

**Question Paper Set of**

**F.Y.B.I.M. – Sem-II**

**Regular Exam**

**University of Mumbai**

**April, 2024**

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**F.Y.B.I.M. – Sem-II**

**Regular Exam**

**University of Mumbai**

**April, 2024**



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

ISO 9001: 2015 Certified

FYBIM SEMESTER- II MARCH, 2024

22/03/24

PROGRAM: BIM	SEMESTER: II
CLASS: FYBIM	COURSE/ SUBJECT: BUSINESS COMMUNICATION- II
MARKS: 75	TIME: 2 HRS 30 MINS.

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

**Q.1. (A) Fill in the blanks: (Any 8)**

(8 marks)

1. \_\_\_\_\_ is the presentation skills to use power words in a variety of situations.
2. Transparencies must be covered with \_\_\_\_\_ paper.
3. An interview involves \_\_\_\_\_ communication.
4. An \_\_\_\_\_ is in control of an interview.
5. A research paper is analyzed at a \_\_\_\_\_.
6. Crisis management is the work of \_\_\_\_\_ professionals.
7. In the AIDA formula, D stands for \_\_\_\_\_.
8. RTI stands for \_\_\_\_\_.
9. Application should be submitted to \_\_\_\_\_.
10. \_\_\_\_\_ reports follow a prescribed format.

**Q.1. (B) State whether the following are True or False: (Any 7)**

(7 marks)

1. Agenda should be kept as a secret.
2. The RTI Act can be used by an Indian resident.
3. Symposium is a type of Interview
4. Reprimand Interviews are also known as Punishment Interviews.
5. The Interviewer should not prepare himself for an Interview
6. In the WASP Technique, 'W' refers to Welcoming the Committee
7. Feedbacks should be taken from participants after a conference
8. The word "Conference" is taken from the word "to confer"
9. Public Relations are taken care by the PRO.
10. Baseless complaints from the buyer should be considered by the seller.

Q.2. (A) Discuss WASP as a technique of interview.

(8 Marks)

Q.2. (B) Explain the measures undertaken by a firm for its Internal Public.

(7 Marks)

OR

Q.2. (C) Explain the types of Conferences.

(8 Marks)

Q.2. (D) What is an Interview? Explain the different Types of Interviews.

(7 Marks)

**Q.3. (A)** M/s P & Q purchased 20 new Refrigerators from Rupal Electronics. 5 of those Refrigerators have some issue and do not work properly. Write a complain letter for it and claim for a replacement of those 5 sets. **(8 Marks)**

**Q.3. (B)** M/s A & B want to install 15 new computers in their office with updated version of softwares. Inquire about such computers from various sellers. Use Full block format. **(7 Marks)**

**OR**

**Q.3. (C)** Draft an investigative report with recommendations about the unhygienic conditions in the canteen of Shifala Foods Pvt. Ltd., Thane. **(8 Marks)**

**Q.3. (D)** Draft a Notice & Agenda for the annual general meeting of Goregaon Sports Club. **(7 Marks)**

**Q.4. (A)** Draft a sales letter to promote a newly opened cafeteria – “Jimmy’s Cafe” **(8 Marks)**

**Q.4. (B)** Ms Sonali had paid her electricity bill on time, yet her supply was cut on the charges of non-payment. This was happening with her for the 5<sup>th</sup> time in last 3 months. Draft a letter to the Consumer redressal forum seeking compensation for the harassment and immediate solution to the situation. **(7 Marks)**

**OR**

**Q.4. (C)** LIC Company has lost the original copy of your policy, which you had handed to them. Draft a RTI petition questioning their negligent **(8 Marks)**

**Q.4. (D) Summarize the following passage and give it a suitable Title.** **(7 Marks)**

It is obvious from the visible garbage around us that solid wastes are not being managed properly. However, housing colonies are the most disorganized sector as far as garbage is concerned. As a result the legal garbage dumps are overflowing and the number of illegal garbage dumps in the by-lanes, parks and roadside is on the increase in most colonies of Delhi, and for that matter in all Indian cities. At present five percent of Delhi’s land mass is being choked by the garbage. This five percent has become a wasteland, its utility is steadily declining and soil quality is deteriorating. Besides being eyesores, these garbage dumps pose health and environment hazard for the ten million people who live in Delhi. They are the breeding grounds for the germs of infectious diseases like plague, tuberculosis, dysentery, diarrhea, eye-infections and numerous skin ailments. Scientific management of garbage thus is one of the most important services that need to be regularized in all residential colonies. After exploring all viable solutions to this problem, I have successfully launched an indigenous scheme „Cleaning Brigade“ in many colonies of Delhi. The Cleaning Brigades are managing solid wastes for at least 25 thousand Delhites. A year and a half back the first cleaning brigade was launched during the Asiad. Since then it has been constantly expanding

