

Question Paper Set of

F.Y.B.B.I. – Sem-II

Regular Exam

University of Mumbai

April, 2024

Question Paper Set of

F.Y.B.B.I. – Sem-II

Regular Exam

University of Mumbai

April, 2024



03/04/24

**PRAHLADRAI DALMIA LIONS COLLEGE
OF COMMERCE & ECONOMICS**
ISO 9001: 2015 Certified

SEMESTER EXAM- MARCH, 2024

PROGRAM: BBI	SEMESTER: II
CLASS: FY	COURSE/ SUBJECT: BUSINESS COMMUNICATION SET.NO.1
MARKS: 75	TIME: 02 HOURS AND 30 MINS

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

Q. 1 (A) TRUE OR FALSE

(Any 8)

(08)

- 1) Memorized speeches are very easy to give.
- 2) Avoid using long sentences in Powerpoint slides.
- 3) Small groups can take decisions.
- 4) People often behave differently in groups than they do as individuals.
- 5) Never ask for samples in a letter of inquiry.
- 6) C.I.F. means cost, insurance, freight.
- 7) A Business report is the same as a Media Report.
- 8) A summary is the same as a Precis.
- 9) The PR department has nothing to do with house journals.
- 10) Good will is the good name of an organization.

Q. 1 (B) FILL IN THE BLANKS

: (Any 7)

(07)

- 1) -----spells out the aspects to be covered by the Report.
- 2) -----is a person who buys or hires goods or services.
- 3) The customer is always-----
- 4) -----is used to announce messages without disturbing the workers from their place of work.
- 5) -----refers to meeting for discussion or an exchange of views.
- 6) The -----is sent by the secretary of the association or company.
- 7) -----plays the role of a leader in a meeting.
- 8) The person who gives the interview is called the -----
- 9) Flip charts are -----
- 10) The main objective of -----is to reach the mind of the outside public and establish mutual understanding.

Q 2. Answer the following :

- A) Discuss the measures of External PR? (08)
- B) What is a Progress Report ? Why is it written ? write the case study on it. (07)
- OR
- C) Mention some Dos and Dont's of good presentation .write the definition of Presentation ? (08)
- D) Explain the steps in drafting RTI letter and mention what is the use (07)

Q 3. Answer the following :

- A) Prepare the Promotional Leaflets or Flyers for conducting the BLOOD Donation camp. (08)
B) What are the basic Consumer Rights ? Write one case study on it. (07)

OR

- C) Explain How to file a Consumer Complaint in 12 steps ? (08)
D) Draft a Sales letter to promote the Sale ofChildren's story books. (07)

Q 4. Answer the following :

- A) Explain the AIDA with Case study . (08)
B) You have received a complaint about about the quality of paper supplied to Presidency college for their examination work .Your Investigations show that the complaint is baseless .Draft the reply. (07)

OR

- C) National Plastic Co.find that they could not grant credit to a newly opened shop at wadala,Mumbai .Write a tactful letter to the proprietor refusing credit /but persuading huim to buy on cash .This letter should be written in the semi block form. (08)
D) Draft the Order letter to Puma company ,asking for 50 t-shirt for the EPL event in your college. (07)

Q 5. Answer the following :

- A) Explain the 8 steps in Summary Writing. (08)
B) Summarize the passage . (07)

For children too there is no greater instrument of education than the conversation they hear to home .It is unjust to them when nothing is spoken before them but the trifles of dress , the gossip of the neighbourhood ,the cares of household which press too heavy upon the parents ,the follies and vanities of the world ,which are their innocent minds .They are naturally imitative and a great part of their character is derived from their parents. If there is no life or mirth in a house ,the children of the house will be commonly dull and stupid ;and if they never hear subjects rationally discussed ,they will not learn to think or reason ;if the world in which we live is allowed to pass unheeded by they will be without interest ,listless and unobservant .The home education with they acquire insensibly is as important as the more formal work of the school ,and it is as much our duty to provide food for their minds as for their bodies .”They do not live by bread alone ,but by every word that preceedeth out of the mouth.”

