

Question Paper Set of

F.Y.B.F.M. – Sem-I

Regular Exam

University of Mumbai

November, 2022



11/12

**PRAHLADRAI DALMIA LIONS COLLEGE
OF COMMERCE & ECONOMICS**

ISO 9001: 2015 Certified

EXTERNAL EXAM NOVEMBER, 2022

PROGRAM: BFM	SEMESTER: I
CLASS: F.Y.B.F.M	COURSE/ SUBJECT: Financial Accounting
MARKS: 75	TIME: 2 Hours and 30 Minutes.

NOTE: 1. All questions are compulsory.

2. Figures are right to indicate full marks.

(1) (A) Select the most appropriate alternative from those given below and rewrite the statement.

(Any Eight)

(8 MARKS)

1. Money value or the reputation of business is known as _____.
Copyrights (b) Patents (c) Goodwill (d) Trademark
2. Sub division of Journal is known as _____.
(a) Subsidiary Books (b) Cash Book (c) Journal Proper (d) Ledger
3. The immediate recognition of loss is supported by principle of _____.
Going Concern (b) Conservatism (c) Entity concept (d) Dual Aspect
4. Brought down (b/d) balance indicates _____ balance.
(a) Real (b) Closing (c) Opening (d) Nominal
5. Trial Balance is useful for locating _____.
(a) Debit balance (b) Errors (c) Credit balance (d) Financial position
6. Totalling of Journal or ledger is called as _____.
(a) Posting (b) Folio (c) Journalising (d) Casting
7. Depreciation arises because of _____.
(a) Inflation (b) Wear and tear (c) fall in the value of asset (d) profit
8. Returns outwards appearing in Trial Balance are deducted from _____.
(a) Sales (b) Returns Inward (c) Purchases (d) Returns Outward.
9. Any entry recorded on both the sides of cash book is known as _____ entry.
Opening (b) Rectifying (c) Contra (d) Transfer
10. Discount allowed appears on _____ side of Profit and Loss Account.
Debit side of P&L (b) Credit side of P&L (c) Both side of P&L (d) Neither side of P &L

(1)(B) State whether you would consider the following as Capital Expenditure, Revenue Expenditure, Deferred Revenue Expenditure, Capital Receipt or Revenue Receipt (Any Seven) (7 MARKS)

1. Sale of Goods
2. Legal expenses incurred for issue of shares
3. Purchase of Furniture
4. Payment of Import Duty
5. Sale of old Machinery
6. A sum of ₹ 10,000 was paid for obtaining a license to carry a Business.
7. Wages paid for erection of Machinery
8. Repairing charges paid for keeping the Machinery in working condition.
9. Cost of Market research of new product.
10. Training of Engineers on new Machine in Japan

Q2. Journalise the following transactions (Narrations not required)

(15 MARKS)

1. Started Business with Cash ₹ 25,000.
2. Deposited ₹ 15,000 in Bank.
3. Paid rent & Salary ₹ 3,700.
4. Placed an order for Goods/ Purchases of ₹ 2,000.
5. Sold Goods of ₹ 40,000 to Shyam @ 10 % Trade discount & 5 % Cash Discount and received cash immediately.
6. Samir's Account of ₹ 1,000 which is overdue is closed as it is not recoverable.
7. Goods burnt by Fire ₹ 2,000 and insurance Co. paid claim of ₹ 800.
8. Paid ₹ 600 for owner's party Bill.
9. Outstanding Expenses ₹ 2,000/-
10. Paid Income tax ₹ 200.
11. Depreciation of 10 % is charged on Machine of ₹ 10,000.
12. Repairs to Machinery ₹ 5,000.
13. Incurred carriage on purchase and installation of Machinery ₹ 5,000.
14. Salary paid to Shamal of ₹ 5,000 was inadvertently debited to Shamal A/c. Pass rectification entry.

