is valued at the oldest rate.	
10	means a page number or leaf number.	
	S) State whether the following statements are true or false (Any 7)  Cash received on sale of old furniture is capital receipt.	
2.	Accounting Standard 1 deals with disclosure of accounting policies.	
2.	FIFO Method assumes that the latest items are in stock.	
<ol> <li>3.</li> <li>4.</li> </ol>	FIFO Method assumes that the latest items are in stock. Written down value method is also known as straight line method.	
<ol> <li>3.</li> <li>4.</li> <li>5.</li> </ol>	FIFO Method assumes that the latest items are in stock.  Written down value method is also known as straight line method.  All facts whether material or immaterial are recorded in accounts.	
<ol> <li>3.</li> <li>4.</li> <li>6.</li> </ol>	FIFO Method assumes that the latest items are in stock.  Written down value method is also known as straight line method.  All facts whether material or immaterial are recorded in accounts.  Error committed due to lack of knowledge is called as error of omission.	
<ol> <li>3.</li> <li>4.</li> <li>6.</li> <li>7.</li> </ol>	FIFO Method assumes that the latest items are in stock.  Written down value method is also known as straight line method.  All facts whether material or immaterial are recorded in accounts.  Error committed due to lack of knowledge is called as error of omission.  Accounting Standards are issued by ICAI.	
<ol> <li>3.</li> <li>4.</li> <li>6.</li> <li>7.</li> <li>8.</li> </ol>	FIFO Method assumes that the latest items are in stock.  Written down value method is also known as straight line method.  All facts whether material or immaterial are recorded in accounts.  Error committed due to lack of knowledge is called as error of omission.  Accounting Standards are issued by ICAI.  Bank account is a personal account.	
2. 3. 4. 5. 6. 7. 8. 9.	FIFO Method assumes that the latest items are in stock.  Written down value method is also known as straight line method.  All facts whether material or immaterial are recorded in accounts.  Error committed due to lack of knowledge is called as error of omission.  Accounting Standards are issued by ICAI.  Bank account is a personal account.  Land is not a depreciable asset.	
2. 3. 4. 5. 6. 7. 8. 9.	FIFO Method assumes that the latest items are in stock.  Written down value method is also known as straight line method.  All facts whether material or immaterial are recorded in accounts.  Error committed due to lack of knowledge is called as error of omission.  Accounting Standards are issued by ICAI.  Bank account is a personal account.	

Q2) Journalise the following transactions in books of Mr. Brindra:	(15	5
Deta Doutionland		

Date	Particulars
1/7/2016	Started business with cash Rs 200000, Goods Rs10000 & Computer Rs 20000.
4/7/2016	Paid into Dena Bank Rs100000.
8/7/2016	Bought goods on credit from Mona Rs8000at 6% Trade discount.
12/7/2016	Sold goods to Nayna of Rs8000 at 5% Trade discount.
14/7/2016	Goods worth Rs1050 destroyed by fire.
18/7/2016	Received cash of Rs 7500 from Nayna in full settlement of her account.
21/7/2016	Drawn from bank Rs5000 for his personal purpose.
24/7/2016	Paid cash of Rs7400 to Mona in full settlement of her account.
26/7/2016	
29/7/2016	Sold goods worth Rs10000 to Divakar who paid us Rs6000 on account.

## 30/7/2016 Paid for Postage & Telegram Rs 5000.

(7)

(15)

Q2)A From the following transactions prepare Madhav A/c in books of Keshav.

Q2)A From	the following transactions property
Date	Transactions
1/5/2011	Madhav A/c shows Dr. Balance Rs5000
2/5/2011	Sold goods on credit to Madhav Rs3000
3/5/2011	Madhay paid cash Rs4000
8/5/2011	Madhay returned goods of Rs300
15/5/2011	G 11 - 1 - to Madhay Rs25(0)
25/5/2011	Received cash from Madhav Rs2600& discount allowed Rs200
31/5/2011	Madhav settled his account by paying Rs3200.

Q2)B Prepare Trial balance from the following ledger of Shri. Ganesh as on 31st March 2010.(8)

QZ)B Flepare IIIai oc	Amt	Particulars	Amt
Particulars		The state of the s	20000
Capital	50000	Furniture	10000
Debtors	25000	Advertisement	
	15000	Bad debts	10000
Wages		Sales	40000
Depreciation	10000	Sales	

Q3) New Trading Co purchased Machinery for Rs90000 on 1st April 2008. On 1st October 2008 additional Machinery was purchased for Rs 60000. On 1st October 2010 the company sold the Machinery purchased on 1st October 2008 for Rs40000. Depreciation is to be charged at 10% p.a. under Straight Line Method on 31st March every year. Prepare Machinery A/c & Depreciation A/c for three years i.e 2008-09, 2009-10 & 2010-11. Assuming that financial year closes on 31st March every year.