OR

C) Answer the following : (Any 3)

(15)

- A) Globalisation
B) Agenda
C) Group Discussion
D) Solicited
E) Letter of inquiry



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

ISO 9001: 2015 Certified

SEM II EXAM - March, 2024

01/04/24

PROGRAM: BBI	SEMESTER: II
CLASS: FYBBI	COURSE/ SUBJECT: Organisational Behaviour (Set 2)
MARKS: 75	TIME: 02 HOURS AND 30 MINS

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

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

(08)

- 1) Type _____ personality people relaxes without guilt. (A, B, C)
- 2) Prolonged exposure to intense stress leads to a condition that has been described as _____.
(Burnout, Trauma, Depression)
- 3) The _____ is an aggressive and dominating strategy aimed at achieving one's personal goals at the expense of others. (compromising, forcing, avoiding)
- 4) An organisation with _____ culture is highly concerned with getting people to fit in and be loyal.
(academy, club, fortress)
- 5) _____ is a process in adapting employees to the organisation's culture. (Socialisation, Orientation, Acquisition)
- 6) _____ is sharing information with others that they would not normally know or discover. (Self-sharing, Self-monitoring, Self-disclosure)
- 7) _____ is the process of influencing and supporting others work enthusiastically toward achieving objectives.
(Leadership, Management, Teamwork)
- 8) When a manager has the ability to work with, understand and motivate other people or group he has _____ skills. (conceptual, human, technical)
- 9) Social _____ is a tendency to exert less effort when working collectively than when working individually.
(loafing, grouping, facilitation)
- 10) _____ need includes drive to become what we are capable of becoming; achieving our potential and self-fulfillment. (Esteem, Self-actualisation, Safety)

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

(07)

- 1) Sabbaticals decreases the stress.
- 2) Role ambiguity is a major source of organisational stressor.
- 3) Interpersonal conflict is a conflict within an individual.
- 4) The most desirable conflict outcome is "win-win".
- 5) The turtle is also known as the hermit.
- 6) Our hidden self cannot be known to others unless we disclose it.
- 7) All members have same status in the group.
- 8) In norming stage group begins to come together as cohesive unit.
- 9) Linguistic intelligence is the capacity for speech and use of language in various settings.
- 10) Visual intelligence is also known as spatial intelligence.

Q 2. Answer the following :

- A) Define organisational behaviour. Explain the scope of organisational behaviour. **(08)**
- B) "Organisational behaviour is interdisciplinary in nature". Explain. **(07)**

OR

- C) Define motivation. Explain the expectancy model of motivation. (08)
D) Explain Fredrick Herberg's two factor theory. (07)

Q 3. Answer the following :

- A) Discuss the effects of group on the individual. (08)
B) Briefly enumerate the different levels of group development. (07)

OR

- C) Define leadership and explain its features. (08)
D) Explain the useful skills required for team building. (07)

Q 4. Answer the following :

- A) Describe the causes of interpersonal conflict. (08)
B) Explain the merits and demerits of a conflict. (07)

OR

- C) Enumerate the features of organisational culture. (08)
D) Explain in detail the model of conflict. (07)

Q 5. Answer the following :

- A) Write a note on time management. (08)
B) Elucidate the strategies that can be used for overcoming stress. (07)

OR

Q 5. Answer the following : (Any 3) (15)

- A) Type A and Type B personality
B) Types of group
C) Symptoms of stress
D) Tactics of negotiation
E) Models of organisational behaviour.



22/03/24

PRAHLADRAI DALMIA LIONS COLLEGE
OF COMMERCE & ECONOMICS
ISO 9001: 2015 Certified

External Exam March 2024 (Set I)

PROGRAM: BBI	SEMESTER: II
CLASS: FYBBI	COURSE/ SUBJECT: Principles and Practices of Banking and Insurance
MARKS: 75	TIME: 2 Hours and 30 Minutes

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

Q1 (A) Fill in the blanks with appropriate option (Any 8 out of 10) (08)