**Q5. A)** Explain what is Formal Reports. **(07marks)**

**Q5. B)** Explain Statutory Report **(08 marks)**

**OR**

**Q.5. Short Notes (Any 3 out of 5):** **(15 marks)**

- 1) Types of Business Crisis
- 2) Notice & Agenda
- 3) Pre-conference activities
- 4) Consumer Grievance letter
- 5) Role of Leadership in Group Discussion



**PRAHLADRAI DALMIA LIONS COLLEGE  
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ISO 9001: 2015 Certified

FYBIM SEMESTER- II MARCH, 2024

26/03/2024

PROGRAM: BIM	SEMESTER: II
CLASS: FYBIM	COURSE/ SUBJECT: INTRODUCTION TO FINANCIAL INTERMEDIARIES
MARKS: 75	TIME: 2 HRS 30 MINS.

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

**Q1. A. Fill in the blanks. (Any 8)**

**(8 Marks)**

- \_\_\_\_\_ System is the system that allows the transfer of money between savers & borrowers. (Monetary / Financial / Production)
- \_\_\_\_\_ Market provides long term funds to borrowers. (Money / Capital / Financial)
- In exchange of their money, commercial banks offer their customers \_\_\_\_\_ on their deposits. (interest / dividend / profits)
- \_\_\_\_\_ is a regulated professional individual associated with brokerage firm. (Broker / Registrar / Banker)
- \_\_\_\_\_ denotes highest safety in terms of timely payment of interest and principal. (AAA / AA / A)
- \_\_\_\_\_ is the chairman of RBI. (Finance Minister / Governor / Financial Advisor)
- \_\_\_\_\_ is a financial intermediary that pools savings of investors for collective investments in diversified portfolio of securities. (Financial institution / mutual fund / commercial bank)
- \_\_\_\_\_ is a situation where one party has more or superior information compared to another. (Asymmetric information / confidential information / financial information)
- To evaluate the profitability, financial intermediaries use \_\_\_\_\_. (Fundamental analysis / Ratio analysis / Technical analysis)
- Depository Participants is the \_\_\_\_\_ of the depository. (Partner / Agent / Broker)

**Q 1.B) Match the following (Any 7)**

**(7 Marks)**

Column A	Column B
Regulatory body	Dividend
Saving	30 stocks
Shares	Coupon Rates
Bonds	Public Provident Fund
Credit Rating	50 stocks
BSE	Assessing Credit worthiness
NSE	Income which is not spent
CASA	Kisan Vikas Patra
Post Office Savings	Current Account Savings Account
PPF	SEBI

**Q2.A.** What are the benefits of Financial Intermediaries? **(8 Marks)**

**B.** Explain the implications of Financial Intermediation, effect on Economic development.

**(7 Marks)**

**OR**

**C.** Describe in brief the role of Commercial Banks as financial intermediaries. **(8 Marks)**

**D.** What do you mean by a Pension Fund? What are the differences between Provident Fund & Pension Fund **(7Marks)**

**Q3. A.** Explain in brief the Role & Importance of Mutual Funds. **(8 Marks)**

**B.** What are different types of services provided by NBFCs? **(7 Marks)**

**OR**

**C.** What are the major functions of SIDBI? **(8 Marks)**

**D.** What are the role & importance of Credit Rating? **(7 Marks)**

**Q4. A.** What is the role of Financial Intermediaries in reducing Transaction Cost? **(8 Marks)**

**B.** What are the factors affecting performance of Financial Intermediaries? **(7 Marks)**

**OR**

**C.** What are the problems faced by Mutual Funds in India? **(8 Marks)**

**D.** What are the benefits of DEPOSITORY to a Company? **(7 Marks)**

**Q5. A.** What are the factors that are responsible for the growth of Mutual Funds? **(8 Marks)**

**B.** Write in brief about any 3 subsidiaries of SIDBI. **(7 Marks)**

**OR**

**Q5. Short Notes (any 3)** **(15 Marks)**

1. Financial Advisor
2. Credit Rating symbols.
3. CRISIL
4. NABARD
5. Dematerialization of Shares



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ISO 9001: 2015 Certified

SEM II EXAM – MARCH 2024

01/04/2024

PROGRAM: BIM	SEMESTER: II
CLASS: FVBIM	COURSE/ SUBJECT: INTRODUCTION TO ACCOUNTING-II
MARKS: 75	TIME: 02 HOURS AND 30 MINS

