

Question Paper Set of

F.Y.B.F.M. — Sem-I

Regular Exam

University of Mumbai

December, 2017

[Time: 2:30 Hours]

[Marks

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory and carry equal marks.
 2. Use of Simple calculator is allowed.
 3. Figures to the right indicate full marks to each sub questions.

Q.1 A) Choose the correct alternative from the following. Attempt any Eight.

- 1) Mutual funds are managed by -----
 - a) Board of Directors
 - b) Asset management companies
 - c) SEBI
 - d) None of these
- 2) The simple interest on Rs.15,000 for 2 years at 10% p.a. is -----
 - a) Rs.1,500
 - b) Rs.3,000
 - c) Rs.1,050
 - d) None of these
- 3) The percentage profit is calculated on ----- of an article.
 - a) List price
 - b) Selling price
 - c) Discounted list price
 - d) None of these
- 4) The units of a mutual fund must be purchased or redeemed in -----
 - a) Whole numbers
 - b) Fractions
 - c) a) or b)
 - d) none of these
- 5) The difference between the market value and the net worth of a business is its -----
 - a) Profit
 - b) Goodwill
 - c) Loss
 - d) None of these
- 6) The difference between simple and compound interest on an amount at $r\%$ p.a. after one year is -----
 - a) Zero
 - b) 100
 - c) One
 - d) None of these
- 7) If $0.75x : 5.8$ then x is equal to -----
 - a) 1.12
 - b) 1.2
 - c) 1.25
 - d) None of these

- 8) The compound interest in the 4th year at the rate 8% p.a. on Rs.3000 is -----
- Rs.3,023.3
 - Rs.3,000
 - Rs.3,030
 - None of these
- 9) If the payments of annuity are made at the beginning of each period the annuity is called -----
- Annuity due
 - Immediate annuity
 - Uniform annuity
 - None of these
- 10) The actual price received by an investor while selling the units back to the mutual fund scheme is known as -----.
- Redemption price
 - Selling price
 - Return price
 - None of these

B) State whether following statements are true or false. Attempt any seven.

- The amount of commission an agent receives is directly proportional to total transaction amount.
- If the rate of discount and the net selling price of an article is known, its list price can be calculated.
- The brokerage for a seller is to be added in sales value while calculating total amount the seller receives.
- A mutual fund must have entry load and exit load.
- SIP is used to invest a fixed sum of money at a regular interval.
- The dividend given is calculated as a percentage of the face value of a share.
- Par value and nominal value of share are same.
- A quantity A is said to be in inverse proportion to another quantity B if an increase in one of them is accompanied by an increase in the other.
- The fourth proportional to 2,4 and 8 is 21.
- List price is also called as printed price or the catalogue price or market price.

- Q.2 A) After giving 25% trade discount and further 4% cash discount, a merchant made 19.52% profit, if the list price was Rs.16,600 find the merchant's cost price.
- B) A and B are partners sharing profit in the ratio 3:7. They admit a new partner C giving him $\frac{3}{13}$ th share in total profit. What will be A's and B's new share in total profit? In what ratio will A, B and C share the total profit?

OR

- Q.2 C) A company fixed rate of commission to its salesman as follows: 4% of the first Rs.10,000, 6% on the next 10,000, 8% on next 90,000 and 10% on balance. The company pays incentive at $\frac{1}{2}$ % of total sales if the total sales crossed Rs.50,000. Find the total earning of the salesman who secured sales worth Rs.59,000.

- D) 12 furnaces consume 80Kg of coal in 12 days. In how many days will 16 furnaces consume 120 kgs?

- Q.3 A) A particular sum of money amounts to Rs.5,13,216 in 2 years and Rs.5,54,273.28 in 3 years. Find the sum and the compound interest rate.

B) Find the present value of an immediate annuity of Rs.30,000 p.a. for 3 years with interest compounded at 8%p.a. 07

OR

Q.3 C) A person deposits Rs.15,000 at the end of each year for 3 years. What is the Accumulated amount at the end of 3 years taking interest compounded at 12% p.a. 08

D) A loan of Rs.80,000 is returned in 3 monthly installments at 12% p.a. find EMI using the flat interest rate. 07

Q.4 A) Two companies A and B have shares with face values of Rs.100 each and the market price of their shares are Rs.132 and Rs.140 respectively. If the dividends by the company A is 16% and the company B is 18%, which company is 'better' buy. 08

B) Sunita invested Rs.60,180 in ICICI mutual fund when NAV was Rs.236. she sold all the units when the NAV touched Rs.320. if the entry load is 2% and there is no exit load, find he's gain in the transaction 07

OR

Q.4 C) An investor bought 50 shares of a company at market value of Rs.350, the face value of each share being Rs.100. The Company declared a dividend of 20% on the shares. After receiving the dividend, he sold the shares at market value of Rs.340 per share. Find the gain/loss of the investor in the entire deal, the brokerage charges being at 0.3%. 08

D) Hitesh invested Rs.20,000 in a mutual fund with NAV = Rs.15.75. find the number of units acquired by him if 07
i) There is no entry load
ii) The entry load is 2%

Q.5 A) Explain types of Shares 08
B) Explain types of Variation 07

OR

Q.5 C) Write short note. Attempt any three. 15
a) Discount
b) Dividend
c) Ratio
d) Mutual fund & its types
e) Sinking fund

Q.P. Code :00019

Time : [2 1/2 Hours]

[Marks: 75]

Please check whether you have got the right question paper.