OR

(Q2) Record the following transactions of Mr. Manohar in the Cash Book with Cash, Bank and Discount columns for the month of March 2022. Balance the Cash Book on 31st March 2022.

(15 MARKS)

March 2022	Transactions
1	Cash Balance ₹ 60,000 & Bank Balance ₹ 10,000
2	Received from Umesh Cash ₹ 7,500 and a cheque of ₹ 12,000 in full settlement of ₹ 20,000
5	Purchased furniture by cheque ₹ 5,000
7	Paid for wages in cash ₹ 2,500
14	Gave Gopal a cheque for ₹ 6,700
15	Sold goods for cash ₹ 15,000 and received half the amount in cash and half by cheque.
19	Bank Pass book states that the Bank has collected dividend on investment ₹ 660.
25	Drew for personal use cash ₹ 2,500 and from Bank ₹ 3,500

(Q3). On 31st March 2022, the Bank column of Shri Ram Saran's Cash Book showed a debit balance of ₹ 922/- On examination of the Cash Book and bank statements you find that:

(15 MARKS)

- (i) Cheques amounting to ₹ 1,260/- issued were not presented for payment before 31st March 2022.
- (ii) Cheques amounting to ₹ 500/- were recorded in the Cash book but were entered in the Pass Book in April 2022.
- (iii) Cheque of ₹ 146/- received from Customer is dishonoured for which no entry is recorded in Cash book.
- (iv) A dividend of ₹ 76/- paid direct to the Bank has not been recorded in the Cash Book.
- (v) Bank Charges amounting to ₹ 85/- has been charged in the Pass Book but not entered in the Cash Book.
- (vi) Subscription of ₹ 100/- paid by the Bank is not recorded in the Cash Book.
- (vii) A cheque of ₹ 500/- received from Madan was neither entered in Cash Book nor it was deposited in Bank.

You are required to prepare a statement reconciling the balance as per Cash Book with the balance as shown in the Bank Statement (Pass Book).

OR

(Q3)(B) Enter the following transactions of Amar Traders in Purchase Book and Sales Book for the month of March 2022. (8 MARKS)

March '22 Particulars

- 1 Sold goods to Sharma Stores ₹ 11,000 at 10 % Trade Discount.
- 4 Purchased goods from Nandan Traders ₹ 7,350
- 11 Cash Purchases ₹ 12,800 and Cash Sales ₹ 9,000
- 15 Purchased goods from Vignesh ₹ 20,000
- 12 Sold goods worth ₹ 3,600 to Vishal at 10 % Trade Discount.
- 22 Credit Purchases from Anuj Traders worth ₹ 8,150 and they allowed a Trade discount of ₹ 150.

Q3 (C) From the following particulars prepare Analytical Petty Cash Book. (7 MARKS)

	₹
August 2022, 1 Received from Chief Cashier	200
3 Paid for Postal stamps	20
5 Paid Telephone Charges	8
6 Purchased Pencils	5
9 Paid for conveyance of Manager	15
10 Paid to Sharad	50
14 Paid for advertisement	25

Q4. A. Prepare a Trading and Profit and Loss Account for the year ended March 2022 and Balance Sheet as at that date of Jagjivan from the following Trial Balance (15 MARKS)

Debit	₹	Credit	₹
Building	74,000	Capital A/c	1,80,000
Machinery	40,000	Sales	6,80,000
Furniture	20,000	Creditors	52,000
Purchases	2,98,000	Reserve for Doubtful Debts	3,000
Stock	60,000	Discount Received	10,000
Wages	65,000		
Carriage Inward	25,000		
Salaries	40,000		
Repairs	18,000		
Commission	5,700		
General Expenses	30,000		
Rent and Rates	21,000		
Bank Balance	95,000		
Cash Balance	49,300		
Debtors	84,000		
Total	9,25,000	Total	9,25,000

Additional Information:

1. Closing stock is valued at Cost ₹ 50,000 while its Market Value is ₹ 60,000.
2. Goods worth ₹ 5,000 were taken for personal use for which no entry was made in the Books of Account.
3. Wages Outstanding ₹ 6,000.
4. Depreciation on Building 5 %, Machinery is 10 % p.a and Furniture is 15 % p.a.
5. Write of Bad Debts of ₹ 2,000 and Reserve for Bad Debts ₹ 5,000.
6. Goods costing ₹ 2,500 were stolen but no entry was passed.

