



**PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE AND ECONOMICS
ISO 9001:2015 CERTIFIED**

NOTICE

**B. Com. (Banking and Insurance)
ATKT Internal Examination Semester I, March, 2024**

INSTRUCTIONS FOR THE STUDENTS HAVING ATKT IN INTERNALS:

- 1. Date of Submission of the Projects- 10th April, 2024. Timings 9.00 am to 10.30 am. Reporting time for students is 8.45 am, Venue: T8.**
2. Students have to be present in person for the submission.
3. Internal project topics follow this instructions sheet.
- 4. Student can write answers to any 5 questions provided in the list attached.**
5. Submission of projects or assignments to be done on proper A4 size paper, **handwritten by the candidate himself only**. The Front page should contain details of Roll no, Name of the student, Semester, Subject.
6. Print out of the questions uploaded should be attached along with the project.
7. Students should also enclose a photocopy of the ATKT fee paid receipt along with each project.
- 8. On the date of submission there will be a viva voce, which is compulsory.**
9. If the student fails to present himself on the given date and time he will be marked ABSENT for the said subject.
10. Any Submissions after the above mentioned date and time will not be accepted and entertained under any circumstances.

Prof. Durgesh Kenkre
Exam Convener
DATE - 3rd April, 2024.

Prof. Subhashini Naikar
Vice -Principal (SFC)

Prof. (Dr.) D. N. Ganjewar
Principal

DI/N-STD/GEN/00

Name of the subject	Name of the Professor	Classroom*
Environment and management of Financial Services (18)	Ms. Ruchira	T9
Principles of Management (07)	Ms. Ridhisha	T9
Financial Accounting (10)	Ms. Ruchira	T9
Business Communication (04)	Ms. Sivapriya	T7
Business Economics- I (20)	Ms. Mohini	T7
QMB (21)	Mr. Aditya Mahiyavanshi	T7
Foundation Course- I (08)	Ms. Ridhisha	T7

*** Venue might change depending upon the availability of the class room.**

Environment and management of Financial Services

1. Explain the Significance and Role of Banking and Insurance in mobilizing savings.
2. Explain the legal framework governing the insurance sector.
3. Explain Asset management in banking & insurance
4. Explain in brief Leasing .
5. Explain in brief Bill discounting
6. Explain in detail the term “Hire purchasing”
7. Write a note on Travelers Cheques
8. Explain in detail venture capital
9. Describe merchant banking in India
10. Explain the term letter of credit with a example
11. Write a note on commercial banks.
12. Explain the role of RBI in the banking sector of our country.
13. Define financial systems and its subdivisions.
14. Write a note on net banking.
15. Explain the concept of money market in detail.
16. Write a note on investment banking
17. Distinguish between commercial and cooperative banks.
18. Write a note on importance of insurance.
19. List down and explain fund based lending.
20. Mention the different types of Insurance.
21. Explain the fundamental principles of insurance?
22. Distinguish between CRR and SLR.
23. Write a short note on bancassurance
24. What were the various recommendations of the Narsimham Committee?

Principles of Management

1. Henry Fayol 14 principle.
2. Explain Management as a Profession.
3. Definition of Management and its importance
4. Explain Authority and Responsibility Relationship
5. Controlling: Meaning, Process and Techniques
6. Recent Trends : Green Management and CSR
7. List down the element of planning
8. Evolution of Management Thoughts
9. What is the contribution of F. W. Taylor
10. Departmentation : Meaning, Basis and Significance
11. What is Coordination & why it is needed in management ?
12. Explain the steps in the planning Process.
13. Describe the organization structures in detail.
14. Explain the various leadership styles .
15. Explain the basis of departmentation

FINANCIAL ACCOUNTING

- 1) Explain International Financial Reporting Standards
- 2) Hire purchase vs Installment Payment system
- 3) Explain the Revenue expenditure with example
- 4) Explain the concept of Conservatism.
- 5) Explain the process of computerised accounting .
- 6) Explain capital expenditure with its features & examples
- 7) Write a note on branches of accounting.
- 8) Explain money measurement concept.
- 9) Explain the accounting cycle
- 10) Explain going concern and dual aspect concept.
- 11) Write a short note on FIFO method
- 12) Write a short note on Weighted average method.
- 13) What do you understand by NPO give its characteristics.
- 14) Explain revenue expenditure with its features and examples.
- 15) Explain deferred revenue expenditure with its features and examples.
- 16) Distinguish between capital receipt and revenue receipt.
- 17) Explain the terms hire purchase, down payment, cash price.
- 18) What is goodwill and explain super profit method of valuing goodwill.
- 19) Explain average profit method of valuing goodwill.
- 20) Explain the different types of errors with examples.

