

**Question Paper Set of**

**S.Y.B.B.I. – Sem-III**

**Regular Exam**

**University of Mumbai**

**October, 2022**





15/10/2022

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

PROGRAM: BBI	SEMESTER: III
CLASS: SY	COURSE/ SUBJECT: ORGANISATIONAL BEHAVIOUR (SET 1)
MARKS: 75	TIME: 2Hrs 30 Mins.

Note: (1) All questions are compulsory subject to internal choice.

(2) Figures to the right indicate full marks.

**Q1) A) Match the following** (answer any 8 out of 10) (8 marks)

SNO.	Group A	Group B
1	Neuroticism	Unstable environment 10
2	Johari window	Anxiety 1
3	Networked team	Blind spot 2
4	Service team	Dispersed globally 3
5	Child ego state	24x7 support 4
6	Simple structure	Creativity 5
7	Matrix Structure	Clearly written rules and regulations 6
8	Team Structure	Combination of project and functional 7 structure
9	High Mach	Flexible 9
10	High self-monitors	Manipulative 8

**Q2) B) Choose the correct alternative to complete the following statements**

(answer any 7 out of 10) (7 marks)

- 1) The \_\_\_\_\_ approach considers personality as a certain style peculiar to the individual.  
(Sociological, psychological, cultural)
- 2) \_\_\_\_\_ is a personality characteristic that makes an individual pay closer attention to a social situation so that they can change their behaviour to fit that situation.  
(Self-monitoring, Narcissism, Machiavellianism)
- 3) The principle of \_\_\_\_\_ states that things most recently learned are best remembered.  
(Primary, Recency, Intensity)
- 4) Lack of communication creates \_\_\_\_\_ among the subordinates.  
(Understanding, trust, doubts)
- 5) \_\_\_\_\_ is also known as position power and official power.  
(Expert power, referent power, legitimate power)
- 6) \_\_\_\_\_ is a third party with authority to dictate an agreement.  
(A mediator, An arbitrator, A conciliator)
- 7) \_\_\_\_\_ groups are formed to achieve a specific goal or objective, i.e they are more task oriented by nature.  
(Primary, Formal, Informal)
- 8) \_\_\_\_\_ refers to the degree to which decision making is concentrated at a single point in the organization.  
(Centralization, decentralization, delegation)
- 9) An \_\_\_\_\_ is a representation of an organization's internal structure.

Organisational Chart, structure, Design



10) The \_\_\_\_\_ is the number of subordinates in an organization who are supervised by managers.  
(chain of command, span of control, unity of command)

Q2 A) What are the determinants of personality? (8 marks)

B) What is the meaning of learning? Explain the process of learning? (7 marks)

OR

Q2 C) What is group communication? What is its importance? (8 marks)

D) What is the meaning of power? Explain the bases of power? (7 marks)

Q3 A) Explain features of good organizational structure (8 marks)

B) What is organizational climate? Describe determinants of organizational climate. (7 marks)

OR

Q3 C) Discuss the common issues currently faced by banking industry. (8 marks)

D) Explain strategies to manage issues of organizational behaviour in banks. (7 marks)

Q4 A) Explain the decision making process. (8 marks)

B) Explain the negotiation process. (7 marks)

OR

Q4 C) Explain techniques to overcome frustration at work. (8 marks)

D) Bring out advantages of centralization and decentralization (7 marks)

Q5 A) What are the features of cohesive group & impact of group cohesion? (8 marks)

B) Explain Virtual organizational structure. (7 marks)

OR

C) Write short notes (answer any 3 out of 5) (15 marks)

1) The big five model

2) Johari window

3) Life positions

4) Ego states

5) Boundary less organization





**PRAHLADRAI DALMIA LIONS COLLEGE  
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<b>PROGRAM:</b> BBI	<b>SEMESTER:</b> III
<b>CLASS:</b> SYBBI	<b>COURSE/ SUBJECT:</b> INFORMATION TECHNOLOGY- I
<b>MARKS:</b> 75	<b>TIME:</b> 2 hrs. 30 MINS.

**INSTRUCTIONS FOR STUDENTS: -**

1. Figures to the right indicates Marks.
2. Write Question Number Properly as Mentioned in the Question Paper.
3. Draw diagram wherever necessary