Q3) Following is the record of transactions regarding Purchase & Sales of Mr. Ram.

Date	Particulars	Units	Rate
1/3/2017	Opening Balance	1500	50
6/3/2017	Purchases	2000	60
12/3/2017	Sales	2500	80
15/3/2017	Purchases	1500	65
21/3/2017	Sales	2000	90
25/3/2017	Purchases	1800	70
28/3/2017	Sales	1000	95

Ascertain the value of Closing Stock under FIFO & Weighted Average Method.

## Q4) Trial balance of Ganesh as on 31st March 2014 is as follows:

Cr Amt Particulars Dr Amt Particulars 780000 Sales 250000 Opening Stock RM 850000 80000 | Capital Opening Stock WIP 52000 220000 Creditors Opening Sock FG 2500 215000 Discount Purchases 34000 150000 Bills Payable Building 360000 Plant & Machinery 40000 Furniture

Trade mark	30000		
Wages	83000		
Factory Taxes	4000		
Motive Power	9000	03	
Factory Insurance	5000		
Salary to office staff	11000		
Office Rent	10500		
Carriage Inward	2500		
Printing & Stationery	21000		
Sales Return	11000		
Advertisement	5500	-	
Debtors	82500		
Miscellaneous Expense	5500		
Bills Receivable	16000		
Cash Balance	107000		1718500
Total	1718500	Total	1/18300

### Adjustments:

- 1) Closing Stock of Raw Material Rs85000, Work in progress Rs30000, Finished Goods Rs205000.
- 2) Factory tax prepaid Rs2000.
- 3) Depreciation on following assets: Furniture 10%, Plant & Machinery 15%, Trade Mark 20% & Building 5%.

Prepare Final Accounts (Manufacturing Account, Trading Account and Profit and Loss Account and Balance Sheet).

#### OR

Q4) From the following Trial Balance as on 31st March 2017 of Mr. Rudra, prepare Manufacturing Account, Trading Account and Profit and Loss Account for the year ended 31st (15)March, 2017 and Balance Sheet as on that date.

Trial Balance of Mr. Rudra as on 31st March, 2017

Particulars	Dr Amt	Cr Amt
Capital		80,000
Drawings	10,000	
Opening stock - Raw materials	10,000	
Opening stock - work in progress	9,000	
Opening stock – Finished goods	17,000	
Purchase of raw material	1,08,000	
freight on raw material	6,000	
Direct wages	44,000	
Factory rent	18,000	
Factory power and fuel	9,000	
Factory supervisors salary	10,000	
Machinery	70,000	
Sales		3,45,000
Office expenses	24,000	
Cash at bank	5,000	
Selling and distribution expenses	20,000	

	7,000	
Interest	10,000	10,000
Insurance premium		18,000
Creditors	1,000	2,000
Bad debts	- 000	2,000
Provisions for Bad Debts	70,000	3,000
Sundry Debtors	10,000	4,48,000
Bills Payable	4,48,000	4,40,000
TOTAL	vided to you:	D. 16

- 1) Closing stock as on 31 March 2017 was Raw materials Rs 10,000, work in progress Rs Following further information is provided to you: 7,000, Finished goods Rs 15,000.

  - 3) During the year finished goods destroyed by Fire were Rs 5,000. Insurance company 2) Depreciate machinery @ 10%p.a. admitted the claim for Rs 3,000.
  - 4) Provide Reserve for Doubtful debts @ 5% on Debtors.
  - 5) Factory rent outstanding is Rs 2000.
  - Q5) A Define Book Keeping & Explain its features.
  - Q5) B Explain advantages of Double Entry System.

Q5) C) Write Short Notes (Any 3)

- Manufacturing A/c with examples.
- 2. WDV Method of Depreciation with examples.
- 3. Business Entity & Money Measurement concept.
- 4. Capital Expenditure with examples.
- 5. Branches of accounting.