- N.B:
1. All Questions are compulsory
 2. Q.2 to Q.5 carry internal choice

Q1. (A) State whether the following statement are True or False .(Any 8) 08

1. A Company offers GDRs to retain & reward its key employers for their contribution to business.
2. The Indian Equity market follows T+1 settlement cycle.
3. An open – ended mutual fund allows investors to withdraw money at anytime.
4. The major objective of SEBI is Capital Formation.
5. Gilt-edged Securities are issued by Government.
6. NBFCs consist of insurance companies.
7. Call money market is also called Inter-Bank market
8. Junk Bonds have low credit-rating.
9. Futures & options are instruments of Derivative market.
10. Certificates of Deposits are issued by Banks.

Q1. (B) Match the Column.(Any 7) 07

- | | | |
|-----------|---|----------------------|
| 1. NCDEX | a | Banking sector |
| 2. PFRDA | b | Insurance sector |
| 3. RBI | c | Commodity market |
| 4. SEBI | d | Pension Funds |
| 5. IRDA | e | Capital market |
| 6. NSCCL | f | Depository |
| 7. NSDL | g | Clearing corporation |
| 8. IBRD | h | Discount House |
| 9. DFHI | i | Stock Exchange |
| 10. OTCEI | j | World Bank |

Q2. (A) Explain the role of Indian Financial System in growth of the economy 15
OR

- (B) Explain the weaknesses of the Indian Financial System 07
- (C) Write a note on Evolution of Indian Financial System. 08

Q.P. Code :00019

- Q3. (A) Write a note on Foreign Exchange market in India.
(B) Who are the participants in Derivatives market?
OR
(C) Explain the role of money market in India.

- Q4. (A) What is the role of RBI in India?
(B) Explain the functions of SEBI
OR
(C) Explain the role of PFRDA.
(D) What are the duties & responsibilities of IRDA

- Q5. (A) What are the different types of instruments traded in India?
(B) Explain the types of derivative instruments
OR
(C) Write Short Notes on any 3:-
1. Certificates of Deposit
2. Call & Notice money market
3. Bills discounting
4. Open market operations
5. Stock exchanges in India.

B.C

Q. P. Code: 24639

(Time: 2 ½ Hours)

(Total Marks: 75)

Please check that you have the Correct Question Paper

N.B.: All questions are compulsory

Q.I. (A) Match the Columns (Any Eight):

- | | |
|---------------------------|-----------------------|
| 1. 'C' Of Communication | A. Facial Expressions |
| 2. Proxemics | B. Distance |
| 3. Kinesics | C. Courtesy |
| 4. Physical Barrier | D. Nearness |
| 5. General Agreement | E. Language Barrier |
| 6. Homonyms | F. Jargon |
| 7. Salutation | G. Sales Objective |
| 8. Persuasion | H. Outdoor Publicity |
| 9. Posters | I. Dear Sir/Madam |
| 10. Technical Terminology | J. Consensus |

(8)

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

(7)

- In a letter the signature is positioned below the sender's name.
- Grapevine is a formal, primary channel of communication.
- Oral communication is necessarily only face-to-face.
- Silence is not a means of communication.
- High morale boosts workplace performance.
- When a Manager advises a subordinate it is Downward Communication.
- Hearing is by choice.
- Sound files can be sent by SMS.
- To motivate is to discourage a person.
- The Inside Address is a compulsory part of a Business Letter.

P.T.O.