BUSINESS COMMUNICATION

1. Elaborate the communication process highlighting the importance of each component.
2. What is meant by Body-language? Explain its importance with reference to posture and gesture.
3. Discuss Downward Communication and the methods commonly used in it.
4. Elaborate on how one can enhance listening skills.
5. Discuss 'Raising Morale' as an objective of communication.
6. Disadvantages of Horizontal channel of communication
7. Any 3 Types of oral Communication
8. Cellular Phones – advantages and disadvantages
9. The importance of Communication
10. Explain psychological barriers in communication
11. Non verbal communication at interview
12. Explain in detail video & satellite communication
13. Need and Importance of Meetings
14. short note Kinestics
15. Effective use of oral communication
16. Types of Resumes
17. Types of Communication
18. Meaning and Importance of Conference
19. Functions of Internet & its merit
20. What are various parts of report? Explain.

FOUNDATION COURSE -I

1. Gender wise Composition Of Population in India
 2. Explain Varna System in India
 3. Literacy in Metropolitan Cities
 4. National Institutes for Visually Handicapped
 5. Unemployment in Rural Areas & its solution
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1. Characteristics of Urban Areas
 2. Tribes of India
 3. Poverty in Metropolitan Cities
 4. Diversity as Difference
 5. Decline in Status of Women in the Post Vedic Period
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1. Tolerance and its Importance
 2. Basic Features of Indian Constitution
 3. Cases of Sexual Harassment at Work Place
 4. Types of Emergency in India
 5. National Political Parties in India
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1. Politicians from Film Industry
 2. Banking in BIMARU States
 3. Amendments in the Constitution
 4. Cauvery River Water Dispute
 5. Life of a Widow in India

1. Trafficking of Women
2. Universal Adult Franchise
3. Women Safety in Metropolitan Cities
4. Systems of Social Stratification- Estate System
5. The Rights of Persons with Disabilities Act , 2016

1. Urban Local - Self Government - Municipal Council
2. Services available to Handicapped persons
3. Women and Mass Media
4. Political Rights of Women
5. Why Indian Constitution is the Longest Constitution in the World ?

BUSINESS ECONOMICS

1. Define the 'Demand' concept. Highlight various determinants of demand. Show demand function for all determinants.
2. Explain the methods of demand forecasting.
3. Explain the short run equilibrium of a firm under monopoly.
4. Discuss the characteristics of monopolistic competition
5. Explain difference between multiple product pricing and transfer pricing
6. Explain the equilibrium of price and output under the oligopoly market.
7. "Advertisement as an important instrument to promote the goods and services." Comment
8. State and explain the meaning and degrees of for price discrimination.
9. Importance of business economics.
10. Income elasticity of demand.
11. Short run and long run production function.
12. International price discrimination.
13. Features of oligopoly.
14. What are the features of perfect competition? Explain the long run equilibrium under perfect competition.
15. Explain the concept of selling cost.
16. Explain different methods of measuring elasticity of demand.
17. What is meant by price discrimination? Explain its importance.
18. Explain the concept of learning cost curve.
19. Explain the concept of cost plus pricing.
20. Discuss the concept of price rigidity with a diagram.
21. What is break even analysis? Elaborate with the help of a diagram.
22. Define isoquants and explain various properties of isoquants
23. Explain various internal and external economies of scale.

24. Explain the law of variable proportions.
25. Discuss various features of monopolistic competition.
26. Define elasticity of demand. Explain different types of price elasticity of demand.
27. Discuss different types of cost.
28. Define demand forecasting and explain its significance.
29. Define demand and explain with a diagram the shifts in demand.
30. Explain the law of returns to scale.
31. What is meant by collusive and non-collusive oligopoly.
32. Discuss the concepts of multi-product pricing and transfer pricing in detail.
33. Explain the concept and features of the oligopoly market.
34. What is meant by cartel? Explain its types.
35. Explain with a diagram the long run and short run equilibrium under oligopoly.
36. Which are internal and external diseconomies of scale?
37. Elaborate the concepts of LAC and Learning curve.
38. What is meant by least cost combination of output?
39. Elaborate the nature of demand curve under various markets - with diagrams.
40. Explain meaning and significance of demand forecasting.
41. Explain with diagram the short run equilibrium under monopoly
42. Explain the feature of External economies
43. Explain price -leadership model along with the diagram.
44. Graphical techniques
45. Explain firm's equilibrium in the long run in monopolistic competition.
46. Law of variable proportions in short run
47. Explain the price output decision of an oligopoly firm.
48. Supply and time element
49. Discuss the geometrical measurement of price elasticity of demand.
50. Distinction between economics and business economics
51. What is dominant form leadership?
52. The shutdown and break-even points of the firm are different. Explain.
53. Point method for measuring elasticity of demand
54. Distinguish between explicit cost and implicit cost.
55. Types of income elasticity of demand
56. What are the types of demand forecasting?

QMB

1. Explain sample, Population, mean, mode median.

2. Draw the histogram and Frequency Polygon of the data given below

Height	150-155	155-160	160-165	165-170	170-175	175-180
People	7	15	37	29	10	2

3 Merits and Demerits of mean

4 Absolute and relative measures of Dispersion

5 Primary and secondary Data.

6) Explain Histogram in brief.

7) Write down the Functions of statistics

8) Find the Median of the data given below

Wages	0-50	50-100	100-150	150-200	200-250	250-300
No. of employees	15	60	70	90	50	30

9) Explain in details on types of graphs and ogives in detail.