(8)

(7)

(15)

TO A DEL CENTE, DANIELING & INICITO AN	15 002	LEGE OF COMMERCE	A 200 Mary 100 Mary 1		
EPARTMENT: BANKING & INSURAN		SEMESTER: I	(CET 2)		
LASS: FYBBI		SUBJECT: ECONOMICS	(SE1 3)		
MARKS: 75		TIME: 2HRS.30 MINS.			
100000000000000000000000000000000000000					(8)
1. A Match the columns (ANY8)		Column B			
Column A	A -3	lvantages of large scale pro	oduction		
TC - TVC	AU V:	nked demand curve			
Alternate cost		rfectly elastic demand			
Economies of scale	THE RESERVE THE PERSON NAMED IN COLUMN 2 I				
Dligopoly		ark up		018.0	
nfinite		arginalism			
Convex to origin	Oj	pportunity cost		1	
n = (P-C) / C		onopolistic competition		-	
ncrease by 1 unit		rvey method			
Selling cost	TI	FC .		-	
Delphi Method	Iso	oquants			
<ul> <li>a) Cross elasticity between substitute</li> <li>b) Dumping is a form of internationa</li> <li>c) Demand curve under monopoly is</li> <li>d) Economies are disadvantages of la</li> <li>e) MR = ▲TR /▲Q.</li> </ul>	l price di a flatter arge scale	curve. e production.			
f) Equation refers to specific relation g) Monopolist is a price taker. h) Demand forecasting is helpful to o i) Advertising is a feature of perfect j) Long run average cost curve is a feature.	calculate competit latter U s	demand estimates of only tion.	past.		
<ul> <li>g) Monopolist is a price taker.</li> <li>h) Demand forecasting is helpful to display in the price of perfect in the perf</li></ul>	calculate competit latter U s	demand estimates of only tion. shaper curve.	past.		(8)
g) Monopolist is a price taker. h) Demand forecasting is helpful to die i) Advertising is a feature of perfect j) Long run average cost curve is a feature of the cost curve in the cost curve is a feature of the cost curve in the cost c	calculate competit latter U s STIONS ander diff	demand estimates of only tion. shaper curve.	past.		(8) (7)
<ul> <li>g) Monopolist is a price taker.</li> <li>h) Demand forecasting is helpful to display in the price of perfect in the perf</li></ul>	calculate competit latter U s STIONS ander diff	demand estimates of only tion. Shaper curve. Ferent markets. Comics.	past.		
g) Monopolist is a price taker. h) Demand forecasting is helpful to describe it. i) Advertising is a feature of perfect j. Long run average cost curve is a feature of the second curve is a feature of the second curve up to the se	calculate competit latter U s CSTIONS ander diff tess econ	demand estimates of only tion. Shaper curve.  Gerent markets. omics.	past.		
g) Monopolist is a price taker. h) Demand forecasting is helpful to desire it. i) Advertising is a feature of perfect j. Long run average cost curve is a feature of the second curve is a feature.  2. ANSWER THE FOLLOWING QUE A. Explain nature of demand curve us B. Discuss nature and scope of busing	calculate competit latter U s STIONS ander diff less econ-	demand estimates of only tion. shaper curve.  Gerent markets. omics.  OR  and forecasting.	past.		(7)
<ul> <li>g) Monopolist is a price taker.</li> <li>h) Demand forecasting is helpful to describe it.</li> <li>i) Advertising is a feature of perfect j.</li> <li>j) Long run average cost curve is a feature.</li> <li>2. ANSWER THE FOLLOWING QUE A. Explain nature of demand curve up.</li> <li>B. Discuss nature and scope of busing</li> </ul>	calculate competit latter U s STIONS ander diff less econ-	demand estimates of only tion. shaper curve.  Gerent markets. omics.  OR  and forecasting.	past.		(7)
g) Monopolist is a price taker. h) Demand forecasting is helpful to describe it. i) Advertising is a feature of perfect j. Long run average cost curve is a feature of the cost curve is a feature.  2. ANSWER THE FOLLOWING QUE A. Explain nature of demand curve use. B. Discuss nature and scope of busing C. Explain meaning and significance D. What is cross elasticity of demand.	calculate competit latter U s STIONS ander diff less econ- e of demand? Explain	demand estimates of only tion. shaper curve. Ferent markets. omics.  OR and forecasting. In its types in detail.	past.		(8)
g) Monopolist is a price taker. h) Demand forecasting is helpful to describe it is a feature of perfect j. Long run average cost curve is a feature of perfect j. Long run average cost curve is a feature of demand curve u. B. Discuss nature and scope of busing C. Explain meaning and significance D. What is cross elasticity of demand 3. ANSWER THE FOLLOWING QUE	calculate competite latter U se assertions ander difference of demand? Explain	demand estimates of only tion. Shaper curve.  Gerent markets. omics.  OR and forecasting. In its types in detail.	past.		(8) (7)
g) Monopolist is a price taker. h) Demand forecasting is helpful to desire it. i) Advertising is a feature of perfect j. Long run average cost curve is a feature of perfect j.  2. ANSWER THE FOLLOWING QUE A. Explain nature of demand curve us. B. Discuss nature and scope of busing C. Explain meaning and significance D. What is cross elasticity of demand. 3. ANSWER THE FOLLOWING QUE A. Explain law of variable proportion.	calculate competite latter U se assertions ander difference of demand? Explain	demand estimates of only tion. Shaper curve.  Gerent markets. omics.  OR and forecasting. In its types in detail.	past.		(7) (8) (7)
g) Monopolist is a price taker. h) Demand forecasting is helpful to die i) Advertising is a feature of perfect j) Long run average cost curve is a feature of perfect j. Long run average cost curve is a feature of demand curve is a feature of demand curve in the demand curve in the demand scope of busing the demand of the d	calculate competite latter U se CSTIONS ander difference of demand? Explain ESTIONS and in details and in details and in details.	demand estimates of only tion. Shaper curve.  Gerent markets. omics.  OR and forecasting. In its types in detail.	past.		(8) (7)
g) Monopolist is a price taker. h) Demand forecasting is helpful to die i) Advertising is a feature of perfect j) Long run average cost curve is a feature of the price is a feature of perfect of the perfect of the price is a feature of perfect of the	calculate competite latter U se CSTIONS ander difference of demand? Explain ESTIONS and in deta	demand estimates of only tion. Shaper curve.  Gerent markets. omics.  OR and forecasting. In its types in detail.		nta:	(7) (8) (7)
g) Monopolist is a price taker. h) Demand forecasting is helpful to desire it is a feature of perfect it is a feature of cost curve is a feature of demand curve it is a feature and scope of busing it.  C. Explain meaning and significance in the cost of demand it.  C. Explain meaning and significance in the cost of demand it.  ANSWER THE FOLLOWING QUE A. Explain law of variable proportion is Explain various types of cost.	calculate competite latter U se CSTIONS ander difference of demand? Explain ESTIONS and in deta	demand estimates of only tion. Shaper curve.  Gerent markets. omics.  OR and forecasting. In its types in detail.  OR ail.	of the following da	nta:	(7) (8) (7) (8) (7)