II. (A) List the rules for effective Listening. (7)

(B) Elaborate on the importance of Feedback in communication. (8)

Or

(C) Elaborate on the importance of Body Language in communication. (7)

(D) List and explain the advantages and disadvantages of Horizontal Communication in an organization. (8)

III. (A) List and explain the advantages, disadvantages and common patterns of Grapevine Communication. (15)

Or

(B) Explain the term Business Ethics with special reference to Surrogate Advertising. (15)

IV. (A) Draft a Letter of Application with Curriculum Vitae for the post of a Senior Clerk with Proconnect Productions Pvt. Ltd., Andheri West, Mumbai. Use the Full Block format. (10)

(B) Ms. Mehvish Shah has been offered the post of a Senior Accountant with Synergy Productions Pvt. Ltd., Bandra West, Mumbai. Draft a Letter of Job Acceptance on her behalf. Use the Modified Block format. (05)

Or

(C) Draft a Letter of Application with Curriculum Vitae for the post of Senior Manager at Sophya Films Pvt. Ltd., Lower Parel, Mumbai. Use the Complete Block format. (10)

(D) Ms. Madhavi Singh has been working as Senior Accountant with Rajeshwari Industries, Nashik since the last seven years and would now like to resign from her post to seek a better career opportunity. Draft a Letter of Resignation on her behalf. Use the Semi Block layout. (05)

V. Write Short Notes on the following (Any Three): (15)

1. Corporate Social Responsibility
2. Socio-cultural Barriers to Communication
3. 'You' Attitude
4. The Advantages and Disadvantages of the Internet
5. Personal Integrity as a Business Ethic

F.C

Q.P. Code :22472

[Time: 2:30Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B: 1. All questions are compulsory.
2. Figures to the right indicate full marks.

Q.1

- A) Choose the correct alternative. (any eight)
- is the holy book of the Christians.
a) Bible b) Quran c) Torah
 - Indian society is ----- in nature.
a) Tribal b) Urban c) Pluralistic
 - The traditional Hindu society was divided into ----- varnas.
a) Three b) Four c) Six
 - Dowry harassment is a type of ----- violence against women.
a) Social b) Sexual c) Domestic
 - is a serious form of conjunctivitis.
a) Astigmatism b) Glaucoma c) Trachoma
 - Anti-Hindi agitations took place in ----- India.
a) Northern b) Southern c) Western
 - arises out of religious fundamentalism.
a) Communalism b) Casteism c) Secularism
 - The word ----- envisages the goal of a welfare state.
a) Sovereign b) Secular c) Socialist.
 - Indian constitution has adopted ----- Democracy.
a) Parliamentary b) Presidential c) Direct
 - is the head of the Gram panchayat.
a) President b) Mayor c) Sarpanch

08

- B) State whether the following statements are true or false. (Any seven)
- i) The founder of Sikhism is Guru Govind Singh.
 - ii) Eve teasing is a social violence against women
 - iii) In India, the states are formed mostly on the basis of language.
 - iv) Glaucoma can be detected during pregnancy.
 - v) Communalism is opposed to secularism.
 - vi) Regionalism can cause inter – state tension and confrontation.
 - vii) The Fundamental Duties in Indian Constitution are justiciable in nature.
 - viii) The Indian constitution is the shortest written constitution of the world.
 - ix) The existence of political parties is not an essential requirement of a democratic country.
 - x) The Constitution of India confers single citizenship.

15

Q.2 Explain the regional variation in India according to rural and urban characteristics.

OR

Discuss various types of violence against women in Indian society.

15

Q.3 Define 'Communalism'. Discuss the features of communal conflict in India.

OR

What is Regionalism? What are the causes for growth of Regionalism?

15

Q.4 Discuss in brief salient features of the Indian constitution.

OR

Discuss the Fundamental Duties of Indian Citizen enshrined in the Indian Constitution.

Q.5 What are the challenges to women's political participation in India? Suggest measures to overcome the challenges.

15

OR

Write short note on (Any three)

- i) India as a multicultural society.
- ii) Inequalities against people with physical disabilities
- iii) Caste conflicts in India.
- iv) The Preamble to the Indian constitution.
- v) The Regional political parties in India.

[Time: 2:30 Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B: 1. All questions are compulsory.
2. Figures to the right indicate full marks.

Q.1 a) Select the most appropriate alternative and rewrite the statements. (Attempt any 8) (08)

- 1) Business is in the form of _____ activity.
a) Economic b) Social c) Human
- 2) Internal components of business environment has _____ and weakness.
a) Strengths b) Threats c) Opportunities
- 3) Business ethics helps to _____ ethical decision making.
a) Improve b) Identify c) Clear
- 4) The district forum can deal with complaints which involves value of goods and compensation amounting to not more than _____.
a) 5 lakhs b) 20 lakhs c) 1 crore
- 5) _____ is responsible for creating ecological balance.
a) Business organization b) Consumers c) No one
- 6) _____ Audit helps in evaluating business activities in terms of social benefits.
a) Social b) Commercial c) Human resource
- 7) Business and its environment are _____.
a) Inseparable b) Unrelated c) Separable
- 8) India is a _____ of WTO.
a) Member b) Founder c) Organizer
- 9) FDI _____ economic growth.
a) Promotes b) Restricts c) Avoids
- 10) India's exports of services are _____.
a) Increasing b) Decreasing c) Limited

Q.1 b) State whether the following statements are True or False. (Attempt any 7) (07)

- 1) Setting too high objectives can be demotivating.
- 2) Business ethics are different from legal issues.
- 3) Entrepreneurs are born not made.
- 4) Complaints exceeding Rs. 20 lakhs can go to the state consumer redressal commission.
- 5) CSR can also be referred to as 'corporate citizenship'.
- 6) Innovation means replacement of old techniques by efficient ones.
- 7) One of the social objectives of business is to avoid profiteering.
- 8) TNCs are superior to MNCs.
- 9) India's share in the world of exports is significant.
- 10) Foreign collaboration is a part of external growth strategy.