- i) A _____ is generally opened by businessmen for their convenience.
(Savings Account, Current Account, Recurring Deposit, Fixed Deposit)
- ii) _____ is a plastic card that allows its holder to buy goods and services on credit.
(Debit card, Credit card, Repayment, Business card)
- iii) The other name for Hybrid Deposits is _____
(Fixed deposit, Joint account, Flexi deposits, Recurring deposit)
- iv) Minimum period of fixed deposits is _____ days.
(14, 7, 25, 30)
- v) _____ provides license for all banks by the Reserve Bank of India.
(Section 20, Section 23, Section 22, Section 35)
- vi) Institutions that provide a wide range of fixed based and non-fixed based assistance to business units are _____
(financial institutions, banking sector, non-banking finance companies, foreign institutions)
- vii) The _____ means that there is a possibility of loss or damage.
(Peril, Uncertainty, Risk, Damage)
- viii) _____ risks involve the losses resulting from changes in the economic environment.
(Static, Business, Dynamic, Personal)
- ix) The Insurance sector in India is regulated by _____
(RBI, IRDA, SEBI, PFIRDA)
- x) The term 'Re Insurance' is also termed as _____
(Insurance, Double Insurance, Insurance of Insurance, Repeat Insurance)

Q.1B) Match the column: (Any 7 out of 10)

(07)

COLUMN 'A'	COLUMN 'B'
i) Debit Card	a) Loan Syndication
ii) Fund Transfer	b) 1949
iii) Two or more banks agree to finance a particular project	c) Fire Insurance
iv) To provide capital assistance to large scale industrial concern	d) Paid up capital 25 lakhs or more
v) Note Issuing Authority	e) RRB
vi) Banking Regulation Act	f) NEFT
vii) Doctrine of Subrogation	g) Paid up capital not more than 5 lakhs
viii) Scheduled Bank	h) ATM
ix) Non Scheduled Bank	i) IFCI
x) Rural Economy	j) RBI

Q2 A) Explain different functions of Banks. (08)

B) Write a note on Co-operative Banks. (07)

OR

C) Write the role and functions of RBI. (08)

D) Why is there a need for regulation and supervision of Banks? (07)

Q3 A) Distinguish between Savings A/c and Current A/c. (08)

B) What are NBFCs? Explain the role of NBFCs (07)

OR

C) Explain the classification of Risk. (08)

D) Discuss the features of Risk Management. (07)

Q4 A) Write the functions of Insurance. (08)

B) Describe the role of Actuaries in Insurance sector (07)

OR

C) Name all the principles of insurance and explain any 2 of them in detail. (08)

D) Explain risk return relationship in case of Insurance. (07)

Q5 A) Distinguish between Life Insurance and Fire Insurance (08)

B) Write a note on Insurance Ombudsman. (07)

OR

C) Write short notes on (Any 3) (15)

i) Need of Banks

ii) Debit Card

iii) IDBI

iv) Banking - current scenario

v) Advantages of Life Insurance



**PRAHLADRAI DALMIA LIONS COLLEGE
OF COMMERCE & ECONOMICS**
ISO 9001: 2015 Certified

SEMESTER END EXAM - MARCH, 2024

PROGRAM: BBI	SEMESTER: II
CLASS: FY	COURSE/ SUBJECT: Financial Accounting - II (SET 1)
MARKS: 75	TIME: 02 HOURS 30 MINS

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

Q. 1 (A) Select correct option to complete the statements: (ANY 08) (08)

- 1) A Goodwill is _____.
(An Intangible Asset, A Liability, An Expense)
- 2) Net assets method is based on the assumptions that the company is _____.
(A going concern, Going to be liquidated, Capital method)
- 3) The Debt-Equity Ratio after buyback should not exceed _____.
(2:1, 1:2, 1:1)
- 4) Maximum buy back in a year can be _____%
(10%, 20%, 25%)
- 5) The premium payable on redemption can be provided out of _____.
(Statutory Reserve, Capital Redemption Reserve, Loan from Bank)
- 6) The amount remaining unpaid to preference shareholders is included in the Balance sheet as _____.
(Share capital, Contingent liabilities, Current liabilities)
- 7) Security premium may be used for _____.
(Payment of dividend, Issue of fully paid bonus shares, Issue of partly paid bonus shares)
- 8) Interest on sinking fund investment is credited to _____.
(Sinking fund account, Profit & Loss account, Profit & Loss appropriation account)
- 9) To provide funds for redemption a company may _____.
(Create sinking fund, Create redemption fund, Open a Bank account)
- 10) Normal Profit is _____.
(average profit method, profit earned by similar companies in the same industry, Super normal profit)

(B) Write whether the following statements are True or False: (ANY 7) (07)

- 1) Goodwill consists of super earning profit.
- 2) The shares must be cancelled and destroyed after buyback.
- 3) Premium on redemption can be provided out of profits.
- 4) Premium is not part of proceeds of fresh issue of shares.
- 5) Profit on sale of Sinking Fund Investment A/c is transferred to Sinking Fund A/c
- 6) Buyback must be as per RBI guidelines.
- 7) The debentures can be redeemed whenever the company desires.
- 8) Debentures can be redeemed at discount.
- 9) Yield value depends on Net Assets.
- 10) Companies cannot issue preference shares, which are redeemable.