OR

Q 4. B. Following is the Trial Balance of Partners M/s Anita and Ankita as on 31.03.2022 sharing profit/loss in the ratio of 1:1.

Trial Balance as on 31.03.2022

Debit	₹	Credit	₹
Debtors	28,000	Capital	
Postage	1,000	Anita	50,000
Machinery	30,000	Ankita	40,000
Opening Stock	32,000	Bills Payable	4,000
Furniture	25,000	Creditors	15,000
Purchases	76,500	Sales	1,18,700
Wages	12,000	Bank Loan	15,000
Salaries	7,000	Outstanding Wages	3,000
Carriage Inward	1,000		
Carriage Outward	2,000		
Rent paid	1,500		
Bad Debts	1,700		
Cash in Hand	8,000		
Motor Car	20,000		
Total	2,45,700	Total	2,45,700

Prepare Trading and Profit and Loss Account for the year ended March 2022 and Balance Sheet as on that date after taking into consideration the following adjustments

1. Closing stock is valued at Cost ₹ 45,000 while its Market Value is ₹ 50,000.
2. Outstanding Expenses were Salaries ₹ 800 and Rent ₹ 500.
3. Depreciation on Machinery is 15 % p.a and Furniture is 10 % p.a
4. Goods costing ₹ 3,000 were distributed as Free Samples.
5. Interest ₹ 1,500 is payable on Bank Loan.

Q5A. Distinguish between Fixed Instalment Method and Written Down Value Method of Depreciation. (8)

Q5 B. Explain the difference between Capital Expenditure and Revenue Expenditure (7)

OR

Q5. Write Short Notes (Any 3)

(15 MARKS)

1. Business Entity Concept
2. Outstanding Expenses and Prepaid Expenses
3. Types of Accounts and rules of debit and credit.
4. Debtors and Creditors
5. Objectives of Book Keeping and Accountancy.



5/12

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EXTERNAL EXAM NOVEMBER, 2022

PROGRAM: BFM	SEMESTER: I
CLASS: F.Y.BFM	COURSE/ SUBJECT: BUSINESS ENVIRONMENT
MARKS: 75	TIME: 2Hours and 30 Minutes.

NOTE: 1. All questions are compulsory.

2. Figures are right to indicate full marks.

Q1) Fill in the blanks with appropriate options (Any 8) (8)

- 1) Profit is _____ behind all business activities. (Motive, Prime, Objective)
- 2) To earn profit is one _____ objective of business. (Primary, Secondary, Tertiary)
- 3) PESTLE analysis identifies _____ factors. (Internal, External, Bilateral)
- 4) Survival growth and _____ are organic objectives of business. (Profit, Loss, Valuation)
- 5) The element of risk and _____ is very high in business. (Certainty, Uncertainty, Probability)
- 6) Business environment is _____ in nature. (Dynamic, Similar, Pervasive)
- 7) Business and its environment are _____. (Connected, Interconnected, Inseparable)
- 8) Marketing operational and personnel capability are the components of _____ environment. (Internal, External, Bilateral)
- 9) SWOT Defines Strength weakness, _____ Threats. (Option, Opportunity, Opinion)
- 10) Economic conditions, economic policies and _____ are the factors that constitute the economic environment. (System, Strategy, Socialism)

B) Match the columns. (Any 7) (7)

GROUP A	GROUP B
1) Business Environment	a) lack of R&D
2) Threats	b) Monetary motivation
3) Weakness	c) buying and selling
4) Strengths	d) new entry in the market
5) Personnel Capability	e) skilled labour
6) Profit	f) dynamic
7) Business Objective	g) organic
8) Business	h) economic objective
9) Survival	i) human objective
10) Fair wages	j) dynamic

Q2) Answer the following questions in brief

all cell. (4)

(15)

A) Discuss the features of Business Environment

(8)

B) Explain the features of Socio-cultural Environment

(7)

OR

C) Explain in detail PESTEL analysis.