<b>QUE 1</b>	<b>REWRITE THE SENTENCE WITH CORRECT OPTION. (any 8)</b>	<b>MARKS</b>
<b>A</b>		<b>8</b>
1	_____ is information superhighway (ISH, -I-Way, In-way, Get-way)	
2	_____ convergence applies to the conversion of text, voice data, image, graphics in to digital content. (Multimedia, newspaper, Cross media, content)	
3	The E- commerce has minimum _____ Tier architecture. (One, Two, Three, Four)	
4	E- commerce transaction between two business entities is _____. (B2B, B2G, B2C, C2B)	
5	E-banking premium tier includes _____ services. ( Inquiry, Fund Transfer, Online Trading, Fix Deposit)	
6	_____ governs the E-banking in India. (RB, HDFC, BOI, ICICI)	
7	Hyper link is available in _____ tab. (File, Home, Insert, View)	
8	_____ is used for analysing your data with all perspective view. ( Sorting, Filtering, Subtotal, Pivot Table)	
9	_____ is a cybercrime. (Pocket picking, E-mail hacking, Physical Beating, Eve Teasing)	
10	_____ is ensuring that information is not accessed by unauthorised person. (Confidentiality, Integrity, Authentication, Non -Repudiation)	
<b>Que1B</b>	<b>State TRUE OR FALSE (Any 7)</b>	<b>7</b>
1	EDI stands for Electronic Data Interchange.	
2	Storage convergence refers to act of storing the digital data in a particular format in a particular mode.	
3	Almost all e-commerce applications follow the client server model.	
4	SCM is not integrating internal and external Business partners.	
5	The ECS scheme provides periodic payment through bank.	
6	Ctrl+E is a shortcut for Justify Alignment.	
7	Auto Filter is a function in Excel.	
8	A spoofed e-mail may be said to be one, which misrepresents its origin.	
9	Having one e mail account for everything is safe.	
10	Black Hat hackers are considered Legal in Cyber Security.	
<b>QUE 2</b>	<b>Define e-commerce with its Features and Advantages</b>	<b>8</b>
<b>A</b>		
<b>B</b>	<b>Write short note on communication Network.</b>	<b>7</b>
	<b>OR</b>	
<b>QUE 2</b>	<b>Explain the term WWW and Technology behind the Web.</b>	<b>8</b>
<b>C</b>		
<b>D</b>	<b>Explain Network Access equipment in detail.</b>	<b>7</b>
<b>QUE3</b>	<b>Define e-Banking. Write different Methods of e-Banking with Features.</b>	<b>8</b>
<b>A</b>		
<b>B</b>	<b>Discuss on Electronic Payment system in detail.</b>	<b>7</b>
	<b>OR</b>	



QUE 3C	Discuss on Legal framework for e- Banking.	8
D	Write steps for Credit card payment Process	7
QUE 4 A	How we use BOOKMARK and HYPERLINK in MS-word elaborate with example.	8
B	Explain step wise Pivot table and Pivot chart creation in Excel with example.	7
QUE 4 C	OR	8
D	Write steps for Mail Merge. Explain with proper database.	7
QUE 5 A	Explain basic functions in Excel with example and formula.	8
B	Why we need cyber law in India? Explain	7
QUE 5 C	Explain Hacking and types of hackers in detail.	15
1	OR	
2	Write short note on. (any Three)	
3	VLookup() and HLookup()	
4	Cyber Stalking	
5	Hub and Switch	
	Offences and Penalties	
	Phishing	



19/10/22

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

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PROGRAM: BBI	SEMESTER: III
CLASS: SYBBI	COURSE/ SUBJECT: FINANCIAL MARKETS (SET 1)
MARKS: 75	TIME: 2 HRS 30 MINS.

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

**Q.1 (A) Multiple Choice Questions. (Any 8)**

(8)

- \_\_\_\_\_ are seekers of funds.  
(a) Business firms (b) Households  
(c) Savers (d) Banks
- Financial markets help to facilitate creation and allocation of credit and \_\_\_\_\_.  
(a) Accessibility (b) Liquidity  
(c) Accounting (d) Accuracy
- Modern trade in commodity futures could trace its origins back to the \_\_\_\_ century in Osaka, Japan.  
(a) 15<sup>th</sup> (b) 16<sup>th</sup>  
(c) 17<sup>th</sup> (d) 18<sup>th</sup>
- Trading on cash commodities exchanges requires the investor to possess \_\_\_\_\_ stocks.  
(a) Physical (b) Financial  
(c) Social (d) Foreign
- An underlying asset is a \_\_\_\_\_ on which a derivative is based.  
(a) Loan (b) Government  
(c) Market (d) Security
- \_\_\_\_\_ is conversion of existing or future cash flows into marketable securities that can be sold to investors.  
(a) Syndication (b) Sensitization  
(c) Sustenance (d) Securitization
- During 12th Century Merchants delivered goods when customers asked for them as per their \_\_\_\_\_ which were nothing but customized forward contracts.  
(a) Letter de faire (b) Cho-at-Mai kind  
(c) Ceteris Paribus (d) Quid-pro-quo
- \_\_\_\_\_ amount is the amount used to calculate payoff.  
(a) Formal (b) Taxable  
(c) Notional (d) Normal
- Orange juice is an example of \_\_\_\_\_.  
(a) precious good (b) Energy good  
(c) industrial good (d) Foodstuff
- \_\_\_\_\_ is an entity which carries out financial activities on behalf of its clients.  
(a) Merchant bank (b) Dealers  
(c) Syndicate (d) Hedger

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

(7)

- As the securities are risk-free, they are known as gilt-edged i.e. the best quality securities.
- A stock exchange is a secure place where trading is done in a systematic way.
- Futures contract is normally closed out after the delivery.



4. Credit rating means assessing the creditworthiness of a company by an independent organisation.
5. Stock exchange serves as an economic thermometer that is indicative of the state of the economy.
6. ICEX – Indian Commodity Exchange Limited
7. Long-Term Equity Anticipation Securities have maturity upto 5 years.
8. NASDAQ – Nation-wide Annual Symposium of Dealing in Asset Queries.
9. Corn, wheat, soybean, Soybean oil, sugar are examples of hard commodities.
10. In case of bill discounting on due date the Drawer makes the payment to the banker.