Q. 2 (A) Ascertain the value of Goodwill of Hindan Ltd. carrying on textile business from the following information : (15)

Liabilities	Amount (in ₹)	Assets	Amount (in ₹)
37,500, Equity shares of ₹10 each fully paid	3,75,000	Goodwill	52,500
Profit & loss A/c	90,000	Land & buildings	1,50,000
		Plant & Machinery	1,40,000

Creditors	1,35,000	Stock	2,40,000
Provision for Taxation	90,000	Sundry debtors	1,27,500
Bank Overdraft	30,000	Bank	10,000
	7,20,000		7,20,000

The company commenced the operation in 2014. The profit earned before providing for taxation are -

Year	Profit
2014	₹ 93,000
2015	₹ 97,500
2016	₹ 1,05,000
2017	₹ 1,25,000
2018	₹ 1,52,500.

Assuming that Income tax at the rate of 40% has been payable on these profits and 15% is the fair return on capital employed in such types of concerns, ascertain goodwill of the business by Capitalisation of Average Profits.

OR

Q 2. (B) The following is the Balance sheet of Tanatan Ltd as on 31/03/2020.

(15)

Liabilities	Amount (in ₹)	Assets	Amount (in ₹)
Equity Share Capital	10,00,000	Land & Buildings	7,00,000
Reserves	3,40,000	Plant & Machinery	4,00,000
Secured Loans	4,00,000	Furniture	1,00,000
Short term Loans	2,00,000	Stock	3,00,000
Creditors	1,00,000	Debtors	2,50,000
		Bills receivables	1,50,000
		Bank Balance	1,00,000
		Preliminary Expenses	40,000
	20,40,000		20,40,000

The company's profit before managerial remuneration is (₹ 80,000 per annum) and taxation are -

Year ended on	Profit (in ₹)
31/03/2016	3,60,000
31/03/2017	3,80,000
31/03/2018	5,20,000 (including ₹80,000 from speculation)
31/03/2019	5,00,000 (including ₹2,00,000 on sale of fixed assets)
31/03/2020	5,60,000

Compute the goodwill as 5 years purchase of Super profit assuming that,

- Current year's dividend is yet to be declared.
- Companies engaged in similar business normally earn 15% per annum
- Rate of Income tax may be taken at 50%.

Q 3. (A) Following is the balance sheet of Kavyan Ltd as on 31/03/2020

(15)

Liabilities	Amount (in ₹)	Assets	Amount (in ₹)
Equity Share Capital (₹ 10 each)	4,00,000	Fixed Assets	5,10,000
6% Preference Share Capital (₹ 100 each)	2,00,000	Bank Balance	3,10,000
Profit & loss A/c	40,000		
Debentures (₹100 each)	80,000		
Creditors	1,00,000		
	8,20,000		8,20,000

The company wants to buy back 20% of its equity capital at 10% premium. The company issued 600 Preference shares of ₹100 each at 10% premium.

Pass necessary journal entries (with working notes) to record the above transactions.

OR

Q 3. (B) On 01/04/2019 Prashant Ltd. an unlisted company issued ₹ 20,00,000 15% debentures of ₹ 100 each at a premium of 5% and redeemable at a premium of 10% in equal annual drawings by drawing of lots in 2 years.
Pass journal entries in the books of the company. (15)

Q 4. (A) Following is the Balance sheet of Tanya Ltd as on 31/03/2021 (15)

Liabilities	Amount (in ₹)	Assets	Amount (in ₹)
9% Redeemable Preference Share Capital (₹100 each - ₹80 paid up)	4,80,000	Fixed Assets	24,00,000
Equity Share Capital (₹10 each)	24,00,000	Own Debentures	1,80,000
Securities Premium	70,000	Investments	4,00,000
Revenue Reserve	2,30,000	Bank Balance	3,40,000
8% Debentures	4,00,000	Other Current Assets	8,00,000
Current Liabilities	5,40,000		
	41,20,000		41,20,000

On the above date 9% Redeemable Preference Share Capital were redeemed at a premium of 5%. with following details.