TVC	20	30	45	30	70	100	110	0
UNITS (O)	1	2	3	4	5	6	7	8
D. What is bre	ak even an	alysis? Expl	ain in detail	with assum	ptions and	diagram.		(7)

Q4. ANSWER THE FOLLOWING QUESTIONS  A. What is monopoly? Explain its features in detail.  B. What is monopolistic competition? Explain its long run and short run equilibrium.	(8)
OR  C. Explain and discuss short run equilibrium under perfect competition.  D. What oligopoly? Explain the concept and types of price rigidity in detail.	(8) (7)
Q.5 ANSWER THE FOLLOWING QUESTIONS  A. What is pricing? Explain multiple product pricing and marginal product pricing.	(8)
A. What is pricing? Explain indusple product p	(1)
OR  C. Write short notes on the following (ANY 3 OUT OF 5)  a) Disadvantages of advertising b) Ratio method of measuring elasticity of demand	(15)
c) Selling cost d) External economies of scale e) Movements in demand	

	ONS COLLEGE OF COMMERECE AND ECONOMICS END EXAMINATION, OCTOBER 2019
DEPARTMENT: BBI	SEMESTER: I
CLASS: FYBBI	SUBJECT: BUSINESS COMMUNICATION – (Set 2)
Time: 2:30 Hrs	Marks: 75