Q.2 A) Explain various components of Indian Financial system. (8)

B) Discuss various fund-based services. (7)

OR

Q.2 C) What is meant by financial markets? Explain various financial sector reforms in India. (8)

D) Discuss various fee-based services. (7)

Q.3 A) What is meant by money market? Elaborate Organized Money Market Instruments and Features. (8)

B) Examine the capital market reforms introduced in India. (7)

OR

Q.3 C) Discuss the role of SEBI in capital market. (8)

D) What is meant by Stock Exchange? Explain functions of Stock Exchange in India. (7)

Q.4 A) Elaborate various participants of commodity market. (8)

B) Explain Reasons for Investing in Commodities. (7)

OR

Q.4 C) Discuss the process of how to Trade in Commodity Futures in India. (8)

D) Write a detailed note on types of commodities traded and types of commodity futures markets. (7)

Q.5 A) Elaborate on history and origin of derivative market. (8)

B) Discuss the types of derivatives. (7)

OR

Q.5 C) Write short notes. (Any 3) (15)

1. Factoring
2. ASBA
3. Advantage of trading in derivative market
4. Book building
5. Forwards



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Extra  
13.10.2

PROGRAM: BBI	SEMESTER: III
COURSE/ SUBJECT: Management Accounting (Set 1)	
MARKS: 75	TIME: 2Hrs 30 Mins.

Note: (1) All questions are compulsory subject to internal choice.

(2) Figures to the right indicate full marks.

**Q.1(a): Choose the correct Alternative and Rewrite the Sentence . (Any Eight)**

(8)

1. Information must be \_\_\_\_\_ is must be correct.  
(a) Relevant (b) Economical  
(c) Timely (d) Accurate
2. Information is \_\_\_\_\_  
(a) Grouped (b) Technical  
(c) Processed (d) Only
3. Following are Example of vertical Analysis \_\_\_\_\_  
(a) Ratio Analysis (b) Cash Flow Statement  
(c) Trend percentages (d) (a) and (b)
4. Following is not a Quick asset \_\_\_\_\_  
(a) Loose tools (b) Advance Tax  
(c) Bill Receivable (d) Interest accrued
5. Following Ratio is useful for Long Term Creditors \_\_\_\_\_  
(a) Current Ratio (b) Return on Equity Capital  
(c) Expense Ratio (d) Debt Equity Ratio
6. Gross Profit Ratio \_\_\_\_\_  
(a) Balance sheet Ratio (b) Revenue Statement Ratio  
(c) Composite Ratio (d) None of the above
7. \_\_\_\_\_ will ensure high return on investment.  
(a) adequate working Capital (b) Surplus working Capital  
(c) shortage of working Capital (d) none of these
8. Payment working Capital is also know as \_\_\_\_\_  
(a) Gross Working Capital (b) Net working Capital  
(c) Core working capital (d) Temporary working capital
9. Dividend irrelevance argument of MM Model is based on \_\_\_\_\_  
(a) Issue of Debenture (b) Issue of Bonus Share  
(c) Arbitrage (d) Hedging
10. Residual Theory argues that dividend as a \_\_\_\_\_  
(a) Passive Decision (b) Active Decision  
(c) Relevant Decision (d) Irrelevant Decision

**Q.1 (b): Match the columns: (Any seven)**

(7)

Column A	Column B
1. Top Management	(a) Composite Ratio
2. Statutory management	(b) More debentures than equity funds
3. Loan Given	(c) Financed by means of Share capital
4. Call-in-arrears	(d) Current Assets – Bank overdraft
5. Return on Proprietors Fund	(e) Cash dividend
6. A highly geared company	(f) Constant Percentage of net Earnings
7. Permanent working capital	(g) Long term Planning



8. Operating cycle of service concern	(h) Government
9. When dividend paid in cash	(i) Investment
10. Stable Dividend Policy	(j) Deduct from owners fund

**Q.2(A):** Following is the Balance Sheet of Durga Ltd as on 31<sup>st</sup> March, 2021 (15)

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Share Capital	3,00,000	Goodwill	40,000
Securities Premium	10,000	Land	1,60,000
General Reserve	1,20,000	Plant	88,000
Profit and Loss A/c	34,000	Furniture	6,000
11% Debenture	1,00,000	Trade Investment	1,60,000
Bank Loan	70,000	Debtors	1,40,000
Bank overdraft	40,000	Inventories	1,20,000
Sundry Creditors	1,20,000	Prepaid Expenses	10,000
Provision For Taxation	20,000	Cash	80,000
		Preliminary Expenses	10,000
<b>Total (Rs.)</b>	<b>8,14,000</b>	<b>Total (Rs.)</b>	<b>8,14,000</b>

Present the above Balance Sheet in Vertical form.

OR

**Q.2(B):** Being a Company Secretary you are asked to calculate the Revised Share Capital for following companies using the information below: (8)

Sr. No.	Company	Existing Total Share Capital (Rs.)	Proportion of Equity Capital to Preference Capital	Bonus Ratio
1	A Ltd.	15,00,000	3:2	1:1
2	B Ltd.	30,00,000	2:1	1:1
3	C Ltd.	50,00,000	1:1	2:1
4	D Ltd.	50,00,000	3:1	2:1

**Q.2(c):** from the Following information furnished below details regarding Stock Split are given.

Calculate the Revised Number of Share and Share Capital :

(7)