- The company made a final call of ₹ 20 per share on these shares. All the shareholders paid the call money.
- The company made the issue of 40,000 equity shares of ₹ 10 each at a premium of ₹ 2 per share for cash consideration. The money received in full.
- Investment costing ₹ 2,40,000 was sold for ₹ 2,64,000
- The company redeemed the preference shares as per the terms given above. One preference shareholder holding 200 shares was untraceable, hence payment could not be made to him.

You are required to -

Pass necessary journal entries and show the working required for the same.

OR

Q 4. (B) The summarized Balance Sheet of Megha Ltd as on 31st March, 2021 (15)

Liabilities	Amount (in ₹)	Assets	Amount (in ₹)
Equity Share Capital (₹ 10 each)	5,00,000	Fixed Assets	3,50,000
20,000, 9% Preference Share Capital (₹ 10 each)	2,00,000	Investments	2,00,000
P & L A/c	1,85,000	Cash at Bank	10,000
Current liabilities	1,00,000	Other current assets	4,25,000
	9,85,000		9,85,000

On 1st April, 2021 the company -

- Redeemed the preference shares at a premium of ₹ 2 per share
- Sold investment at ₹ 1,80,000
- Issued required no of equity shares at a premium of ₹ 40 per share as per the requirement of the companies act, 2013.
- Required to maintain the credit balance of ₹ 25,000/- in Profit & loss A/c
- Issued as Bonus, Equity shares at par in the ratio of one share for every 10 shares held on 31/03/2021, after the new issue out of balance in CRR.

Q 5. (A) Explain different types of Debentures. (08)

(B) Distinguish Between - Buyback of Shares and Redemption of Preference Shares (07)

OR

Q 5. Write Short Notes: (ANY THREE) (15)

- Advantages of Buyback of Shares.
- Intrinsic Value method
- Capital Redemption Reserve
- Sources of Redemption of Preference Shares
- Methods of Redemption of Debentures



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

ISO 9001: 2015 Certified

SEMESTER

END EXAM, MARCH, 2024

SET-3

26/03/24

DEPARTMENT: BBI	SEMESTER: II
CLASS: FYBBI	SUBJECT: Business Law
Duration- 2.30hrs	Marks- 75

- Note: 1) All questions are compulsory carrying 15 marks each
2) Figures to the right indicate full marks
3) Mention relevant case laws where necessary

Q1 (A) Match the Column: (Any 8)

(08)

1. Acceptance	a. must be real & not illusory
2. IT Act	b. Right to equality
3. Contract of bailment	c. Surety's distinct liability
4. Pledge	d. Must be absolute and unqualified
5. Consideration	e. not applicable to sale of immovable property
6. Stoppage in transit	f. similar features to bill of exchange
7. Article 14	g. Right to life
8. Contract of Guarantee	h. goods are neither with the seller or buyer
9. Article 21	i. For movable goods
10. Cheque	j. bailment as a security

Q.1 (B) Multiple choice questions: (Any 7)

(07)

- To ensure the integrity and security of electronic records, the IT Act also provides for the establishment of _____ authority. (certifying, testifying, verifying)
- _____ is used by the courts for determining the meaning of law. (Morality, Custom, Scientific Commentaries)
- _____ law deals with disputes between individuals or entities, seeking compensation or specific actions. (Civil Criminal, Administrative)
- _____ means "to hear the other side" (Nemo Juxed in Causa Sua, Audi Alteram Partem, Speaking Orders)
- Prospectus of college is _____. (Offer, advertisement, invitation to offer)
- Delivering a watch for repair is an example of _____. (Indemnity, Guarantee, Bailment)
- Goods means every kind of _____ property. (movable, immovable, movable & immovable)
- The drawee of a _____ must be a banker. (Promissory Note, Bill of Exchange, Cheque)
- Consideration must not be _____. (past, illusory, future)
- A contract entered by a minor is _____. (valid, void, voidable)