1. Reward is a positive feedback.		
2. Horizontal communication oft	en leads to ego clashes.	
3. Colours cannot convey messag	ge.	
4. Communication gap cannot be	created due to distance and not due to time.	
5. Listening involves simple hear	ring.	
	under you, always remember to take credit of their work.	
	on being selected is a positive move.	
8. Emails can be marketing tools		
9. Use of jargons shows your con		
10. You should take at least lew d	ays before responding to your emails.	
1. B. Match the following: (Any 7)		
1. Negative feedback	a. Study of Eye contact	
2. Memo	b. Punishment	
3. Oculesics	c. Listening in between the lines	
4. Good Listening	d. End of the Email	
5. Silence	e. Involves assessment of symbols used	
6. Signature	f. Level of authority	
7. Decoding	g. Warning letter	
8. Hierarchy	h. Beginning of the Email	
9. Ecommerce	i. Electronic means of conducting business	
10. Main idea	j. Needs mental discipline	
2. A. Explain 7 C's of communication Explain and illustrate process of co		
C Freelain the advert		
	advantages of vertical communication.	
What are the advantages of effective	re listening?	
B. Explain the forms of non verbal c	OB	
3. Explain the forms of non verbal c	OR	

OR

B. Ms. Anahita Khan has been offered the post of an Accounts Manager in Blue Nine Computers, Thane.

10

"A reputed textile mill requires salesman/ sales girl, having 3 years of experience and fluent in English.

Apply with a bio data to Box No, B- 37, The Times of India, Mumbai".

Draft a letter of job acceptance on his behalf. Use the Full Block Layout.

Q4. C. Draft a letter of Application with Curriculum Vitae for the post of Marketing Executive in K. Ltd. Use the Modified Block Layout.	LuberPvt.
	ptance on
D. Kapil Sharma has been offered the post of General Manager in Siska Ltd. Write a lease of acception his behalf. Use the Semi Block Format.	5
Q5. A. Elaborate on the importance of body language in communication.  B. Explain the advantages and disadvantages of formal communication.	7 8
Q5. Write short notes on the following (Any three)	15
<ol> <li>The Halo Effect</li> <li>Telephone as a medium of communication</li> <li>Open door policy</li> <li>Importance of Computer Ethics.</li> <li>Education and Training in Business organization.</li> </ol>	

PRA	HLADRAI DALMIA LIONS COLLI	SEMESTER: I	A STATE OF S
DEPARTM	ENT: BANKING & INSURANCE	SUBJECT: F.C. (SET 2)	
CLASS: FY		TIME: 2 HRS.30 MINS.	
MARKS: 7	5	TIME. 2 TRS.50 WITTO.	(8marks)
Q1A) Choo	se the correct alternative: (Any 8)	and languages	(Oliver MS)
	eight schedule of Indian Constitution e	numerates languages.	
(22	, 26, 29)	in the world	
	a is the largest country by area	i iii the world.	
(for	urth, seventh, tenth)		
3	Opposed the practices of Sati. aja Ram Mohan Roy, Mahatma Phule, S	ardar vallahhahhai Patel)	
(R	nial of share in property is a form of	violence.	
4. Det	omestic, psychological, spiritual)		
f Th.	Constitution of India came into effect	n 1950.	
5. 116	th November, 26 <sup>th</sup> December, 26 <sup>th</sup> Janua	ry)	
6 Dv	Ambedkar burnt Manu Smriti symbolic	ally in 1927 to destroy	and caste
0. Dr.	erimination.		
	nild labour, child marriage, untouchabili	ty)	
7	refers to the attachment towards on	ne's own region.	
/ (R)	egionalism, Linguism, Communalism)		
8 Lo	d Mahavir is the 24 <sup>th</sup> Trithankar of		
	inism, Buddhism, Judaism)		
9	Is the National Party.		
	kali Dal, Telugu Desam, BJP)		
	ia has a Party system.		
	ulti, double, single)		
	T F1 (4 T)		(7 marks)
Q1B) Stat	e True or False (Any7)	lam	( / ***********************************
1. Pro	ophet Mohommed Paigambar founded Is	siaiii.	
	ja ram Mohan Roy opposed sati system. taract is not realted to blimdness.		
	e eight fold path was given by Lord Buc	ldha	
4. Th	lian Constitution is known as the world	largest Constitution.	
5. Inc	B.R. Ambedkar is the chief architect o	f Indian Constitution.	
7 De	fection is a major problem for all politic	cal parties in India.	
	Hinduism there are five varnas.	, and the second	
0,	mmunalism is equal to secularism.		
10. Ac	cording to Jesus Christ, desire is the roo	ot cause of sorrow.	
			(15 moules)
Q2A) Exp	ain the factor responsible for declining	gender ratio in India.	(15 marks)
		OR)	(15 montes)
Q2B) Expl	ain the various issues relating to Orthop	edically challenged persons.	(15 marks)
			(15 marks)
Q3A) Corr	ment on Diversity As Differences.	ND.	(15 marks)
		OR)	(15 marks)
Q3B) Exp	ain Regionalism. Describe the causes of	Regionalism.	(15 marks)
OIND	E desertal Duties and also symbols	the importance of fundament	al duties of the citize
	ne Fundamental Duties and also explain	The importance of fundament	(15 marks)
in India.	10	OR)	(15 marks)
O(P) Evn	ain the basic features of Indian Constitu		(15 marks)
Q4B) Exp	ain the basic leatures of flidian Constitu	tion.	(ID MINITAL)
OSA) Prim	g out the role and significance of wome	n in politics	(15 marks)
QJA) BIIII		(OR)	\
OSR) Sho	rt notes: (Any 3)	(0.11)	(15 marks)
(3b) 3h0			,
2.	Status of Women in the Vedic Period.		
3.			
4.			
5.			