10) Find Mode of the data given below.

Age Group	20-30	30-40	40-50	50-60
Mobile Users	24	38	23	15

10) The following is the % of marks obtained by 100 students. Find average % of marks & median of the distribution:

% of marks	0-20	20-40	40-60	60-80	80-100
No. of students	10	23	30	26	11

The following is the % of marks obtained by 100 students. Find average % of marks & median of the distribution:

11) The average number of defective bulbs manufactured by 60 workers is 50 & the average number of defective bulbs manufactured by 40 workers is 55 what is the average number of defective bulbs manufactured by all 100 workers

12) Three candidates are short listed for a job on the basis of following criteria. Determine which candidate is suitable for job?

Types of criteria	A	B	C	Weightage
Aptitude test	70	60	50	40%
Group discussion	60	40	70	25%
Personal interview	40	70	50	35%

13) Draw the histogram of the following data & hence locate mode

Weekly wages in Rs	500-1000	1000-1500	1500-2000	2000-2500	2500-3000
No. of employees	30	50	100	40	30

14) write a short note on Laaspeyre's index numbers

15) write a short note on Paasche's index numbers

16) Find the Median of the data given below.

Wages	0-50	50-100	100-150	150-200	200-250	250-300
No. of employees	10	70	80	100	150	90

17) Find the Quartile Deviation and its Coefficient for the marks out of 100 obtained 80 students

Marks	10	20	30	40	50	60
No. of students	4	7	15	8	7	2

18) Merits and Demerits of mean

19) Absolute and relative measures of Dispersion

20) write a short note on Dorbish-Bowley index numbers

21) Merit and demerit of arithmetic mean.

22) Components of Decision Making

23) Lapse, paid up and surrender

24) Limitations of Index Number

25) Merit and Limitations of Mean Deviation.

26) Merit and Limitations of Quartiles Deviation.

27) Components of Decision Making

28) Merit and Demerit of Mode

29) From the following data, find the regression equations of y on x and further estimate y if x = 18.

X	9	5	11	15	10	13	16
Y	11	8	14	20	13	15	22

30) Calculate the Laspeyre's, Paasche's and Dorbish-Bowley Index number for the following

Commodity	Base Year		Current Year	
	Price	Quantity	Price	Quantity
I	10	9	20	8
II	20	5	30	4
III	30	7	50	5
IV	40	8	60	6

31) For the following Pay off table with corresponding probabilities, find the best decision using Decision tree

Course of Action	States of Nature		
	S1	S2	S3
A	15	14	10
B	13	15	12
C	17	16	25
Probabilities	0.5	0.4	0.1

32) The daily wages of 60 students are given below. Find the standard deviation and Coefficient of variations.

Daily wages in ₹	300-400	400-500	500-600	600-700	700-800	800-900
No of Workers	7	13	21	15	8	5

33) Calculate the quartile deviation for the sales of 50 shops.

Sales in ₹	100-110	110-120	120-130	130-140	140-150	150-160
No. of shops	4	7	20	9	6	4

34) Find the Cost of Living Index Number by family Budget Method.

Group	Price		Weights
	2005	2008	
Food	12	60	25
Clothing	10	45	20
Fuel and lighting	20	35	15
House rent	25	20	30
Miscellaneous	16	48	10

35) Find out spearman's coefficient of correlation between the two kinds of assessment of graduate students performance in a college.

Internal Exam	51	68	73	46	50	65	47	38	60
External Exam	49	72	74	44	58	66	50	30	35

36) Following distribution relates to the distribution of monthly wages of 100 workers. Compute Q_3 and D_7 .

Wages in ₹	300-500	500-700	700-900	900-1100	1100-1300	1300 -1500
No. of workers	10	46	58	54	20	12

37) Find the Median of following distribution.

Speed (words per minute)	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
No. of Typists	5	8	15	12	8	8	3	1

38) Find the Karl pearson Coefficient of correlation

X	7	5	4	11	10	12	14	9
Y	14	8	8	19	16	19	20	16

39) Draw the histogram for the following data and locate the modal value.

Class Interval	10-20	20-30	30-40	40-50	50-60	60-70	70-80
Frequency	5	8	13	10	4	6	3

40) In a class of 180 students, 50 passed in Economics, 90 passed in Mathematics and 30 passed in both. What is the Probability that a student selected at a random has (i) passed in both (ii) passed in at least one subject (iii) Failed in Both subject (iv) passed in only one subject.

41) Locate the median and 1st quartiles and 3rd quartile on graph.

Rainfall in cms	20-25	25-30	30-35	35-40	40-45	45-50	50-55
No. of Years	5	0	5	0	5	0	5
	2	5	8	12	10	7	6

42) Two fair dice are rolled. If X denotes the sum of the numbers appearing on uppermost faces of dice. Form Probability Distribution of X . Find

- i) $P(X \text{ is multiple of } 2)$
- ii) $P(X < 5)$
- iii) $P(2 < X < 6)$
- iv) $P(X > 4)$