Q.2(A) Explain Civil law vs. Criminal law & National law vs. International law as sources of law. (8)

(B) Why is Article 21 described by the Supreme Court of India as the "heart of fundamental rights"? (7)

OR

(C) Explain the meaning and features of law. (8)

(D) What is a writ? Explain the writs of Mandamus and Prohibition. (7)

Q.3 (A) What is acceptance? Explain the essential elements of acceptance with case law. (8)

(B) Describe the unenforceable agreements entered into by a minor. (7)

OR

(C) What are the essentials of a Contract of Bailment? (8)

(D) Distinguish between Sale & Hire Purchase Agreement (7)

Q.4 (A) Describe the essential characteristics of a Bill of Exchange (8)

(B) What are the various kinds of Promissory Note & Bill of Exchange? (7)

OR

(C) Explain Digital Signature & Electronic Signature Under IT Act, 2000? (8)

(D) What are the legal rules of Consideration? (7)

Q.5(A) What is Free Consent? Explain Coercion & Undue Influence. (8)

(B) What are the different modes of creation of an Agency? (7)

OR

Q.5. Short Notes: (Any 3)

(15)

- Kinds of Offer
- Precedent
- Preamble of the Constitution of India
- Cyber Crimes and Punishments under IT Act, 2000
- Unsound Mind Persons

OR

C) Solve by matrix inversion method

(8)

$$2x - y + z = 1$$

$$x + y + z = 8$$

$$3x + y - 4z = 1$$

D) Ashok, Binita and Cedrik are partners in a firm and their capitals are Rs. 64,000, Rs.48,000 and Rs.80,000 respectively. At the end of a year, the business earned a profit of Rs.36,000 which is to be distributed among the partners in the proportion of their capitals. What will be each partner's share of profit ? (7)

Q3.

A) Find the inverse of matrix

(8)

$$A = \begin{vmatrix} 1 & 4 & 0 \\ -1 & 2 & 2 \\ 0 & 0 & 2 \end{vmatrix}$$

B) A furniture company produces tables and chairs. Both require a certain number of hours of carpentry work and a certain number of hours of painting work. Each table takes 4 hours of carpentry and 2 hours of painting. Each chair requires 3 hours of carpentry and 1 hour in the painting. During the current production period, 240 hours of carpentry time are available and 100 hours in painting is available. Each table sold yields a profit of Rs.7, each chair produced is sold for a Rs.5 profit. Formulate this problem as a linear programming problem to the maximum profit. (7)

OR

C) If $A = \begin{vmatrix} 4 & 3 \\ 8 & 6 \end{vmatrix}$ and $B = \begin{vmatrix} 3 & 9 \\ -4 & -12 \end{vmatrix}$ then verify $(A+B)^2 = A^2 + B \times A + B^2$. (8)

D) By selling an article at Rs. 3,000, a person earned 20% profit. What would have been percentage profit or loss, if he had sold it at Rs. 2750? (7)

Q4.

A) The following table gives the probability distribution of the return of two shares X and Y. Find the expected values and the total risk for both shares and comment. (8)

Probability	0.10	0.20	0.35	0.25	0.10
Return of share X (%)	5	6	7	8	9
Return of share Y (%)	3	5	7	9	11

B) In 4 days, 6 workers make 8 chairs. In 7 days, how many chairs will 9 workers make? (7)

OR

C) A portfolio P consist of two shares X and Y. The following table gives the probability distribution of the return of the two shares Find:

1. Expected return from share X.
2. Expected return from share Y.
3. Total risk of share X.
4. Total risk of share Y
5. Covariance of return from share X and share Y (8)

Economic condition	Probability	Return of share X (%)	Return of share Y (%)
High Growth	0.1	-3	-1
Low Growth	0.2	5	0
Stagnation	0.3	14	8
Recession	0.4	10	4

D) From the following information, calculate beta of security. (7)

Year	1	2	3	4
Return on security (%)	-3	5	10	6
Return on market Portfolio (%)	-1	6	3	7

Q5.

A) Explain briefly the concept of ratio, compound ratio, inverse ratio and continued ratio. (08)

B) Explain in brief GDP, GNP and related concepts that measure the income of a nation. (07)

OR

P) Write short notes (Any 3)

(15)