Sr. No.	Name of Company	Share Capital	Stock Split to (Value per share)	Face Value
1	Anil Ltd.	2,00,00,000	95	100
2	Bharat Ltd.	1,00,00,000	90	100
3	Canny Ltd.	50,00,000	85	100
4	Dharmesh Ltd.	25,00,000	5	10
5	Engel Ltd.	3,00,00,000	6	10
6	Flynn Ltd.	25,00,000	50	100
7	G-force Ltd.	1,00,00,000	8	10

**Q.3(A):** From the following data provided by M/s. Swag Ltd. estimate working capital requirements for year ended 31st March, 2021. (15)

- Estimated activity/operations for the year 2,60,000 units (52 weeks).
- Raw material remains in stock for 2 weeks and production cycle takes 2 weeks.
- Finished Goods remaining in stock for 2 weeks.
- 2 weeks credit is allowed by suppliers.
- 4 weeks credit is allowed to Debtors.
- Time lag in payment of wages and overheads is 2 weeks each.
- Cash & Bank Balance to be maintained Rs. 25,000.
- Selling price per unit is Rs.15.



- (i) Analysis of cost per unit as follows: (1) Raw material, 1/3rd of sales. (2) Labour 20% of sales. (3) Overheads 2 per unit. (4) Profit is at 5 per unit.

Assume that operations are, evenly spread throughout the year; Wages and Overheads accrue similarly. Manufacturing process required feeding of material fully at the beginning. Degree of work-in-progress is 50%. Debtors are to be estimated at selling price.

OR

**Q.3 (B):** Swami Manufacturing Limited presents the following information for 2021-22. (15)

Estimated Yearly Production and Sales = 60,000 units

Estimated Cost Elements per unit.

Raw Materials	Rs.5
Wages	Rs.3
Overheads	Rs.2
Selling Price	Rs.12

Further Information :

1. The company extends two months credit to the debtors.
  2. The company maintains one month's stock of Raw materials.
  3. The company maintains one month's stock of Finished goods.
  4. The processing period is one month.
  5. The company is allowed two months credit by suppliers.
  6. Wages and Overheads are paid one month in arrears.
  7. The cash and bank balance is expected to be equal to Rs.25,000/-.
  8. There is regular purchase, production and sales cycle.
  9. During production process wages and overheads accrue evenly.
  10. Debtors are to be calculated on cost basis.
  11. 20% of the customers pay one month in advance.
- Prepare statement showing an estimate of working capital.

**Q.4 (A):** Following is the Revenue Statement of MANGAL ENTERPRISES .  
Trading, Profit and Loss Account for the year ended 31<sup>st</sup> march, 2021

(15)

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
To Opening Stock	27,150	By Sales	2,55,000
To Purchase	1,63,575	By Closing Stock	42,000
To Carriage inward	4,275	By Interest Received on Investment	2,700
To Office Expenses	45,000		
To Sales Expenses	13,500		
To Loss On sale of Fixed Assets	1,200		
To Net Profit c/d	45,000		
Total	2,99,700	Total	2,99,700

Calculate The following Ratios:

- (a) Gross Profit Ratio (b) Operating Ratio (c) Stock Turnover Ratio (d) Office Expenses Ratio (e) Net Profit before tax Ratio

Note : Vertical Revenue Statement need not be Prepared.

OR

**Q.4 (B):** Calculate From the following details furnished by Sagar Ltd.:

(15)

- (a) Current Ratio, (b) Quick Ratio, (c) Creditors Turnover Ratio and Average Credit Period  
(d) Debtors Turnover Ratio and average Credit Period, (e) Stock Turnover Ratio

Particulars	Amount (Rs.)
Customer	17,00,000
Stock	80,00,000
Cash	3,00,000
Creditors	30,00,000
Bank Overdraft	4,00,000



Unpaid Expenses	6,00,000
Cash Purchases	3,00,000
Total Purchases	93,00,000
Credit Sales	1,28,00,000

Gross Profit Ratio is 25%.

- 5 (a): Explain the Meaning, Types and Forms of dividend. (8)  
 (b): Discuss in brief the Management accounting framework. (7)

OR

: Write short notes on: (any 3)

- Management Control  
 Operating Profit  
 Debt Equity Ratio  
 Gross Working Capital  
 Dividend policy in India

(15)





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ISO 9001: 2015 Certified

PROGRAM: BBI	SEMESTER: III
CLASS: SYBBI	COURSE/ SUBJECT: Foundation Course(Set 1)
MARKS: 75	TIME: 2 HOUR & 30 MINUTES

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

**Q1. A. multiple choice questions: (ANY 8) (08 Marks)**

1. The Banking Regulation Act 1949 defines, section \_\_\_\_\_ the term banking company.  
(5,6,7,8)
2. General function of Commercial Bank \_\_\_\_\_ (accepting deposit, locker facility, issue of letter of credit, carry out the standing instruction)
3. In case of public sector bank at least \_\_\_\_\_ % ownership is with government PSB, SBI and its subsidiary (49, 51, 75, 25)
4. Payment Bank service providing company \_\_\_\_\_ (Paytm, RBL bank, BOI, TCS)
5. Retail banks are the need of \_\_\_\_\_ (individual, corporate, government, FII)
6. We can operate \_\_\_\_\_ 24/7. (E-Banking, branch banking, head office banking, bankaassurance)
7. The Canara Bank debit card used by customer in Canara bank's ATM is known as \_\_\_\_\_.  
(Green label ATM, Red Label ATM, white label, yellow label)
8. \_\_\_\_\_ is not a valid document as per KYC norm. (Passport, College ID, licence, voter I'd)
9. CTS, initially implemented in \_\_\_\_\_. (Only Chennai, Channai-Mumbai and Delhi, Cochin, Jammu Kashmir)
10. NEFT was introduced in (2005, 2006, 2000, 2015)