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

**Q.1) A) Match the Column (Any 8)**

(8)

Column A	Column B
1. Average Rate	a) Maximum share capital
2. Investment Accounting	b) Debentures
3. Exchange Rate	c) Ratio of exchange of two currencies
4. Fixed Income Bearing Securities	d) Forfeitures of shares
5. Reporting Currency	e) Mean of the exchange rates in force during a period
6. Foreign Currency Transaction	f) AS-13
7. Redemption at premium	g) AS-11
8. Authorized Capital	h) Loss to company
9. Colleges	i) Non-profit organization
10. Non-payment of call	j) Currency used in presenting the financial statement

**Q.1) B) True or false (Any 7)**

(7)

1. A company can redeem partly paid preference shares
2. Capital reserve is a divisible profit.
3. A company cannot issue share at discount.
4. Loss on sale on investment is debited to profit & loss A/c.
5. Excess of income over expenditure is termed as Deficit.
6. Current investments are always valued at cost.
7. Entrance fee is revenue receipt.
8. The brokerage is payable on face value of investment.
9. Closing rate is the exchange at the close of the day on which transaction takes place.
10. Cost of bonus share is always Nil.

**Q.2 A) Glamour Limited invited applications for 15,000 shares of Rs. 10 each issued at Rs. 12 payable as follows:**

On application 1st July Rs. 4.00 per share

On allotment on 31st July Rs. 5.00 per share including premium

On First and Final Call on 31st Aug. Rs. 3.00 per share

Applications were received for 18,000 shares and it was decided to refuse allotment to applicants for 3000 shares.

An applicant, to whom 400 shares were allotted, failed to pay the amount due on the First and final Call and his shares were forfeited on 31st Oct. These shares were reissued on 5th Nov. as fully paid at Rs. 9 per share.

Give journal entries including those relating to cash to record the above transactions. (15)

OR

Q. 2 B) The balance sheet of Manas Ltd as on 31-03-2015 was as follows: (15)

Liabilities	Rs.	Assets	Rs.
5000 9% preference share of Rs.100 each	500000	Fixed assets	550000
Equity share of Rs.100 each	500000	Investment	150000
Securities premium	40000	Bank	230000
General reserve	140000	Other current assets	255000
Profit and loss account	120000	Share issue expenses	90000
Creditors	60000	Debtors	125000
Capital reserve	40000		
<b>Total</b>	<b>1400000</b>	<b>Total</b>	<b>1400000</b>

The company decided to redeem preference share at a premium of 10% on 31-03-2015. For this purpose, the company 30000 of equity shares of Rs 10 each and the investment was sold at Rs 200000. The issues was fully subscribed and allotments were made. The redemption was duly carried out. Give journal entries to record the above transactions and also prepare Balance sheet after redemption.

Q.3 A) On 1/1/2015 Mr. Moksh exported goods to Manas worth US \$ 90000 and Exchange rate was \$ 1 = Rs. 49.50. The payment for the same was received as under:

Date of Payment	US \$ Received	Exchange Rate for 1 US \$ is
25/1/15	30000	Rs. 49
13/2/15	20000	Rs. 50
27/3/15	25000	Rs.46
22/4/15	15000	Rs. 48

Mr. Moksh closed its books on 31<sup>st</sup> March ever year. Exchange rate on 31<sup>st</sup> March 2015 was Rs. 47 .Pass Journal Entries in the books of Moksh. (15)

OR

Q.3 B) Samsung Ltd ; issued 6,000 14% debentures of Rs. 100 each at on April 1, 2011 payable as follows: Rs. 40 on application; Rs. 30 on allotment allotment and Rs. 20 on first and final call. The issue was fully subscribed and all money was received in full. Give journal entries. (8)



**Q.3 C)** On 1/1/2017 Mr. Aditya imported goods from Manas worth US \$ 30000 and Exchange rate was \$ 1 = Rs. 67. The payment for the same was received as under:

Date of Payment	US \$ Paid	Exchange Rate for 1 US \$ is
15/1/17	10000	Rs. 65
27/2/17	20000	Rs. 70

Aditya close books on 31<sup>st</sup> March every year. Journal Entries in the books of Aditya. (7)

**Q.4 A)** Gamma Investment Company hold 1,000, 15% debentures of Rs.100 each in Beta Industries Ltd. as on April 1, 2009 at a cost of Rs. 1,05,000. Interest is payable on June, 30 and December, 31 each year. On May 1, 2009. 500 debentures are purchased cum-interest at Rs. 53,500. On November 1, 2009 600 debentures are sold ex-interest at Rs. 57,300. On November 30, 2009, 400 debentures are purchased ex-interest at Rs.38,400. On December 31 2009, 400 debentures are sold ex-interest for Rs. 55,000. (15)

OR

**Q.4 B)** On 1.1.2023 Sumana had 20,000 Equity shares in X Ltd. Face value of the shares was Rs. 10 each but their book value was Rs. 16 per share. On 1.6.2023, Sumana purchased 5,000 more Equity shares in the company at a price of Rs.14 per share. On 30.6.1994, the Directors of X Lid. Announced a Bonus and Right issue. Bonus was declared at the rate of one Equity share for every five shares held and these shares were received on 02.08.2023. Rights issue would entitle the holders to subscribe to additional Equity shares in the company at the rate of one share per every three held at Rs. 15 per share — the whole sum being payable by 30.9.2023. Dividends for the year at the rate of 15% were declared by the company and received by Sumana on 20.10.2023. On 1.11.2023, Sumana sold 20,000 Equity shares at Rs.20 per share. Show the Investment Account as on 31.12.2023. (15)

Q. 5 A) Explain various types of debentures. (8)

Q. 5 B) Explain the income expenditure account. (7)

OR

Q.5 C) Write Short Notes. (Any 3) (15)

1. Divisible Profits
2. Types of preference shares
3. Foreign Currency
4. NPO
5. Bonus share and right shares



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FYBIM SEMESTER- II MARCH, 2024

03/04/2024

PROGRAM: BIM	SEMESTER: II
CLASS: FYBIM	COURSE/ SUBJECT: INVESTMENT BANKING
MARKS: 75	TIME: 2 HRS 30 MINS.

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

**1.(a) Fill in the blanks with right options (Any 8)**

**(8 Marks)**

- \_\_\_\_\_ is one of the oldest and largest saving institution in rural India.  
(Post office, Bank, Insurance office, Corporate)
- Preference shareholders are also known as \_\_\_\_\_ of company.  
(equity shareholders, creditors, owners, bankers)
- \_\_\_\_\_ deposits are safest investment for long term due to Protection of RBI.  
(fixed, savings, recurring, bills)
- \_\_\_\_\_ is a measure of systematic risk.  
(beta, alpha, return, HPR)
- PPF investments have lock in period of \_\_\_\_\_ years.  
(20, 15, 18, 25)
- \_\_\_\_\_ shareholders have voting rights.  
(equity, creditors, preference, debenture)
- \_\_\_\_\_ means selling of an investment to convert in cash.  
(liquidity, marketability, safety, risk)
- Debentures can be converted to equity shares are known as \_\_\_\_\_.  
(convertible, redeemable, participative, non-convertible)
- A \_\_\_\_\_ is a professional responsible for investments and efficiently handling a portfolio of assets.  
(portfolio manager, investment banker, venture capitalist, private placement)
- Listing Obligations and Disclosure Requirements are the listing regulations issued by \_\_\_\_\_.  
(RBI, NSE, SEBI, IRDA)

**1.(b) State whether the following statements are True or False. ( Any 7)**

**(7 Marks)**

- Young couple planning for children's higher education is a short- term high priority objective.
- Asset selection and allocation are part of portfolio construction.
- Postal savings schemes give tax benefits.
- Risk is the only element of investment.
- The minimum maturity of Treasury bill is 91 days.
- Investors should be encouraged to take high risk.
- Purchasing power risk is caused by interest rate changes.
- HPR helps in estimating the total return of a security for all years.
- An investor estimates his risk on the basis of variability of expected returns.
- An aggressive stock would have a higher risk.

