



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

PROGRAM: BIM	SEMESTER: IV (MARCH 2023)
CLASS: SYBIM	SUBJECT: FOUNDATION COURSE - IV
MARKS: 75	TIME: 2 HOURS & 30 MINUTES

Note: (1) All Questions are compulsory.
(2) Each Question carries 15 marks.

Q.1. (A) State statements are true or false: (Any 8)

(8)

1. Insurance provides maximum risk.
2. Insurance provides more return than fixed deposit.
3. Life insurance is classified into two parts: endowment and term plan.
4. Logistic insurance does not provide insurance for cargo.
5. Home insurance also provides security to garage.
6. Promissory note includes two parties.
7. Bills of exchange come under section 6 of NI.
8. Bills are always promises to pay any amount.
9. Conditional bills are valid bills.
10. SHG is a voluntary association.

Q.1. (B). Match the Column: (Any 7)

(7)

Column A	Column B
1. Insurance regulator	a) Banks and FI tie up
2. Insurance Company	b) Transferable instruments
3. Health insurance	c) Banking through internet
4. Home insurance	d) Rural Sector
5. rider	e) Principle of insurance
6. insurable Interest	f) Additional add on in policy
7. Micro finance	g) Provide safety to property
8. E- Banking	h) Cashless treatment
9. NI act	i) ICICI Lombard
10. Loan Syndication	j) IRDAI

Q.2. (A) Write structure of RBI with diagram and explain in details. (15)

OR

(B) Write Difference Between Commercial Bank And Co-operative Bank. (8)

(C) Explain role of RBI. (7)

Q.3. (A) Write types and function of co-operative bank. (8)

(B) Explain banking regulation act 1949. (7)

OR

(C) Explain in detail negotiable instrument act 1881. (15)

Q.4. (A) Explain principle of insurance. (15)

OR

(B) Write determinants of risk premium of life insurance. (8)

(C) Write advantages of life insurance. (7)

Q.5. (A) Write features of micro finance. (8)

(B) Explain difference between public sector bank and private sector bank. (7)

OR

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

1. SHG

2. Micro Finance

3. Cheque

4. Types of insurance

5. Payment and settlement act 2007



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PROGRAM: BIM	SEMESTER: IV (MARCH 2023)
CLASS: SYBIM	SUBJECT: INFORMATION TECHNOLOGY IN INVESTMENT MANAGEMENT - II
MARKS: 75	TIME: 2 HOURS & 30 MINUTES

Note: (1) All Questions are compulsory.
(2) Each Question carries 15 marks.

Q.1.A. Multiple choice questions. (any 8)

(8)

- Which of the following shortcut key is used to stop the slide show?
a) Esc key b) Ctrl + O c) Ctrl + N d) Ctrl + K
- Which of the following is the file extension of the PowerPoint application?
a) .ppt b) .jpg c) .html d) .docs
- E-commerce gives faster, efficient and reliable _____ with customer.
a) Communication b) business c) Profit d) credits
- _____ business model helps consumers to sell their assets like residential property, cars, motorcycles, etc. on the website for other customer.
a) B2B b) C2C c) C2B d) B2C
- _____ is a type of software designed to help the user's computer detect viruses and avoid them.. a) Malware b) Adware c) Antivirus d) Both B and C
- How many phases are in handshaking SSL protocol?
a) 4 b) 6 c) 3 d) 5
- SSL stands for _____.
a) Security Software Layer b) Secure socket layer c) System security layer
- Computer virus is a _____.
a) Program b) File c) Disk d) Audio
- Information Technology Act was passed in the year _____.
a) 1999 b) 2000 c) 2008 d) 2012
- Data _____ is used to ensure confidentiality.
a) Encryption b) Locking c) Deleting d) Backup

Q.1.B State whether following statements are true or false. (ATTEMPT ANY 7)

7

1. E-commerce is part of e-business.
2. EDI means Electronic Data Interface.
3. Hacking of a Computer System with malicious intentions like fraud will be punished with years imprisonment or the fine of Rs.5,00,000 or both.
4. To insert an online video into a presentation Navigate to the Insert tab in menu bar.
5. Symmetric Key Cryptography is an encryption system where the sender and receiver message use a multiple common key to encrypt and decrypt messages.
6. Phishing is a type of attack which attempts to steal sensitive information like user credentials and credit card number.
7. Trojan Horse appears to be a normal application but when opened/executed some malicious code will run in the background.
8. Backdoor attack is an unauthorized way of listening to private communication on a network.
9. ISP stands for Internet System Protocol.
10. Cyber Law also called IT Law is the law regarding Information-technology in computers and the internet.

