

Question Paper Set of

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

Regular EXAMINE

University of Mumbai

December, 2017

Q.P. Code : 22503

[Marks: 75]

[Time: 2:30 Hours]

Please check whether you have got the right question paper.

N.B : All questions are compulsory.

Q.1

A) Fill in the blanks (Any eight)

- 1) Father of Principles of Management is -----
 a) Henry Fayol
 b) F.W.Taylor
 c) Peter Drucker
 d) F. Washington
- 2) Management principles are -----
 a) Applicable to commercial organization only
 b) Universally applicable
 c) Not relevant
 d) Not practical
- 3) Planning is ----- process.
 a) Rigid
 b) Mechanical
 c) Mental
 d) Virtual
- 4) Contemporary management is -----
 a) Crisis
 b) Conservative
 c) Progressive
 d) Engineering
- 5) ----- started his career serving the ICICI bank in the finance division project.
 a) Dr. C.K. Prahalad
 b) Mr. K.V. Kamath
 c) Mr. Azim Premji
 d) Mr. Anil Ambani
- 6) Committee organization facilitates ----- judgement.
 a) Individual
 b) Group
 c) Rigid
 d) Any time
- 7) Formal organization are -----.
 a) Static
 b) Non performing
 c) Delegated
 d) Created

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- 8) Departmentation by function is suitable to ----- organization.
 a) Small
 b) Domestic
 c) Medium
 d) Large
- 9) Present managing director of International monetary fund is -----
 a) Jim Yong Kim
 b) Christine Lagarde
 c) Takehiko Nakao
 d) Janet L. Yellen
- 10) Delegation is transfer of certain -----
 a) Accountability
 b) Responsibilities
 c) Documents
 d) Finance
- b) State whether following statements are true or false (any seven)
 a) Management is a continuous process.
 b) Taylor introduced the concept of MBO
 c) Direction is the action element in business.
 d) Formal and informal organizations are same.
 e) Matrix organization structure is very easy to manage
 f) Staffing improves job satisfaction and morale
 g) Mr. Deepak Parekh is a known personality in the field of housing finance
 h) World bank provided more funds to developed countries and less to poor countries
 i) Godrej is a consumer friendly group.
 j) Organization ensures optimum utilization of resources.

Q.2

- a) Define profession. Is management a profession?
 b) Explain the distinctive contributions of F.W. Taylor
OR
 c) Discuss the concept management. Explain its features.
 d) Explain budgeting and reporting as functions of management.

Q.3

- a) What are the functions of management in insurance companies?
 b) Discuss the importance of controlling in management.
OR
 c) Explain the planning function of management in a banking organization.
 d) What is organization structure? Explain its importance.

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- Q.4** a) Distinguish between Formal and Informal organization.
 b) Explain the contributions of JRD Tata in Indian industries.

OR

- c) Discuss the types of structure followed by banks
 d) Write briefly about Federal Reserve Bank and its president

- Q.5** Write short notes on the following (Any three)

- 1) Contemporary management
- 2) Motivating bank employees
- 3) Chanda Kochhar
- 4) Directing
- 5) Management as a process

08

07

08

07

15

F.G.
B.B.I
Sem.-I NOV. 2017

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

08

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1-8-8
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Q.P. Code :22472

- 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.

Q.2 Explain the regional variation in India according to rural and urban characteristics. 15

OR

Discuss various types of violence against women in Indian society.

Q.3 Define 'Communalism'. Discuss the features of communal conflict in India. 15

OR

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

Q.4 Discuss in brief salient features of the Indian constitution. 15

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.

B.C

B.B.I SEM-I

NOV. 2017

(Time: 2 1/2 Hours)

Q.P. Code: 24639

(Total Marks: 75)

(8)

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 |

(7)

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

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

P.T.O.

1-B-
106-104

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

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

Or

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

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

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

Or

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

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.

(B) Ms. Mehwish 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.

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.

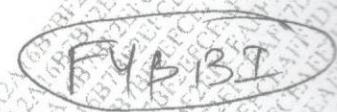
(D) Ms. Madhavi Singh has been working as Senior Accountant with Rajeshwari Industries, Nashik since the last seven years and would now like to resign from her post to seek a better career opportunity. Draft a Letter of Resignation on her behalf. Use the Semi Block layout.