2. (a) Distinguish between Investment and Speculation. (8 Marks)  
 2. (b) Explain the factors influencing investment decisions. (7 Marks)

OR

2. (c) Define equity shares and state its merits and demerits. (15 Marks)  
 3. (a) What are the various types of risks? (8 Marks)  
 3. (b) Elaborate on types of financing provided by venture capitalist. (7 Marks)

OR

3. (c) The rate of return of stock A and B under different status of economy are given below:

Year	1	2	3	4	5
Probability	0.25	0.40	0.15	0.10	0.10
Return of stock A (%)	35	40	28	20	25
Return of stock B (%)	42	50	30	18	27

- i. Calculate the expected return and standard deviation of return on both the stocks.  
 ii. Which stock would you prefer? (15 Marks)
- 4.(a) Leena purchased 150 shares of White ltd. @ Rs. 400 each Paid brokerage @ 1%, 4 years ago. Company paid dividend 300, 300, 450, 375. He sold all shares at Rs. 500 each and paid brokerage @ 1%. Calculate HPR and AR. (8 Marks)  
 4.(b) Distinguish between FPO and IPO. (7 Marks)

OR

- 4.(c) What is portfolio management? Explain portfolio management process. (8 Marks)  
 4.(d) Explain SEBI listing obligations and disclosure requirements. (7 Marks)
- 5.(a) Define Investment banking. State full service provided by them. (8 Marks)  
 5.(b) What is IPO? State role of IPO in terms of economic growth. (7 Marks)

OR

5. (c.) Write short notes on: (Any three) (15 Marks)
- Types of Mutual Fund
  - Private placement
  - Types of investors
  - Public provident fund
  - ASBA online process

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ISO 9001: 2015 Certified

FYBIM SEMESTER- II MARCH, 2024

28/03/2024

PROGRAM: BIM	SEMESTER: II
CLASS: FYBIM	COURSE/ SUBJECT: INTRODUCTION TO FINANCIAL MARKETS
MARKS: 75	TIME: 2 HRS 30 MINS.

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

**Q1A) Multiple Choice Questions (Any 8):**

08

- 1) Which instrument among these is considered the most challenging and rewarding investment option, when compared to other investment options. (Treasury Bill, Fixed Deposit, Equity, Bonds)
- 2) Money market is regulated by \_\_\_\_\_. (SEBI, PFRDA, IRDA, RBI)
- 3) FERA was replaced by \_\_\_\_\_. (FEMA, 1999, SEBI Act, 1992, PMLA, 2002, SEBI Act, 1992)
- 4) \_\_\_\_\_ is the regulatory body for commodities market. (SEBI, FMC, IRDA, PFRDA)
- 5) \_\_\_\_\_ are willing to make or take physical delivery because they are producers or users of the commodity. (Hedgers, Speculators, Arbitrageurs, Market Makers)
- 6) Which of these is an Indian Stock Market Index? (FTSE, NIKKEI, NIFTY, S&P 500)
- 7) When physical shares are converted into electronic form, this is called as \_\_\_\_\_ (Conversion, Materialisation, Dematerialisation, Rematerialisation)
- 8) What are the segments of Securities Market? (New issues market, Secondary market, Primary market, Primary market and Secondary market)
- 9) A call option contains the right to \_\_\_\_\_ a futures contract. (Buy, Sell, Transfer, None of the above)
- 10) Which of the following are functions of a financial system? (The operation of a payments system, Providing the means of portfolio adjustment, Helping to reduce unemployment, Channelling funds between lenders and borrowers)

- Q1B) State whether the following statements are True or False (Any 7):** **07**
- 1) T-Bills are issued/managed by RBI on behalf of Central Government.
  - 2) Capital and Money market are one and the same.
  - 3) Foreign Exchange Market in India operates under the State Government.
  - 4) If a person is a 'bull' on the stock market, then they expect prices to rise.
  - 5) Debentures are instruments for raising long term debt.
  - 6) In India, currently we have the T+3 days settlement system.
  - 7) A put option contains the right to buy a futures contract.
  - 8) The NSE Nifty consists of a basket of 50 stocks.
  - 9) FMC is the regulatory body for commodities market.
  - 10) Commercial Paper is issued by commercial institutions.
- Q2A) Describe the Financial System of India.** **08**
- B) What is Capital market?** **07**
- OR**
- C) Discuss at least three Money Market products.** **08**
- D) Who are the participants in the Money market?** **07**
- Q3A) Which are the various participants involved in foreign exchange market?** **08**
- B) Differentiate between Currency Forwards and Currency Futures.** **07**
- OR**
- C) What are the features of Commodities Market?** **08**
- D) Discuss any two Commodity Exchanges in India?** **07**
- Q4A) Write in brief about any two of the stock exchanges in India?** **08**
- B) Explain in brief 'Fundamental Analysis'.** **07**
- OR**
- C) What is the role of RBI in maintaining financial stability in the economy?** **08**
- D) Explain the role of SEBI in Investor's Protection.** **07**
- Q5A) What are the types of Derivatives Contracts?** **08**
- B) What is meant by rolling settlement?** **07**
- OR**
- C) Write a short note on: (Any 3)** **15**
- i. SEBI
  - ii. Primary Market
  - iii. Repo and Reverse Repo
  - iv. Stock Market Index
  - v. NEFT and BOLT