PRAHLADRAI DALMIA LIONS CO	LLEGE OF COMMERCE & ECONOMICS
DEPARTMENT: BANKING & INSURANCE	SEMESTER: I
CLASS: FYBBI	SUBJECT: QUANTITATIVE METHODS (SET 3)
MARKS: 75	TIME: 2 HRS. 30 MINS.
<ul><li>2) Graphs to be supplied on request.</li><li>3) Use of non-programmable calculator</li><li>4) Figures to the right indicate full marks</li></ul>	S. (a)
Q1.A. Choose the correct alternatives ( Attempt	t any eight i
1. To draw less than Ogive are	plotted against cumulative frequency of each class
a) Class mark	Server returned to the contract of water Division
b) Lower limit	
c) Upper limit	
2 can't be located graphically.	
a) Mean	
b) Median	
c) Mode	
3. Index Number for base year is always	as the state of th
a) 0	
b) 100	
c) Any value	bution is 4 then its variance is
4. If standard deviation of the given distrib	button is 4 then its variance is
a) 2	
b) 4	
c) 16	two variables is between two regression
coefficients	
a) Arithmetic mean	
b) Geometric mean	
c) Harmonic mean	
6. We use regret table for calculating	SECTION OF AN AND THE
a) EOL	
b) EMV	
c) Average	
7. Median of the data 45, 50, 54, 56, 60,	65 is
a) 45	
b) 65	
s) 55	
8. The extra time given to a policy holder	to pay a premium after its due date is over is called as
a) Maturity period	
b) Grace period	
c) Lapse	
9. In Paasche's Index Number ,	year quantity is used
a) Base	
b) Current	
c) Both	
10. Difference between upper limit & lower	er limit of each class is known as
a) Class width	
b) Class mark	
c) Range	

1. If A & B are complementary events then P(A) + P(B) = 1

- 2. For calculating the surrender value, the duration of the policy is taken as product between the date of surrender & date of commencement
- 3. The tabulated rate of annual premium is expressed per Rs. 100.
- 4. If y = a + bx is the regression equation then y is known as dependent variable & x is known as independent variable.
- Quartile deviation is relative measure of dispersion.
- Dorbish –Bowley's Index number is calculated as arithmetic mean between Laasprey's & Paasche's Index number.
- There can't be more than one modal value in a frequency distribution.
- 8. To draw frequency polygon, frequencies are plotted against class mark of each class.
- 9. If correlation coefficient is zero then there is no association between two variables.
- 10. Laplace criteria is decision making under risk.

to median of the given distribution graphically.

(8)

Bursting	5 – 10	10 - 15	15 – 20	20 - 25	25 – 30	30 – 35
pressure in kg					10	E
Number of polythene	5	15	20	25	10	3

B. The following data represents the monthly expenditure of 150 families. Find mean & mode of the

Distribution 18 - 2016 - 1814 - 16Expenditure in 10 - 1212 - 14'000 Rs 20 30 45 No. of families 25 30

OR

Q2C. Calculate 3<sup>rd</sup> decile & 85<sup>th</sup> percentile of the distribution given below..

(8)

No. of bulbs manufactured	100 - 110	110 - 120	120 - 130	130 - 140	140 - 150	150 – 160
No. of workers	4	7	20	9	6	4

D. Calculate median & mode of the distribution given below.

(7)

(7)

(7)

Monthly electricity bill paid in Rs.	500 - 600	600 - 700	700 – 800	800 – 900	900-1000
No. of families	200	300	400	250	100

Q3A. A class of 150 students is divided into two groups containing 100 girls & 50 boys. The mean marks obtained by girls are 60 & the mean marks obtained by boys are 90 .The standard deviation of girls is 4 marks & boys is 6 marks. Determine the mean & standard deviation of all the 150 students together (8)

B. Find quartile deviation of the given distribution 5 - 10

30

Weight in kg

No. of people

30 - 3520 - 2525 - 3015 - 2010 30 55 35

OR

Q3C. Find the regression equations of both lines from the data given below.