**B) State whether following statements are true or false: (ANY 7) (7 Marks)**

1. Without KYC account cannot be opened in bank.
2. E- banking is more an art than a science.
3. Smart card is one of the delivery channels of bank service green label ATM are installed in the place where more literal people are there.
4. Mobile banking is possible only through mobile app.
5. Online fund transfer or free from any charge.
6. Online fund transfer ~~free from any charge~~ through communication channel.
7. Portfolio manager has to register with SEBI.
8. CDSL was established by BSE in Association with some Banks.
9. Universal Banking does not include commercial banking activities.
10. Merchant Bank service comes under the control of RBI.





**Prahladrai Dalmia Lions College of Commerce & Economics.**  
Sunder Nagar, Malad (W), Mumbai-400 064.

**Teaching Demonstration Evaluation Report**

Candidate's Name \_\_\_\_\_

Date: \_\_\_\_\_

Timings: \_\_\_\_\_

Stream: \_\_\_\_\_

Subject \_\_\_\_\_

Topic: \_\_\_\_\_

Name of the Subject Expert(s): \_\_\_\_\_

Criteria	Max Marks	Marks Obtained	Remarks
Handwriting on the board, figures/diagrams(Visual aids)	10		
Movement inside the classroom during the lecture	2		
Eye contact with students	5		
Gesture & Posture	5		
Clarity and Audibility of Speech	5		
Appearance (attire, neatness, etc. )	3		
Communication- Language	6		
Communication- Choice of words	3		
Communication - Grammatically Correct Sentences	5		
Showed dynamism and enthusiasm	5		
Generated Students interest and encouraged them for Participation. Any element of Creativity seen ( by way of certain examples ) in the teaching Process	5		
Subject Knowledge	15		
Presentation of subject matter	10		
Teaching Methodology	5		
Answered queries of students /Observers	5		
Time management	3		
Lecture organisation	5		
Conclusion / Summarization	3		
Total Marks	100		

Additional Comments if any \_\_\_\_\_

DI/ R-TD/TLP/ 00

Name and dated signature of Subject Expert(s) \_\_\_\_\_



Q2. a. Write Reasons of failure of bank.

8M

b. Write Different types of bank.

7M

OR

c. Write function of RBI.

8M

d. Write Distinguish between Public sector bank VS. Private sector bank.

7M

Q3.a. Write features of Negotiable instrument.

8M

b. What is BASEL Accords?

7M

OR

c. Write Functions of commercial bank also give example.

8M

d. Write Retail banking and also write its importance.

7M

Q4.a. Advantages of Universal banking.

8M

b. Write seven Features of E-banking.

7M

OR

c. Explain delivery channels of banking electronically.

8M

d. Explain advantages of mobile banking.

7M

Q5.a. Write Distinguish between Traditional banking VS. E-banking.

8M

b. Write Meaning of Micro finance and writes its features.

7M

OR

C. Write a short note on: (any 3 out of 5):

15M

1. SHG

2. Mutual Funds

3. Merchant Banking

4. KYC

5. Smart cards





# Prahladrai Dalmia Lions College of Commerce & Economics.

Sunder Nagar, Malad (W), Mumbai-400 064.

## Teaching Demonstration Evaluation Report

Candidate's Name \_\_\_\_\_

Date: \_\_\_\_\_ Timings: \_\_\_\_\_

Stream: \_\_\_\_\_

Subject \_\_\_\_\_

Topic: \_\_\_\_\_

Name of the Subject Expert(s): \_\_\_\_\_

Criteria	Max Marks	Marks Obtained	Remarks
Handwriting on the board, figures/diagrams(Visual aids)	10		
Movement inside the classroom during the lecture	2		
Eye contact with students	5		
Gesture & Posture	5		
Clarity and Audibility of Speech	5		
Appearance (attire, neatness, etc. )	3		
Communication- Language	6		
Communication- Choice of words	3		
Communication - Grammatically Correct Sentences	5		
Showed dynamism and enthusiasm	5		
Generated Students interest and encouraged them for Participation. Any element of Creativity seen ( by way of certain examples ) in the teaching Process	5		
Subject Knowledge	15		
Presentation of subject matter	10		
Teaching Methodology	5		
Answered queries of students /Observers	5		
Time management	3		
Lecture organization	5		
Conclusion / Summarization	3		
Total Marks	100		

Additional Comments: If any

DI/ R-TD/TL/P/ 00

Name and dated signature of Subject Expert(s)





**PRAHLADRAI DALMIA LIONS COLLEGE  
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PROGRAM: BBI	SEMESTER: III
CLASS: SY	COURSE/ SUBJECT: Financial Management (Set 1)
MARKS: 75	TIME: 2Hrs 30 Mins.

Note: (1) All questions are compulsory subject to internal choice.

(2) Figures to the right indicate full marks.