Q.2

- A. Explain types of E-commerce. (Any 5) (10)
B. Write any five advantages of E-commerce (5)
OR
C. Explain Virtual communities and Explain any five benefits of it. (10)
D. Explain Advertising Revenue Model. (5)

Q.3

- A. Explain Firewalls in detail. (10)
B. Write note on Threat Hunting. (5)
OR
C. Explain five types of E-commerce attacks. (10)
D. What is Threat detection. (5)

Q.4

- A. Discuss need of cyber law in detail. (10)
B. Write note on online shopping fraud. (5)
OR
C. Explain SSL Protocol. (10)
D. Write note on IT act-2000. (5)

Q.5

- A. Write steps in detail for- create presentation and apply custom animation. (8)
B. Write advantages of using Ms Outlook. (7)
OR
C. Write short notes on (ANY 3): (15)
1. Google Drive.
2. MS-Power point uses
3. Cyber Crime
4. Use of Google documents
5. Ms Outlook.



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PROGRAM: BIM	SEMESTER: IV (MARCH 2023)
CLASS: SYBIM	SUBJECT: BUSINESS ECONOMICS - II
MARKS: 75	TIME: 2 HOURS & 30 MINUTES

Note: (1) All Questions are compulsory.

(2) Each Question carries 15 marks.

(3) All working notes in support of your answer should form part of your answer.

Q.1.A Match the columns. (ATTEMPT ANY 8)

(8)

COLUMN A	COLUMN B
1. Cash Balance Approach	a. Prosperity
2. Indirect tax	b. Equation of Exchange
3. Initial burden	c. Income Tax
4. High Prices	d. Public goods
5. $NBTT \times Zx$	e. Impact of tax
6. Cash Transaction approach	f. SFTT
7. $NBTT \times Fx \times Rx$	g. Sales tax
8. Final burden	h. RCTT
9. Market failure	i. Incidence of tax
10. Direct tax	j. Cambridge equation
	k. GBTT
	l. Fees and Penalties

Q.1.B State whether following statements are true or false. (ATTEMPT ANY 7)

(7)

- 1) Exports is an example of injection.
- 2) Smith gave theory of Effective demand.
- 3) FRBM Bill was enacted in 2004.
- 4) Passive cash balances are income inelastic.
- 5) Consumption demand does not depend upon the rate of interest.

- 6) Bertil Ohlin advocated the concept of full employment.
- 7) The equation $P = M/KT$ was given by Robertson.
- 8) $M4 = M3 + TPOD$
- 9) The level of GDP is very low during recovery phase of trade cycle.
- 10) Demand Pull Inflation occurs when in an economy aggregate demand exceeds aggregate supply.

- Q.2. a) Explain in detail the working of Keynesian multiplier. (8)
 b) What is meant by trade cycle? Explain its phases. (7)
 OR
 c) Explain in detail the three – sector circular flow of national income. (8)
 d) Distinguish between classicalism and Keynesianism. (7)
- Q.3. a) What is inflation? Explain its unfavourable impacts. (8)
 b) Discuss liquidity preference theory. (7)
 OR
 c) Define the concept of velocity of circulation of money and explain factors affecting it. (8)
 d) Explain advantages and disadvantages of indirect taxes. (7)
- Q.4. a) What is meant by free trade? Explain its advantages and disadvantages. (8)
 b) What is meant by public debt? Explain its methods of redemption. (7)
 OR
 c) Elaborate the causes of rising government expenditure. (8)
 d) Explain the structure of Union Budget in brief. (7)
- Q.5. a) Explain advantages of flexible exchange rate system. (8)
 b) Which are various cause of disequilibrium in BOP? (7)
 OR
 c) Write short notes on (ANY 3): (15)
 a) FDI
 b) Types of deficit
 c) Importance of macroeconomics
 d) Role of MNC's
 e) Cost Push inflation with diagram



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PROGRAM: BIM	SEMESTER: IV (MARCH 2023)
CLASS: SYBIM	SUBJECT: FUNDAMENTAL OF EQUITY MARKET
MARKS: 75	TIME: 2 HOURS & 30 MINUTES

- Note: (1) All Questions are compulsory.
(2) Each Question carries 15 marks.
(3) All working notes in support of your answer should form part of your answer.