(8)

D) Explain Benefits of SWOT analysis.

(7)

Q3) Answer the following questions in brief

(15)

A) What are the Benefits of MNC to Host countries?

(8)

B) What are the Advantages of Foreign Direct Investment (FDI) in India?

(7)

OR

C) Explain role of corporate governance in business?

(8)

D) Explain in detail about business social responsibility?

(7)

Q4) Answer the following questions in brief

(15)

A) why companies go global, give eight reasons.

(8)

B) explain special features consumer protection act 1986?

(7)

OR

C) What are the problems faced by Public sector Enterprise in India?

(8)

D) Write any eight Features of business ethics?

(7)

Q5) A. Explain Consumer protection (E-commerce) rules 2020.

(8)

B. Features of entrepreneurship.

(7)

OR

Q5) Write short notes (Any 3)

(15)

1. Corporate Governance
2. Internal Environment
3. Central consumer redressal commission
4. Environmental Scanning
5. State consumer redressal commission

ROM - Shreehl.
MH - RRP
EVS - AFR
State - RRP
B.C - T.J
F.C - V.C



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EXTERNAL EXAM NOVEMBER, 2022

PROGRAM: BFM	SEMESTER: I
CLASS: F.Y.B.F.M	COURSE/ SUBJECT: BUSINESS COMMUNICATION
MARKS: 75	TIME: 2 Hours and 30 Minutes.

NOTE: 1. All questions are compulsory.

2. Figures are right to indicate full marks.

Q1. Match the columns. (Any Eight)

(8 MARKS)

1) Blogs and photos	a) Need mental discipline
2) kinesics	b) Introduces the sender to the receiver
3) letter head	c) Sales objective
4) Proxemics	d) Distance
5) Persuasion	e) Documents attached
6) Technical terminology	f) General agreement
7) Physical barrier	g) Nearness
8) Enclosure	h) Jargon
9) Consensus	i) Body language
10) Good listening	j) Photo blogs

1b) State whether the following statements are true or false. (Any seven)

(07 MARKS)

- 1 Written communications has legal value.
- 2 A message and a communication are the same.
- 3 A sign and the signal are the same.
- 4 Graviene is an in formal secondary channel of communication.
- 5 Sounds files can be send by the SMS.
- 6 Silence is the means of communications.
- 7 In a letter signature is positioned below the sender name.
- 8 Inside address is compulsory part of business letter.
- 9 Email is the slow means of communication.
- 10 Communication by touch is a type of non-verbal communication.

Q 2A) Define communication and explain it process with a labelled diagram.

(07)

B) Elaborate the importance of body language in communication.

(08)

C) Explain the advantages and disadvantages of digital communication in an organisation. (07)

D) Explain and illustrate the process of communication.

(08)

3 A) Discuss the effective listening skills and how it is applied in different situation. (15 MARKS)

B) Explain in detail the different types of listening.