**Q.1(a): Choose the correct Alternative and Rewrite the Sentence . (Any Eight)**

(8)

1. Which of the following is not a spontaneous source of short-term fund?  
(a) Trade Credit (b) Accrued Expenses  
(c) Provision for Dividend (d) All of the above
2. Which of the following is not an element of financial management ?  
(a) Allocation of resources (b) Financial Planning  
(c) Financial Decision-making (d) Corporate Social Responsibility
3. Capital budgeting is the process of making investment decision for \_\_\_\_\_.  
(a) Capital expenditure (b) revenue expenditure  
(c) deferred revenue expenditure (d) none of these
4. An engineering project involves an initial investment of Rs. 5,00,000 and will give an annual cash inflow of Rs. 1,00,000 for 8 years. Find out payback period.  
(a) 5 years (b) 6 years  
(c) 8 years (d) 4 years
5. Which of the following has the highest cost of Capital \_\_\_\_\_.  
(a) Equity Share (b) Loans  
(c) Bonds (d) Preference Shares
6. Cost of Capital for Government securities is also known as \_\_\_\_\_.  
(a) Risk-free Rate of interest (b) Maximum Rate of Return  
(c) Return on Market Portfolio (d) None of the above
7. Financial Break-even level of EBIT is one at which \_\_\_\_\_.  
(a) EPS is one (b) EPS is Zero  
(c) EPS is infinite (d) EPS is negative
8. The number of years taken by a project to recover the initial investment is called \_\_\_\_\_.  
(a) payback period (b) investment period  
(c) profit period (d) none of these
9. An Indifference level of EBIT, different capital have \_\_\_\_\_.  
(a) Same EBIT (b) Same EPS  
(c) Same PAT (d) Same PBT
10. Commercial paper are generally issued at a price \_\_\_\_\_.  
(a) Equal to face Value (b) More than face value  
(c) Less than face value (d) Equal to redemption value

**Q.1 (b): Match the columns: (Any seven)**

(7)

Columns A	Column B
1. Bonus Share	(a) Secured loan
2. Pledge	(b) Borrowed Capital
3. Deep discount Bonds	(c) Stakeholder
4. Turnover	(d) Does not consider time value of money
5. Government	(e) Tax saving
6. Preference Share Capital	(f) Fixed Dividend
7. Interest	(g) Long -Term Bonds
8. Debenture	(h) Equity Share holder
9. Gordon Model	(i) Dividend policy
10. Payback Period	(j) Sales

**Q2 (A):** Rohit Capital Structure Consists of the Following :

(15)

Particulars	Amount (Rs.)
Equity Share of Rs 100 Each	40,00,000
Retained Earning	20,00,000
10% Preference Share Capital (FV Rs. 100 Each)	30,00,000
8% Debenture (FV Rs. 100 Each)	10,00,000
Total	1,00,00,000

The Company Earns 15% on Capital Employed. The income Tax Rate is 40% .The Company requires sum of Rs 25,00,000 to finance expansion programme for which the following plans are available to it.

- Issue of new equity Share at Rs.125
- Issue of 12% Preference Shares.
- Issue of 10% debenture.

It is estimated that the P/E ratio in the Case of Equity , Preference and Debenture financing would be 6,7, and 5 respectively.

Which of the three Financial Alternatives would you recommend and why?

OR

**Q2 (B):** Jagat Ltd is considering a new project of metro rail construction. The project requires capital investment of Rs30 crores. For financing the required funds it has the following two alternatives into consideration :

(15)

- Finance the entire requirement by the issue of equity shares.
- Finance the requirement by issue of debenture and ordinary shares in the ratio of 3:1.

Further note :

- The equity shares will have face value of Rs.10.
- The debentures will carry interest rate of 12% and FV Rs.100.
- Corporate taxation rate is 40%.

You are required to :

- Calculate the financial indifference point of both the option.
- Verify yours Answers by calculating the EPS.

**Q3(A) :** ABC Ltd. Has a project under consideration which requires an initial cash outflow of Rs. 5,00,000. It is projected that the project will generate the following cash inflow:

(15)

Year	1	2	3	4	5
Cash inflow	3,00,000	1,50,000	1,00,000	2,50,000	2,50,000

Its cost of capital is 10% Determine:

- Payback Period
- Discounted Payback Period
- Net Present Value
- Profitability Index.

OR

**Q3(B) :** Calculate from the Following information of Lakhan Ltd:

(15)

- Payback Period ,
- Payback Profitability
- Average Rate of Return

Cost of Machine is Rs. 2,00,000, Salvage Value Rs. 20,000, Rate of Depreciation @10% under WDV basis, effective income tax rate is 40% and annual profit before depreciation and tax for the first six years are Rs. 70,000, Rs.90,000, Rs.96,000, Rs.78,000, Rs.62,000 and 50,000.

**Q4(A):** Following are the details relating to capital structure of Roy Ltd.

(15)

Types Of Capital	Book Value (Rs.)	Market Value (Rs)	Specific Cost (%)
Public Deposit	1,40,000	1,30,000	10%
Preference Shares	60,000	80,000	12%
Equity Shares	2,00,000	3,90,000	15%
Retained Earnings	1,00,000		15%
Total	5,00,000	6,00,000	

You are required to calculate the weighted average cost of Capital, using:

- Book Weights



- (ii) Market Weights  
Ignore taxation

OR

**Q.4 (B) :** calculate Economic value added from the following information relating to Amar ltd. (8)

Capital Employed Rs.5,000 crores

Debt Equity Ratio : 1:3

Cost of Equity : 20%

Cost of Debt : 12%(After Tax)