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OF COMMERCE & ECONOMICS**  
ISO 9001: 2015 Certified

External Exam, March 2024

20/03/2024

PROGRAM: BIM	SEMESTER: II
CLASS: fYBIM	COURSE/ SUBJECT: Foundation Course - II
MARKS: 75	TIME: 2 Hours and 30 Minutes

Note: (1) All Questions are compulsory.  
(2) Figures to the right indicate marks

**Q.1 A) Choose the most appropriate option and rewrite the sentences: (Any 8) (08)**

- FDI stands for Foreign Direct \_\_\_\_\_.  
a. Insurance      b. Information      c. Investment      d. Idea
- \_\_\_\_\_ was initiative of government.  
a. Make me India      b. Make in India      c. Make for India      d. Made India
- Human beings live in \_\_\_\_\_.  
a. Hills      b. River\*      c. Society      d. Forest
- Esteem needs are refers to \_\_\_\_\_ needs.  
a. Self actualization      b. Social      c. Ego      d. Attitude
- The air consists \_\_\_\_\_% of Oxygen.  
a. 21      b. 50      c. 65      d. 75
- The Abiotic means \_\_\_\_\_ elements.  
a. Physical      b. Living      c. Virtual      d. Psychological
- AOA is \_\_\_\_\_ on Agriculture.  
a. Assignment      b. Acceptance      c. Aim      d. Agreement
- In Greek Litho refers to \_\_\_\_\_.  
a. Bio      b. Hydro      c. Atmo      d. Stone
- The individual development is can be influenced by \_\_\_\_\_.  
a. Social agents      b. Doctors      c. Advocates      d. Engineers
- \_\_\_\_\_ have universal application.  
a. Human skills      b. Human power      c. Human rights      d. Human speech

**Q.1.B) State whether the following statements are True or False. (Any 7) (7)**

- Intrapersonal conflict takes place within an individual.
- In Greek the word 'Atmo' means water.
- Human environment is also known as Cultural.
- Soil erosion is highly dangerous.
- Acid rain helps to control air pollution.
- Meditation is not used to reduce concentration capacity.

7. Flora & Fauna is not natural element.
8. Saltation erosion means removal of soil & minerals by wind, water, gravity.
9. NAP stands for National Agricultural Protocol.
10. The concept Ecology was introduced by Ernst Maslow.

**Q.2 Write answers for following**

- a) Explain positive & negative impact of Globalization.
- b) Mention effects of Migration.

(8)  
(7)

OR

- c) Describe arguments for corporate farming.
- d) What are various disadvantages of IT & Communication?

(8)  
(7)

**Q.3 Write answers for following.**

- a) What are features of Human rights.
- b) Explain Maslow's theory of Self – Actualization.

(8)  
(7)

OR

- c) What are various groups of fundamental rights.
- d) Mention various strategies used to cope up with conflicts.

(8)  
(7)

**Q.4 Write answers for following**

- a) Express impact of environment degradation on human life.
- b) What are main dimensions of 'Poverty & Environment connectivity'? (7)

(8)

OR

- c) Write a note on Ecosystem.
- d) Explain importance of environmental studies.

(8)  
(7)

**Q 5. A)** What are various causes of Conflicts.

(7)  
(8)

**Q 5. B)** What are the various causes of violence.

OR

**Q.5 Write Short Notes. (Any 3)**

1. Describe meaning of Cognitive needs & Aesthetic needs.
2. Right to equality.
3. Various causes of Stress.
4. Describe the concept of Ecology.
5. Various causes of Migration.

(15)