Q1A Multiple choice questions (Any 8 out of 10) (8)

- 1) In primary markets, first time issued shares to be publicly traded in stock markets is considered as _____. (Public Markets, Issuance Offering, Initial Public Offering, FPO)
- 2) Saving banks, insurance companies, mutual funds and commercial banks are all examples of _____. (Non-Financial Institutions, Derivative Institutions, Financial Institutions, and Non-Profit Institutions)
- 3) _____ is mainly used by the banks to meet their temporary requirement of cash. (Call Money, Put Money, Financial Instruments, Hawala Funds)
- 4) If share market is depressed a company should issue _____ capital. (Debt, Owned, Mix, Hybrid)
- 5) The BSE Sensex consists of a basket of _____ stocks. (50, 100, 30, 25)
- 6) The return which the company pays on Equity shares is termed as _____. (Dividend, Interest, Bonus, Right issue)
- 7) A _____ are those investor or the broker who believe share price is going to rise (Bull, bear, stop loss, Notional Profit)
- 8) The unorganized financial sectors are not governed by _____. (Regulatory body, RBI, SEBI, PFRDA)
- 9) _____ means admission of securities to deal on recognized stock exchange (Listing, Delisting, fore listing, Fore Closure)
- 10) _____ takes guarantee of unsold shares (Loan syndication, Portfolio managers, Underwriter, SEBI)

B) Match the columns (Any 7) (7)

Column A	Column B
1. Insider trading	A. NSDL
2. Private sector bank	B. Angel broking
3. Call money	C. Dividend
4. Price band	D. Chit funds
5. Secondary market	E. BSE
6. Depository participant	F. SEBI
7. Share	G. Floor and Cap price
8. Unorganized sector	H. 0-14 days
9. Merchant bank	I. HDFC ICICI
10. Depositories	J. Know privileged information

Q2) Answer the following questions in brief (15)

A) What are different types of preference share (8)

B) Elaborate on the development of Equity culture in India? (7)

OR

C) Explain in detail about Financial Instruments? (8)

D) Elaborate on why there should be divorce between ownership & Management? (7)

Q3) Answer the following questions in brief (15)

A) Explain the process of Book Building? (8)

B) What are the functions of merchant banks (7)

OR

C) Distinguish between ADR VS GDR (8)

D) What are step involved in Pre issue management & post issue management of IPO? (7)

Q4) Answer the following questions in brief (15)

A) Give an overview about BSE? (8)

B) Explain any 2 Money Market Instruments (7)

OR

C) What are the functions of SEBI? (8)

D) What are the Trade Regulations for Stock Exchanges – Insider Trading & Circuit Breakers (7)

Q5) A) what are initiatives taken by SEBI to strengthen stock markets in India? (8)

B) What are the options you will prefer to make your investment (7)

OR

Q5) Write Short Notes (Any 3 out of 5) (15)

1) Sweat Equity

2) RBI

3) Demat

4) Red herring prospectus

5) What are the reasons for fluctuations in stock price?



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PROGRAM: BIM	SEMESTER: IV (MARCH 2023)
CLASS: SYBIM	SUBJECT: SAPM II
MARKS: 75	TIME: 2 HOURS & 30 MINUTES

- Note: (1) All Questions are compulsory.
(2) Each Question carries 15 marks.
(3) All working notes in support of your answer should form part of your answer.