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
-

E·M·F·S.
B·B·T SEM.-I
NOV. 2017



Q.P. Code: 19660

[Time: $2\frac{1}{2}$ hours]

[Marks: 75]

Please check whether you have got the right question paper.

N.B: All questions are compulsory subject to internal choice.

Q.1 A) Fill in the blanks with correct alternative:- (any 8)

1) _____ insurance forms the lifeline of several commerce and trade activities.
(Life, Medical, General, Marine)

2) _____ is a financial arrangement that redistributes the cost of unexpected losses.
(Insurance, Bank, Financial Institutions, Financial Marketing)

3) The minimum requirement as per Act for CRR is _____
(2%, 3%, 4%, 5%)

4) The SLR cannot be less than _____ % of the demand and time liabilities of a bank.
(20%, 25%, 30%, 35%)

5) Risk control focuses on _____ the risk of loss to which the firm is expected and includes the Techniques of risk avoidance and reduction.
(Maximizing, Minimizing, Equalizing, Nullifying)

6) The Indian Banking System is regulated by _____
(RBI Act 1934, Banking Regulations Act 1949, Minister Of Finance, Both RBI Act 1934 and Banking Regulations Act 1949)

7) Operational risk is the risk of loss arising from various types of _____
(Human errors, Failed system and procedures in bank, Breakdown in Internal controls, All of these)

8) One of the main objectives of ALM is to control _____ risk.
(Liquidity, Market, Business, Interest rate)

9) RBI was established in the year _____
(1935, 1930, 1933, 1936)

10) The first insurance company was started in India in 1818 at _____
(Kolkata, Chennai, Mumbai, Delhi)

Q.1 B) State whether the following statements are true or false :- (Any 7)

(7)

i) Cheque is not a negotiable instrument.

ii) RuPay is a Debit card issued by the National Payment Corporation Of India.

iii) Insurance is viewed as one of the income tax saving device

iv) Primary objective of cooperative banks is profit marking.

v) Imperial bank of India is known as RBI today.

Q.P. Code : 19660

- vi) Risk reduction is not possible in insurance sector.
- vii) Credit risk is the primary challenges for banks.
- viii) Third pillar talks about the market discipline.
- ix) NPA stands for Non- Performing Asset.
- x) RBI is apex financial institution.

Q.2 a) Define Financial Service. Explain Fund Based Financial services.
b) What is Insurance and explain its objectives.

OR

Q.2 c) What are Commercial Banks? Explain functions of commercial Banks.
d) What is a bank? What is need for Banks?

Q.3 a) Explain Non- Fund Based activities and services of the banks.
b) Explain the role of RBI.

OR

Q.3 c) What are the fundamental principles of insurance?
d) Explain the role of insurance?

Q.4 a) Explain any Two sections of Banking Regulation Act, 1949.
b) Explain all the three pillars of Basel II Accord.

OR

Q.4 c) Write down the recommendations of Narasimham committee
d) Briefly explain the organization structure and management system of insurance companies.

Q.5 a) Explain the development functions of RBI?
b) What are the powers and functions of IRDA?

OR

Q.5) Write Short Notes on :- (Any three)

- i) ALM
- ii) Risk in Banking organization
- iii) Bancassurance
- iv) NPA
- v) Credit Card

Q.P. Code :00070

[Time: $2\frac{1}{2}$ Hours]

[Marks: 70]

- N.B:** 1. Figures to the right indicate marks
2. Graphs to be provided wherever needed.

Q.1 (A) Choose the correct answers: (any 8)

- 1) If A and \bar{A} are complementary events then $P(\bar{A}) = \dots$
(a) $1+p(A)$ (b) $-P(A)$ (c) $1-P(A)$
- 2) We use regret table for calculating \dots
(a) EOL (b) EMV (c) Maximax
- 3) The formula for Laspeyre's index number is $I_{01} = \dots \times 100$
(a) $\frac{\sum p_1 q_0}{\sum p_1 q_1}$ (b) $\frac{\sum p_1 q_0}{\sum p_0 q_0}$ (c) $\frac{\sum p_1 q_1}{\sum p_0 q_1}$
- 4) Cost of Living Index numbers is also known as \dots Index Number
(a) Value (b) Consumer's Price (c) Wholesale
- 5) The difference between the upper limit and lower limit of a class is called \dots of class
(a) Class mark (b) Class width (c) none of these
- 6) Mode is \dots value.
(a) Least frequent (b) Middle most (c) Most frequent
- 7) If variance of a data is 4, then its standard deviation is \dots
(a) 2 (b) 4 (c) 5
- 8) The correlation coefficient is unaffected by change of \dots
(a) origin (b) Scale (c) origin & scale
- 9) Coefficient of correlation lies between \dots
(a) -1 and +1 (b) -2 and +2 (c) 0 and 1.
- 10) Range is determined only by \dots points in a data set.
(a) Two (b) Three (c) One