(15 MARKS)

4 A) Suresh has changed his residence to Malad to Thane. He has secured a post of clerk at Rustom international in Bhandup. Draft his letter of resignations from the post of clerk at Suman store Goregaon W. (10 MARKS)

B) Girish has been offered the post of General Manager in Shikha LTD write a letter of acceptance on his behalf. (05 MARKS)

OR

C) Write an application letter in response to the following advertisement(wanted a sale representative for a reputed company in Mumbai with experience of (house to house sales the candidate should able to speak Hindi ,English and Marathi fluently apply with bio data to box number 348 the times of India Mumbai 40001. (10 MARKS)

D) A letter of application is in every sense a sales letter. Do you agree with the statement Substantiate your view with illustration (05 MARKS)

Q5. Write short notes on the following (Any 3) (15 MARKS)

- a) Face to face Communication
- b) Corporate Social Responsibility
- c) E-communication
- d) Posture and Gestures
- e) Satellite Tele Conferencing and Vvideo Conferencing

OR

Q5. A). Write Short note in Computer Ethics.

(07 MARKS)

B). Personal Integrity at the Workplace

(08 MARKS)



2/12

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EXTERNAL EXAM, NOVEMBER 2022

PROGRAM: BFM	SEMESTER: I	DATE
CLASS: FYBFM	COURSE/ SUBJECT: BUSINESS ECONOMICS	
MARKS: 75	TIME: 2 ½ HOURS	

- NOTE: 1. All questions are compulsory
2. Figures to the right indicate marks

Q.1.A Choose the correct answer. (ATTEMPT ANY 8)

(8)

- _____ cost refers to actual cost of asset.
a. Sunk b. Replacement c. Historical d. Explicit
- Selling cost is a salient feature of _____ Market.
a. Perfect competition b. Monopoly c. Monopolistic competition d. Oligopoly
- _____ = TFC + TVC
a. TC b. AC c. MC d. AFC
- Market experiment is a type of _____.
a. Elasticity of demand b. Demand Forecasting c. Demand Function d. Market demand
- Isoquants are _____.
a. Concave to origin b. Vertical straight lines c. Convex to origin d. Horizontal lines
- In long run a perfect competition earns _____.
a. Supernormal Profit b. Loss c. Normal Profit d. Sub-normal Profits
- _____ pricing refers to the cost of a product sold by one part of the company to another part of a company.
a. Full cost b. Cost-based c. Transfer d. Multi-product
- Slope of relatively elastic demand is _____.
a. Flatter b. Steeper c. Horizontal Line d. Vertical Line
- Long run average cost curve is also called as _____.
a. Learning curve b. Envelopes curve c. Kinked Curve d. Downward sloping
- When marginal product is zero total product is _____.
a. Minimum b. Increasing c. Maximum d. Decreasing

Q.1.B State whether following statements are true or false. (ATTEMPT ANY 7)

(7)

- Monopolist is a price maker.
- Law of variable proportions is also called as law of diminishing marginal returns.
- In the short run, the firm incurs only variable cost.
- Break – even point is a zone of no profit no loss.
- External economies occur within the firm.
- A firm under oligopoly is confronted with kinked demand curve.
- There is competition in monopoly.
- In case of substitutes, cross elasticity is neutral.

9. $ATC = AFC + TVC$

10. When $AR < AVC < AC$ in perfect competition, it is Shutdown point.

- Q.2. a) What is price elasticity of demand? Explain its various types. (8)
b) Explain nature of demand curve under monopoly. (7)

OR

- c) What is demand forecasting? Explain survey methods of demand forecasting. (8)
d) What is business economics? Explain scope of business economics. (7)

- Q.3. a) Discuss law of returns to scale in detail. (8)
b) Explain various internal and external economies of scale. (7)

OR

c) Given TFC is Rs. 500/-. With the help of following information calculate: (8)

- i. Total Cost (TC)
ii. Average Fixed Cost (AFC)
iii. Average Variable Cost (AVC)
iv. Marginal Cost (MC)

Units	1	2	3	4	5	6
Total Variable Cost (TVC)	300	350	500	600	900	1300

d) What is break even analysis? Explain its assumptions and limitations. (7)

- Q.4. a) Explain various features of monopolistic competition in detail. (8)
b) Explain short run equilibrium of a firm under perfect competition. (7)