Mean of x = 30, Mean of y = 50, Standard deviation of x = 4, Standars deviation of y = 5, correlation coefficient between x & y = 0.7. Hence , estimate the value of y when x = 10 &the value of x(8)when y = 12

D. Find Karl Pearson's correlation coefficient between x & v

0 2	I mid Rail i	curson s con	1 Clacion Coc	more seem		
Γ	x	45	50	40	60	55
-	37	15	20	10	30	25

10 - 15

(10)

(5)

	Year	2015	Year 2017	
Commodity	Price in Rs.	Quantity in kg	Price in Rs.	Quantity in kg
A	10	30	12	28
В	15	23	15	20
С	50	50	80	36
D	20	25	30	16

B. A random variable X has the following probability distribution. Find mean & Variance of the distribution.

X = x	0	1	2	3	4
P(X=x)	0.25	0.24	0.33	0.17	0.01

OR

Q4C. A company has sold a Rs.1,00,000 endowment policy for 10 years for a person who wishes to pay half yearly premium. The tabulated annual premium rate is Rs.66.80 per thousand. The company adds extra Rs.5 for half yearly mode of payment. The company also offers a reduction of Rs.2 per thousand in the premium sum assured when the sum amount is Rs. 50,000 or more. Find half yearly premium amount.

(8)

D. Construct a decision tree & Suggest best alternative using EMV method

(7)

States on nature	A	s.)	
	A1	A2	A3
N1(0.4)	1000	3500	-500
N2(0.3)	800	1500	2000
N3(0.3)	2000	-1200	2800

Q5 A. Explain various types of criteria of Decision making Under Uncertainty

(8)

B. What are the properties of Normal Distribution?

(7)

OR

#### Q5 C. Write short notes on (Attempt any three)

(15)

- 1. Merits & demerits of standard deviation
- 2. 'Surrender value' & 'Paid up value' in insurance
- 3. Correlation
- 4. Cost of living index
- 5. Sample space & Independent events

	PRAHLADRAI DALMIA LIONS O	COLLEGE OF COMMERCE & ECONOR	MICS
DEPART	TMENT: BANKING & INSURANCE	SEMESTER: I	
CLASS:		SUBJECT: E. M. F. S. (SET 1)	
MARKS		TIME: 2 HRS. 30 MINS.	
			In manufact
Q. 1) A]	Fill in the blanks with right option. {Any 8}		[8 marks]
1) Unit	of India (UTI).		
(Trust to	arget tool Transaction)		
2) A bill	s of exchange is an important instrument widely u	sed in the discharge of	
	ent, Asset. Obligation, ideas)		
3) CC st	and for		
(Carbon	copy, carbon credit, cash credit, cash call)		
4) One o	of the bancassurance partner with LIC is	·	
(Indian	overseas bank, bank of india, SBI, BOB) eport on financial system submitted by Narsimhan	committee in	
		T COMMITTEE IN	
(1990, 1	991, 1992. 1993) pillars is the Basel I frameworks.,		
(4, 3, 2,			
7)	is the Non-Financial risk.		
(Interest	rate risk, Liquidity risk, Exchange Risk, Legal Ri	sk)	
8) Bank	ing Regulation act was passed in the year		
	956, 1934. 1999)		
9)	is a development bank.		
(HDFC.	IFCI, SBI, Kotak Bank)		
10) For	setting up new branch of bank need to take approv	val of	
(Basel c	committee, Government of India, RBI, Finance Mi	nister)	
			[7 marks]
Q. 1) B	Write true or false. {Any 7}		[/ /////////
1) Insur	ance help to cover only loss.		
2) In re-	insurance, customer directly goes to reinsurer.		
3) T-pir	is given for tele banking.		
4) Cred	it card and debit cards are same.	red from best customers	
5) Prim	e lending rate is lowest rate of bank which is charge	ged from best edistories.	
6) Insur	ance is regulated by RBI.  objective of commercial bank is to make profit.		
7) Ine (	rance penetration in India is just 4.6% in case of life	fe insurance.	
0) Final	ncial Service is not perishable in nature.		
10) Uno	derwriters buy remaining unsold shares.		
10) Olk	del witters buy temaning ansora similar		
			[8 marks]
Q. 2)	A] Explain different types of cashless payment	methods.	[7 marks]
	B] Explain fee based financial service.	OB	[/ manual
		OR	[8 marks]
	C] Write Scope of banking. D] Explain Different types of loans and advance	es provided by the bank	[7 marks]
	D] Explain Different types of loads and advance	es provided by the bank.	
0.31	A] Write non fund based activities and service	of the bank	[8 marks]
Q.3)	Write Primary Function of insurance.	or the commit	[7 marks]
D	The Filling Fulleton of modulio.	OR	100
	C] Explain Bank rate, Prime Lending Rate, Rep		[8 marks]
	D]Explain Principle of indemnity, utmost good	I faith and insurable interest.	[7 marks]
	~ Janhum r marks or manney, amon Book		
Q. 4)	A] Write impact of Merger and Acquisition in	panking sector.	[8 marks]
	B] Write types of risk in banking organization.		[7 marks]
		OR	700 ml - 100
	C]Write distribution system of life insurance.		[8 marks]
	D] Explain BASEL II accord.		[7 marks]