Q.1 (B) State whether True or False: (any 7)

- 1) Mean deviation is a relative measure of dispersion.
- 2) Variance is always positive.
- 3) Probability of an event cannot be zero.
- 4) The algebraic sum of the deviation of a frequency distribution from its mean is always zero.
- 5) There can be more than one modal value in a frequency distribution.
- 6) Frequency density of a class interval = $\frac{\text{class frequency}}{\text{width of class}}$
- 7) Diagrams & graphs are pictorial representation of tabular data which is easily understood by a common man.
- 8) Index number for the base year is always 100.
- 9) If an insurance premium is not paid within the grace period, the policy lapses.
- 10) The tabulated rate of annual premium is calculated per Rs. 10,000.

Q.P. Code :00070

Q.2 (A) Calculate Quartile deviation.

Weekly wages:	0 - 20	20 - 30	30 - 40	40 - 50	50 - 100
No. of Workers:	40	39	39	30	45

(B) Calculate the standard deviation of the height of 8 children.

Height in cm - 90, 94, 95, 97, 100, 103, 105, 108

OR

(C) Calculate co-efficient of correlation between Index of demand and Index of price.

Index of demand	101	108	105	107	109
Index of price	117	98	102	118	110

(D) Calculate co-efficient of rank correlation between marks in Mathematics and marks in English:

Marks in English	40	45	65	60	50	55
Marks in Mathematics	90	70	80	50	60	75

Q.3 Solve:

- (A) A bag contains 7 white balls, 5 black balls and 4 red balls. If two balls are drawn at random from the bag, find the probability that (i) both the balls are white, (ii) one is black and the other is red.
 (B) In a Pizza hut the following distribution is found for the daily demand of pizza find the expected daily demand & also the variance.

No. of Pizza	5	6	7	8	9	10
Probability	0.07	0.2	0.3	0.3	0.07	0.06

OR

(C) Find index number using weighted average of relative method:

Commodities	Price		Quantity Consumed 1980
	1980	1990	
A	3	5	10
B	10	15	2
C	2	4	5

(D) Calculate Laspeyres's and Paasche's index number from the following data for the year 1995 with base 1990.

Commodity	Price		Quantity	
	1990	1995	1990	1995
A	10	12	20	22
B	13	13	23	24
C	16	18	20	18
D	20	18	5	6
E	18	20	7	8

Q.4 Solve:

- (A) Draw less than cumulative frequency curve and find the median for the following data:

Age in year	10-14	14-18	18-22	22-26	26-30
No.of Insurance policy holder	10	13	15	30	20

- (B) Draw a frequency Polygon and frequency curve for the following distribution:

Class-Interval	100-150	150-200	200-250	250-300	300-350	350-400
Frequency	15	22	30	32	20	10

OR

- (C) Calculate mode of the following set of data:

Class-interval	10-20	20-30	30-40	40-50	50-60	60-70	70-80
Frequency	24	42	56	66	108	130	154

- (D) For a person 50 years of age. The tabulated annual premium for an endowment policy for 20 year is Rs.50.70 per thousand. A person wants to buy a policy with sum assured Rs. 3,00,000 and pay premium every month. The company adds extra 5% on the tabulated premium for the monthly payment but offer a reduction of Rs.2 per thousand for a policy with sum assured more than Rs.1,00,000, find the net monthly premium that the person has to pay.

Q.5 (A) What is Quartile Deviation? State its merits & demerits

- (B) Explain types of correlation.

OR

Q.5 Write short notes on : (any 3)

- (A) Merits of Arithmetic mean
- (B) Different types of ogives.
- (C) Define
 - i) Probability of an event
 - ii) Complementary Events
- (D) Index Numbers of Agricultural Production
- (E) Paid up Value.

[Time: 2½ Hours]

[Marks:75]

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)

- 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)

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. (01)

- Q.3 a) Discuss the laws of returns to scale in detail. (02)

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

OR

- c) Given TFC as Rs 150, Calculate TG, 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