OR

- c) Explain the concept of price rigidity with the help of diagram. (8)
d) Write an explanatory note on debate on role of advertising. (7)

- Q.5. a) What is meant by price discrimination? Explain various degrees of price discrimination. (8)
b) Explain the concept of marginal cost pricing in detail. (7)

OR

Write short notes on (ANY 3):

1. Opportunity Cost
2. Promotional elasticity of demand
3. Learning Curve
4. Features of oligopoly
5. Types of price discrimination

(15)



301

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EXTERNAL EXAM NOVEMBER, 2022

PROGRAM: BFM	SEMESTER: I
CLASS: F.Y.B.F.M	COURSE/ SUBJECT: IFS
MARKS: 75	TIME: 2 Hours and 30 Minutes.

**NOTE: 1. All questions are compulsory.
2. Figures are right to indicate full marks.**

Q.1 A. Fill in the blanks (Any Eight)

1. Which of the following is not a regulatory institution in Indian financial system?
(RBI, CIBIL, SEBI) (08 Marks)
2. Financial institutions are also known as _____.
(Financial organization, financial intermediaries, any of the above)
3. Office of Reserve Bank of India located in _____. (Mumbai, New Delhi, Kolkata)
4. Call Money is _____.
(It is an overnight loan in the Money Market, It is loan of above 1 day to 14 days in the money market, It is loan of above 14 day to 364 days in the money market)
5. Indian depository receipt is _____.
(Deposit account with a public sector bank, It is a depository account with any of the depositories in India, An instrument in the form of depository receipt created by an Indian depository against underlying equities of the issuing company)
6. Which of the following is least risky _____. (Equity, Corporate Bonds, Certificate of Deposits)
7. The punch line of the advertisement of which of the following organization is "Jindagin ke sath bhi Jindagi ke bad bhi", _____.
(New India Assurance, General Insurance Corporation, Life Insurance Corporation of India)
8. The Securities and Exchange Board of India was established in _____.
(1992, 1988, 1987)
9. A Non-Banking Financial Company (NBFC) is a company registered under the _____.
(RBI Act 1934, Companies Act, 1956, NBFC Act 1956)
10. SEBI stands for, _____. (Securities and E-commerce Board of India, Stock Exchange Board of India, Securities and Exchange Board of India)

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

1. Money market is a long term market.
 2. RBI's main function is financial stability.
 3. Financial instruments are first issued in primary market.
 4. GDRs are traded in American stock market.
 5. Hybrid Instrument has features of only equity only.
 6. The US Financial Market is underdeveloped.
 7. Coupon is the periodic interest payment.
 8. A hedger is one who enters the market to make profit.
 9. Insurance companies are nonfinancial intermediaries.
 10. Foreign exchange market has no physical location.
- (07 marks)

Q. 2.A. Explain the international financial institutions. (IMF and World Bank) (8)

B. Explain the various components of financial markets. (7)

OR

Q. 2.C. Explain the functions of financial markets in financial system. (8)

D. Explain the role of banking system in the Indian financial system. (7)

Q. 3.A. What are the differences between organized and unorganized financial markets (8)

B. Explain the components of money market (7)

OR

Q. 3. C. What are the differences between Money market and Capital market (8)

D. Explain the advantages and disadvantages of capital market (7)

Q. 4. A. Explain SEBI and its role in primary and secondary market. (8)

B. Explain meaning of Mutual Fund & its advantages. (7)

OR

Q. 4. C. Explain the various quantitative and qualitative credit controls methods used by RBI. (8)

D. Why are financial regulators important in the financial system? (7)

Q. 5.A. Explain the Innovation in debt markets instrument. (8)

B. Explain the money market instrument. (7)

OR

Q. 5. Write a short notes (any three) (15)

a) Money Market Participants.

b) National Housing Bank

c) NABARD

d) Capital market

e) Secondary market



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EXTERNAL EXAM NOVEMBER, 2022

PROGRAM: BFM	SEMESTER: I
CLASS: F.Y.BFM	COURSE/SUBJECT: FOUNDATION COURSE
MARKS: 75	TIME: 2 Hours and 30 Minutes.