Q.1. Multiple Choice Questions: (Attempt any 8 out of 10)

(8)

- The fundamental analysis is a method of finding out _____.
a) Ratios b) Value of Share c) Tips d) future price of a security
- The fundamental analysis has been associated with _____.
a) Uncertainties b) Certainties c) Ratio d) Balance sheet
- The fundamental analysis is a method of finding out _____.
a) Ratios b) Value of share c) Tips d) Future price of security
- _____ Leverage helps to examine the relationship between the revenue in account of sales and the taxable sales.
a) Financial Leverage b) Operating Leverage c) Combined Leverage d) Taxable Leverage.
- A _____ indicates the general direction in which a security price is headed.
a) Trend b) Ratio c) price d) none of the above.
- _____ policy is concerned with the spending and tax initiatives of the government.
a) Fiscal b) Economic c) Monetary d) Public
- CAPM model is used to calculate _____.
a) Expected Risk b) Expected Return c) Price of Security d) Beta
- Capital market line is _____.
a) Capital allocation line of a market portfolio b) Capital allocation line of a risk free asset c) Both a and b d) None of the above
- According to CAPM, the correct measure of risk is termed as _____.
a) Business risk b) Financial risk c) Beta coefficient d) Systematic risk
- _____ of the following chart gives more details than a regular line chart.
(a) Line (b) Histogram (c) Pie (d) Bar

Q.2. State Whether following statements are True or False: (Attempt any 7 out of 10)

(7)

- Rapid Growth stage is the stage of start up of an industry.
- Combined Leverage helps to examine the relationship between EBIT and EPS.
- Stocks are quick current assets.
- The tools used by the mathematical trading methods are moving averages and Oscillators.
- Bar chart is the simplest form of charting.
- Support Level is the upper price level at which supply for the shares gains momentum.
- Semi Strong form EMH assumes that the rates of return on market are independent.
- As per random walk theory, changes in stock prices are independent of each other.
- The SML has a positive slope, indicating that the expected return increases with risk beta.
- Dividend yield ratio indicates how much dividend earned on current market price of share.

Q.2. The following Trading and Profit and Loss Account of Fortney Ltd. for the year 31-3-2000 is given below:

Particulars	Rs.	Particulars	Rs.
Opening Stock	76750	Sales	500000
Purchases	315250	Closing Stock	98500
Carriage and Freight	2000		
Wages	5000		
Gross Profit	200000		
	598500		598500
Administrative Expenses	101000	Gross Profit	200000
Selling and Distribution	12000	Non operating income:	
Non Operating Expenses	2000	Interest on security	1500
Financial Expenses	7000	Dividend on security	3750
Net Profit c/d	84000	Profit on Sale of Shares	750
	264500		264500

Calculate:

1. Gross Profit Ratio
2. Expenses Ratio
3. Operating Ratio
4. Net Profit Ratio
5. Operating(not) Profit Ratio
6. Stock Turn Over Ratio

(15)

OR

Q.2. Following is the summarised Balance Sheet of Mona Ltd. as on 31-3-14:

Particulars	Rs.	Particulars	Rs.
Equity shares of Rs. 10 each 10%	1000000	Fixed Assets	2000000
Prf Shares of Rs. 100 each	400000	Investments	200000
Reserve and Surplus	700000	Closing Stock	200000
15% Debentures	500000	Sundry Debtors	400000
Sundry Creditors	200000	Bills Receivables	60000
Bank Overdraft	100000	Cash at Bank	50000
		Preliminary Expenses	20000
	3000000		3000000

Summarised Profit and Loss Account is as under for the year ending on 31-3-04:

Sales (25% cash sales)	Rs. 8000000
Less: Costs of Goods sold	Rs. 5400000
Gross Profit	Rs. 2400000
Net Profit (Before interest and tax 50%)	Rs. 900000

Calculate the following ratios: (1) Rate on Return on Capital Employed (2) Proprietary Ratio (3) Debt-Equity (4) Capital gearing Ratio (5) Rate of Return on Shareholders' Funds (6) Rate of Return on Equity shareholders fund.

(15)

Q.3. From the following details, calculate Return on Investment:

Share Capital : Equity (Rs. 10) Rs. 4,00,000
 Current Liabilities Rs. 1,00,000
 12% Preference Rs. 1,00,000
 Fixed Assets Rs. 9,50,000
 General Reserve Rs. 1,84,000
 Current Assets Rs. 2,34,000
 10% Debentures Rs. 4,00,000

Also calculate Return on Shareholders' Funds, EPS, Book value per share and P/E ratio if the market price of the share is Rs. 34 and the net profit after tax was Rs. 1,50,000, and the tax had amounted to Rs. 50,000.