Q.2 a) Explain the Steps in formulation of business objectives.

Q.2 b) What is the Importance of environmental analysis?

OR

Q.2 c) Define Business. State and explain its characteristics.

Q.2 d) Explain the various components of business environment.

- Q.3 a) Discuss the factors influencing entrepreneurial development. (08)
- Q.3 b) Explain Scope of business ethics in India. (07)
- OR**
- Q.3 c) What do you mean by entrepreneurship? Explain the Need for entrepreneurs. (08)
- Q.3 d) What are the basic consumer rights in India? (07)
- Q.4 a) Explain the features of corporate governance. (08)
- Q.4 b) What are the Benefits of CSR activities for a company? (07)
- OR**
- Q.4 c) What are the recent trends in Corporate Social Responsibility? (08)
- Q.4 d) Write a note on Carbon credit. (07)
- Q.5 a) What are the characteristics of a MNC? (08)
- Q.5 b) Explain the External growth strategies. (07)

Q.5 Write short note on **any three** from the following:

- a) India's foreign trade
- b) TNC
- c) Corporate culture
- d) SWOT analysis
- e) Corporate Governance

Please check whether you have got the right question paper.

- N.B:
1. All Questions are compulsory.
 2. Figures to right indicate full marks.
 3. Draw diagrams wherever necessary

Q.1 a) State whether the following statements are True or False. (Any Eight) (08)

- 1) Microeconomics deals with the analysis of national income.
- 2) Extension and contraction can be shown on the same demand curve.
- 3) Regression method forecasts demand accurately.
- 4) Cross elasticity of demand for substitutes is positive.
- 5) A technically efficient- production function indicates absence of wastage of resources.
- 6) External economies may occur due to division of labour
- 7) Demand curve of a monopolist is sloping upward from left to right.
- 8) Price is very flexible in oligopoly.
- 9) Dumping is known as international price discrimination.
- 10) Full cost pricing method has certain limitation.

b) Match the following (Any Seven) (07)

Group A	Group B
1) Equations	a) Shut down point
2) Negative income effect	b) Substitutes
3) Demand forecasting	c) External economies
4) Positive cross elasticity of demand	d) Mathematically express functions
5) Iso-cost line	e) Prof. Paul Sweezy
6) Localisation economies	f) Inferior goods
7) $TVC = TR$	g) Determined by govt
8) kinked demand curve	h) Survey method
9) Administered Pricing	i) Cost incurred on additional unit
10) Marginal cost pricing	j) Budget line
	k) Hall and Hitch
	l) Complementary

Q.2 a) Explain the different types of income elasticity of demand. (08)

b) Describe in detail the different methods of demand forecasting. (07)

OR

- c) The demand function for commodity wheat is given by $Q_{dw} = 100 - 5p_w$. The price of wheat is given in below table. -

Price of wheat (Rs.)	Quantity demanded (kg)
2	
4	
6	
8	

Answer the following questions:-

- 1) Calculate quantity of demand for wheat at given prices. (03)
- 2) With the help of above demand Schedule draw the demand curve. (02)
- 3) Calculate price elasticity of demand when price changes from Rs 4 to Rs 8. (03)

- d) Explain the relationship between AR and MR curves under monopoly. (0)

- Q.3 a) Discuss the laws of returns to scale in detail. (0)

- b) Explain the various types of external economies of scale. (07)

OR

- c) Given TFC as Rs 150, Calculate TC, ATC, AFC and MC from the information given below. (08)

Units	1	2	3	4	5	6
TVC	35	60	80	110	160	230

- d) What is Break even point? Explain the business application of Break even analysis. (07)

- Q.4 a) Explain long run equilibrium of a firm under the monopolistic competitive market. (08)

- b) Distinguish between perfect competition and monopoly. (07)

OR

- c) What is perfect competition and what are its features? (08)

- d) What is price leadership? Explain the types of price leadership. (07)

- Q.5 a) Define price discrimination. What are the various forms of price discrimination? (08)

- b) What is multiproduct pricing? How is it done? (07)

OR

- Q.5 Write short Notes: (Any Three) (15)

- 1) Production Possibility Curve
- 2) Factors affecting demand
- 3) Promotional elasticity of demand
- 4) Types of Production function
- 5) Cartel formation