Tax Rate : 25%

Return on Capital Employed : 25%

**Q.4 (C):** Find the effective rate of 12% if the interest is compounded: (7)

- (a) Monthly
- (b) Half Yearly
- (c) Quarterly
- (d) Yearly

**Q.5 : (a)** What is venture capital? What are its features? (8)

**(b)** Explain factors determining dividend policy? (7)

OR

**Q.5 :** Write shorts notes : (Any three) (15)

- (a) Dividend Policy
- (b) MM Approach
- (c) Seed Financing
- (d) Foreign Capital
- (e) Hybrid Financing



**PRAHLADRAI DALMIA LIONS COLLEGE  
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ISO 9001: 2015 Certified

<b>PROGRAM: BBI</b>	<b>SEMESTER: III</b>
<b>CLASS: SYBBI</b>	<b>COURSE/ SUBJECT: DIRECT TAX (Set 1)</b>
<b>MARKS: 75</b>	<b>TIME: 2 HRS 30 MINS.</b>

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

**Q.1 (A) Multiple Choice Questions. (Any Eight) (08)**

- In which year is the Income Tax Liability Computed?  
(a) Assessment Year (b) Previous Year  
(c) Financial Year (d) Calendar Year
- Residential status is to be determined for \_\_\_\_\_.  
(a) Previous Year (b) Assessment Year  
(c) Accounting Year (d) None of these
- Pension received by an employee of the Central or State Government \_\_\_\_\_.  
(a) Is taxable as income from salary  
(b) Is exempt from tax  
(c) Is taxed after deducting Rs. 5,000 or 1/3 whichever is lower.  
(d) Is taxable as income from other sources
- Compensation for termination of employment \_\_\_\_\_.  
(a) Is not taxable  
(b) Is taxable as Capital Gains  
(c) Is taxable in case of only 'specified' employees  
(d) Is taxable as 'profit in lieu of salary'
- Municipal tax is deducted from \_\_\_\_\_.  
(a) Net Annual Value (b) Gross Annual Value  
(c) Municipal Valuation (d) None of the above
- Which of the following tax is allowed as a deduction while computing the business income?  
(a) Wealth Tax (b) Income Tax  
(c) GST (d) None of the above
- Repayment of principal of housing loan is deduction of \_\_\_\_\_.  
a) 80C b) 80 DD c) 80 CCC d) 80TTA.
- Gift received by an individual Rs.70,000 from his relative M shall be  
(a) Fully exempt (b) Fully Taxable  
(c) Exempt upto Rs.50,000 (d) None of the above
- Deduction u/s 80C is allowed to the maximum of  
(a) Rs.50,000 (b) Rs. 1,50,000  
(c) Rs.1,00,000 (d) None of the above
- Deduction u/s 80DD in case of dependent with severe disability shall be allowed  
(a) To the extent of actual expenditure  
(b) Rs.75,000  
(c) Rs.1,25,000 irrespective of actual expenditure  
(d) None of the above





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PROGRAM/SEM	SEMESTER: III
CLASS/SECTION	COURSE/ SUBJECT: DIRECT TAX (Set 1)
NAME'S	TIME: 2 HRS 30 MINS.

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- Gift received by an individual Rs. 70,000 from his relative M shall be  
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(c) Exempt upto Rs. 50,000 (d) None of the above
- Deduction u/s 80C is allowed to the maximum of  
(a) Rs. 50,000 (b) Rs. 1,50,000  
(c) Rs. 1,00,000 (d) None of the above
- Deduction u/s 80DD in case of dependent with severe disability shall be allowed  
(a) To the extent of actual expenditure  
(b) Rs. 75,000  
(c) Rs. 1,25,000 irrespective of actual expenditure  
(d) None of the above

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

(07)

1. Foreign income of an ordinary resident is wholly taxable
2. Municipal tax is a deduction from net annual value.
3. Depreciation is allowed in case of tangible assets only.
4. Land is treated as capital assets for capital gain purposes.
5. Dividend from Co-operative society are exempt from tax.
6. Income under the Head of income from other sources is taxable on due basis.
7. The Payment for insurance premium under section 80D can be made in cash.
8. Net annual value for Self occupied Property is NIL.
9. Maximum deduction 80TTA of interest on saving bank deposits is Rs 10000.
10. Gift received on occasion of first marriage is always taxable as income.

**Q.2 A) Mr Vijay, proprietor of V and Co. and a senior citizen furnishes you the following information for the year ended 31-3-2022. (15)**

**Profit and loss Account for the year ended 31<sup>st</sup> March, 2022**

Debit	Rs.	Credit	Rs.
To Salaries	3,60,000	By Gross Profit	7,65,000
To Salary to proprietor	24,000	By Dividend from Bank of India	8,000
To Office Expenses	18,000	By Dividend from N.K.G.S.B Co-operative Bank Ltd.	2,000
To Staff Welfare	30,000	By Interest on Fixed Deposit With Bank Of India	12,000
To Wealth Tax	3,000		
To provision for Bad Debts	5,000		
To Mediclaim Premium	18,000		
To Depreciation	19,000		
To life Insurance Premium	30,000		
To Net Profit	2,80,000		
Total	7,87,000	Total	7,87,000

**Additional Information:**

1. Depreciation as per Income Tax Rule is Rs. 21,000.
2. Mediclaim premium was paid in cash.
3. Life insurance premium includes Rs 15,000 each paid for himself and his daughter on policy of Rs 15, 00,000 each issued on 1-4-2013.