NOTE: 1. All questions are compulsory.

2. Figures are right to indicate full marks.

3. Draw suitable diagrams wherever necessary to support your answers

Q1. Multiple choice question (Any 8)

(8 Marks)

1. The constitution was adopted by the constituent assembly on _____
(15th august 1947, 26th November 1949, 3rd September, 4th September)
2. India follows a _____ form of democracy and the government is federal in structure.
(Direct, representative, parliamentary, indirect)
3. In India _____ was passed in 1985 providing that a representative after being elected on a party ticket cannot defect from it and join another party and if he does so, he can be disqualified.
(Anti defection act, agricultural produce act, national commission for backward classes act, forest act)
4. The two main categories of political parties in India are _____.
(Two party system, multi-party system, national party and state party, three party systems)
5. If a political party is recognized in four or more states and is either the ruling party or is in the opposition in these states, it is considered as a _____.
(Two party, dominant party, national party, state party)
6. The election commission of India's latest data on political parties registered till March 2019, a day before the lok sabha elections were announced reveals that the country is having a total of _____ political parties. (3-435, 4-002, 2-293, 4-345)
7. In Indian political system the _____ is the constitutional head of the executive of the union of India. (President, prime minister, chief minister, mayor)
8. The _____ is the legislative arm of the union
(gram panchayat, lok sabha, parliament, rajya sabha)
9. The rajya sabha consists of not more than _____ members. (650, 336, 250, 290)
10. In _____ the former jan sangh members parted company and formed the bharatiya janata party. (September 1950, august 1976, April 1980, April 1990)

Q1B. True or False (Any 7)

1. Sovereign mean supreme and independent.
2. Democracy is generally known as the government of the people, by the people and for the People.
3. Indian democracy functions on the basis of one person two votes.
4. Sovereignty denotes supreme and ultimate power.
5. Liberty means absence of privileges or discrimination against any section of the society.
6. Urban area is small compare to rural area.
7. Rural areas are well developed.
8. Tribal population comes in majority.
9. Tribal are underrepresented in films.
10. Constitution of India was launched on 1 st January.

Q2.A Explain child labor and child abuse

OR

Q2. B. Explain social problems of India

Q3. A Explain about advantages of Indian societies

OR

Q3. B. Explain about disadvantages of urban area

Q4. A Explain about constitution of India

OR

Q4. B. Explain about gender equality and its importance

Q5. A. Explain about religious conflict

Q5. B. What is the representation of women in media

OR

Q5. Short notes (Any three)

1. Right to liberty
2. Right to Property
3. Rural area
4. Urban area
5. Right to Freedom of Religion



28/11

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EXTERNAL EXAM NOVEMBER, 2022

PROGRAM: BFM	SEMESTER: I
CLASS: F.Y.BFM	COURSE/ SUBJECT: BUSINESS MATHS
MARKS: 75	TIME: 2Hours and 30 Minutes.

NOTE:1. All questions are compulsory.

2. Figures are right to indicate full marks.

1. A. Multiple Choice Questions: (attempt any Eight)

(08)