OR

Q. 5) A) Write Objective of ALM.

C) Write Short notes: {Any 3}

5) Double insurance

1) Mahila Bank 2) Shares 3) SLR & CRR 4) RRB

B) Write functions of reserve bank.

[8 marks]

[7 marks]

[15 marks]

PRAHLADRAI DALMIA LIONS COL	LEGE OF COMMERCI	E & ECONOMICS
DETAKTIVIENT: BANKING & INSURANCE	SEMESTER: I	
CLASS: FYBBI	SUBJECT: PRINCIPLE	SOF
	MANAGEMENT(SET	
MARKS: 75	TIME: 2HRS. 30 MINS.	
DI)A) FILL IN THE BLANKS- (ANY 8)		
1. Management uses of Management.		(8M)
a. 4M's b.6M's c 7M's		
2. Family run business is less		
a. Profitable b. Demanded c P	Professionalized	
o. Flaining is a process.	Totessionanzed	
a. Mental b. Virtual c Rigid		
4. Banks needs customers		
a. Loyal b. Floating c. Old		
5. KYC is a part of risk.		
a. Technical b. operational c. cre	dit	
6. Informal organization uses as com	munication.	
THE PER TRIPAGE OF THE PROPERTY OF THE PROPERT	apevine	
7. In a small bank the is all in all.		
a. Chief manager b. CEO c. Gene 8. Narayan Murthy co-founded	eral manager	
a. Godrei group h Information	***	
a. Godrej group b. Infosys Ltd c has made positive contribution to	. Hinduja group	
a. Autiva Diria D Mr Azim Duane:	77 1	
- Par uncitation by process ensures		
a. Settlement b. Specialization c.	Negotiation	
B) REWRITE THE STATEMENT AND STA NY 7)	TE WHETHER TRUE	OR FALSE-
1. Managers must behave professionally.		(7M)
- I iduliional management is outs		
- Employee participation facilitates in f		
	n saving.	
. Co-ordination is a fixed entity		
). Small banks set up zonal offices		
. Management is a physical sain		
Silli. Dhirubhai Amhani is a san a C	acher	
CO 1		
0. The president of ADB has always been Ameri	can.	
A) What are the importance of management?		
B) Explain the characteristics of profession.		(8M)
		(7M)
L) Difference between traditional	ary management	334.00 50
D) What are the contributions of F.W. Taylor in s	cientific management	(8M)
and in S	- management	(7M)

QIII)A) Explain the features of communication QIII)B) What do you mean by MBO? And explain the steps in MBO process OR	(8M) (7M)
QIII)C) Explain the functions of management related to banking QIII)D) Importance of controlling	(8M)
	(7M)
QIV)A) Explain the importance of organization structure QIV)B) Explain regional organization with its benefits and drawbacks	(8M) (7M)
QIV)C) Difference between formal and informal organization QIV)D) Explain organizational structure of banking companies.	
QV)A) J.R.D Tata	
QV)B) Anand Mahindra	(8M)
On	(7M)
QV)C) WRITE SHORT NOTES ON- (ANY 3)  1. Nature of Management  2. KYC	(15M)
<ol> <li>Contributions of Peter Drucker</li> <li>Committee organization</li> <li>Steps in control process</li> </ol>	