You are required to compute his total taxable income for the Assessment Year 2022-23.

OR

**Q.2 B) Amole is employed with Victory Enterprises.**

(15)

He provides you with following information for the year ended 31<sup>st</sup> March 2022

Net salary (after deducting TDS, profession tax and Instalment of loan from employer)	3, 00,000.
TDS deducted from salary	1,800 per month
Profession tax deducted from salary	200 per month
Instalment of loan deducted from salary	2,000 per month
Bonus received from employer	30,000
Loan taken from employer for higher education of son	1, 50,000
Reimbursement of medical expenses incurred	12,400
He received dividend from the NKGSB Co-op Bank Ltd.	8,000
He received net interest Rs 10,764 on fixed deposits with Bank (TDS Rs1, 236)	



24,000

He paid Life Insurance Premium for his son  
(Policy for Rs 10, 00,000 taken on 1-4-2011)  
Compute his total taxable income for the assessment year 2022-23.

**Q3 A)** Mrs Alma is a physical disabled person (85%). She gives the following information for previous year 2021-22. (15)

Particulars	House 1 (self-occupied) Rs.	House 2 (let out) Rs
Municipal valuation (per month)	20,000	30,000
Rent received (per month )	NIL	32,000
House 2 was vacant for two months)		
<b>Municipal taxes</b>		
Paid by owner	26,000	NIL
Paid by tenant	NIL	30,000
<b>Other expenses-</b>		
For repairs	12,500	NIL
<b>Details of borrowed capital-</b>		
(both loan taken after 1-4-2008) Interest paid	1,60,000	1,44,00
during the year		
Principal repaid	20,000	36,000

**Other information-**  
She received Rs.48, 000 as family pension during the year. She received bank fixed deposit interest of Rs.2, 27,000 during the year.  
Compute taxable income for the assessment year 2022-23.

OR

**Q.3B** Rajesh works with the Government of India. He gives you following information for the year ended 31-03-2022. (15)

Particulars	Rs.
Basic Salary (Gross)	3,00,000
Dearness Allowance	1,45,500
House Rent Allowance (Exempt u/s 10 Rs.30,000)	60,000
Entertainment Allowance (Amount Spend on entertainment Rs.12,000)	12,000
Conveyance Allowance (Amount spend on conveyance for official purposes Rs.28,000)	48,000
Arrears of Salary (Not taxed earlier)	2,00,000
Profession Tax	2,500
Employee Provident Fund Deducted from Salary	30,000

**Other Information:-**

He received Rs.2, 50,000 from LIC of India as Maturity value of life insurance policy taken on his life. He had taken a loan from State Bank of India for higher education of his daughter pursuing an MBA degree course from Delhi University. During the year he had paid Rs.150000 as Principal and Rs.70000 as interest.  
Compute his taxable Income for the Assessment Year 2022-23.

**Q4 A)** Compute total income from other sources of Mr Vino for the A.Y. 2022-23. (7)

- Royalties from books Rs 65000 & typing expenses Rs 5000.
- Honorarium received from Mumbai University Rs 5000 and paid conveyance charges Rs 150.
- Interest received from post office saving accounts Rs 5000.
- Income tax refund Rs 2000 & interest on income tax refund Rs 1000.
- Paid Rs 20000 for interest on higher education loan.
- He invested Rs 25000 as premium on pension plan.



Q4 B) Mr. Kishan, a citizen of USA came to India for the first time, on his appointment as a Manager of Thomas cook & co. on 1<sup>st</sup> April 2016. On 1<sup>st</sup> January 2017 he was transferred to Singapore for four years. He come back to India on 2<sup>nd</sup> december2021 and joins his original firm M/S Thomas cook &co. as a manager and since then he is in India. Determine the residential status of Mr. Kishan for the assessment year 2022-23. (08)

OR

Q4 C) Mr Danish has earned the following income during the previous year ended 31<sup>st</sup> March, 2022 (08)

Particulars	Rs
1. Professional fees received in India for 3 months	19,000
2. Payment received in UK for services rendered in India	15,000
3. Income from business in Australia controlled from India	13,000
4. Income from agriculture in Nepal	10,000
5. Dividend from a foreign company received in UK	10,000
6. Amount brought into India out of the past untaxed profits earned in USA	17,000

Compute his total income assuming-1) he is R&OR 2) R& NOR 3) NR.

Q.4 D) Shri Pankaj owns a residential house which he purchased on 25/06/2003 for Rs. 5, 90,000. He incurred expenses of Rs. 1, 50,000 towards Cost of Improvements on 20/08/2003 on this residential house.

He sold this house on 12-12-2021 for Rs. 95, 00,000.

He purchased a new residential house for Rs. 25, 00,000 on 20-03-2021.

The Cost Inflation Index for financial year 2003-04 is 109 and for financial year 2021-22 are 280.

You are required to compute the Taxable Capital Gains for Assessment Year 2022-23. (07)

Q.5 A) Explain any 8 exempt income u/s 10. (08)

Q.5 B) Enumerate 7 expenses not allowed in computing income from business under Income Tax Act 1961 (07)

OR

Q.5 C) Write short notes. (Any 3) (15)

1. Income from Let out Property, self occupied , vacant let out property
2. Residential Status of individual.
3. Deduction under Section 80U, 80DD, 80E.
4. Pension
5. Long term capital gain.