- 1) Duplicate ratio of 3:2 is _____.
a) 6:4 b) 9:4 c) 5:2 d) 1:4
- 2) If $a : b = 2 : 3$ and $b : c = 2 : 3$ then $a : b : c$ is _____.
a) 2:4:3 b) 4:6:9 c) 2:6:9 d) None of these
- 3) Commission is calculated as a percentage of the _____.
a) cost price b) list price c) invoice price d) net selling price
- 4) Which of the following term is not used for the future value?
a) discounted value b) sum due c) accumulated value d) Amount
- 5) An annuity in which each payment is made at the end of the time period is called _____.
a) annuity due b) annuity certain c) immediate annuity d) uniform annuity
- 6) EMI stands for _____.
a) Equated Monthly Instalment b) Equal Monetary Instalment
c) Equal Monetary Investment d) Equated Monthly Investment
- 7) Price at which a share is sold on the stock exchange is called _____.
a) off-line price b) face value c) stock price d) market price
- 8) Broker charges the brokerage as a percentage of the _____ of the share.
a) face value b) market value c) legal value d) par value
- 9) A man spent ₹14,700 to buy shares at market price of ₹98. Afterward he sold these shares at ₹85. He incurred a loss of ₹ _____.
a) 1950 b) 1130.8 c) 2154 d) None of these
- 10) Rachna has 100 shares of face value ₹2 and market price of ₹260. Afterward company declared a dividend of 50% on the shares, then her total dividend earned from the shares is ₹ _____.
a) 100 b) 13000 c) 1000 d) 2600

B. State whether the following statements are true or false: (attempt any Seven)

(07)

- 1) The fourth proportional to 2, 4 and 8 is 21.
- 2) Cash discount is always given on cost price.
- 3) Agent brings prospective buyers and sellers and negotiates the deal.
- 4) If the interest is charged only on the principal, then it is called simple interest.

- 5) Discount is the reduction in the List price offered by manufacturer or seller.
- 6) Present value of an annuity is also called as discounted value.
- 7) Sinking fund is not an annuity.
- 8) For bonus share investor do not pay any extra money.
- 9) The dividend given is calculated as a percentage of the face value of a share.
- 10) SIP is used to invest a fixed sum of money at a regular interval.

2. A. A box contains ₹5, ₹2 and ₹1 coins in the ratio 3:7:5. The total amount in the box is ₹238. Find the number of coins of each denomination. (08)

B. If 28 marbles are sold for ₹126, what amount would be charged for 34 marbles? (07)

OR

P. The cost price of a mobile is ₹3000. Its Market Price is ₹10,000 to which 50% discount is offered. If cash discount is 6%, find the profit of the company? (08)

Q. An agent is allowed 6.25% commission on total sales of ₹12,000. Find his commission. (07)

3. A. Mr. Joshi invested in an ordinary annuity with half yearly period for 4 years at the rate of interest of 8% to be compounded half yearly. If he receives 27642.68 as the maturity value what was his periodic payment? (08)

B. Find the present value of ₹40,00,000 required 4 yrs. from now if the CI rate is 5%. (07)

OR

P. Find the NPV for the following project and decide whether to accept or reject it, if the cost of capital is 15%.

Years	0	1	2	3	4	5
Cash Flow (₹)	-70,000	10,000	25,000	20,000	30,000	35,000

Q. A person bought a TV and after down payment he has to pay ₹5000 within 1 year on EMI. If the rate of interest is 10%, find the EMI using Flat Interest Rate method. (08)

4. A. How many shares of market value ₹120 each can be purchased for ₹60180, brokerage being 0.3%? (08)

B. Ms. Joshi invested ₹42,000 in a mutual fund when the NAV was ₹1133.5761. She redeemed all the units when the NAV was ₹1165.0014. Find her gain. (07)

OR

P. Shirish bought shares of a company at the market value of ₹24 per share the face value of the share being ₹10. If his rate of return is 25%, find the dividend declared by the company. (08)

Q. Hitesh invested ₹20,000 in a mutual fund with NAV ₹15.75. Find the number of units acquired by him if the entry load is 2%. (07)

5. A. Explain Simple and Compound Interest along with the formula. (08)

B. Explain the term Systematic Investment Plan (SIP)? (07)

OR

5. Write any three short notes (15)

1) Shares allotted in Right Issue

2) Mutual fund and its types

3) Ratio and Proportion

4) Annuity Immediate

5) EMI