(15)

OR

2-

Q.3. Following information is given by a company from its books of accounts as on March 31, 2017:

Inventory Rs. 1,00,000

Total Current Assets Rs. 1,60,000

Shareholders' funds Rs. 4,00,000

13% Debentures Rs. 3,00,000

Current liabilities Rs. 1,00,000

Net Profit Before Tax Rs. 3,51,000

Cost of revenue from operations Rs. 5,00,000

Calculate: i) Current Ratio ii) Liquid Ratio iii) Debt Equity Ratio iv) Interest Coverage Ratio v) Inventory Turnover Ratio vi) Return on Equity (15)

Q.4. The following are the details:

Selling Price Per Unit Rs. 20

Variable Cost per unit Rs. 12

Actual Sales 200 units

Fixed cost Rs. 1000

Interest on debt Rs. 500

Calculate operating leverage, financial Leverage and combined leverages when sales will be (a) 150 units (b) 250 units (c) 300 units and including actual sales. (15)

OR

Q.4. The rate of return on the stock of Sigma Technologies and on the market portfolio for 6 periods has been as follows: (15)

Period	Return % Sigma Limited	Return % of Market Portfolio
1	16	14
2	12	10
3	-9	6
4	32	18
5	15	12
6	18	15

Calculate : Beta of security and Expected Return of Sigma Limited if Risk free Return is 12%.

Q.5. A) Discuss the framework of Economic Analysis. (8)

B) Discuss the types of charts used in Technical Analysis. (7)

OR

Q.5. Write a short notes on the following: (any three) (15)

A) Support and Resistance

B) What are Financial Ratios and their limitations?

C) Explain Elliot Wave Theory

D) Forms of Market Efficiency

E) Distinguish between Capital Market Line and Security Market Line.



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PROGRAM: BIM

CLASS: SYBIM

MARKS: 75

SEMESTER: IV (MARCH 2023)

SUBJECT: FINANCIAL MANAGEMENT

TIME: 2 HOURS & 30 MINUTES

- Note: (1) All Questions are compulsory.
(2) Each Question carries 15 marks.
(3) All working notes in support of your answer should form part of your answer.

Q.1 A) Match the columns (any 8):

(08)

Column A	Column B
1. Financial Leverage	A. Cash receipts
2. Operating Leverage	B. Positive working capital
3. Rent received	C. Long term period
4. Basic budget	D. Business Risk
5. Salary paid	E. Inventory management
6. Current Budget	F. Cash payment
7. Current assets are more than current liabilities	G. Negative working capital
8. Current assets are less than current liabilities	H. Short term period
9. Credit sales	I. Financial Risk
10. EOQ	J. Receivable management

Q.1 B) Rewrite the following statements and state whether the following are true or false (Any 7):

(07)

- Working capital to meet seasonal requirements is called special working capital.
- Carrying cost includes cost of storage space.
- Current assets less current liabilities is called gross working capital.
- Share transfer fees is recorded as Receipts under cash budget.
- Costs that arise when the customers express their inability to pay are called Default costs.
- A good system of inventory reduces the capital tied up in various inventory.
- Fixed budget is also called static budget.
- Budget need not be realistic.
- There is a direct relation between risk and return.
- On debt, interest is payable at a fluctuating rate.

Q.2 A) Satish Ltd. manufactured and sold 12000 Mobile handsets in the year 2022. The production cost per unit was as under:

	Per unit
Material	35
Labour	25
Overheads	10
Profit	30% of sales

- Raw materials will remain in stock for 1.5 months.
- Finished goods will remain in godown for one month before sale.
- Credit allowed to customers will be 3 months.
- Creditors allow credit of two months.
- Wages and Overheads are paid one month in arrears.
- Materials will be in process on an average for half month.
- Cash in hand and with bank should always be Rs. 50000.
- 20% of sales and 30% of purchases are on cash basis.

You are required to forecast working capital requirement of the company.

(15)

OR

Q.2 B) From the following data estimate the working capital requirements for the year ended 31/3/22:

- Estimated output 3000 units p.m.
- Selling price Rs. 150 p.u., profit is Rs. 20 p.u.
- Raw materials is 40% of sales, wages and overheads are in the ratio 3:2 per unit.
- Raw materials remain in stock for 3 months and suppliers give 2 months credit.
- Customers are allowed 3 months credit and 20% of the output is sold for cash.
- Finished goods remain in stock for a month.
- Process cycle is 2 months.
- Lag in payment of wages is 2 months and overheads is 1.5 months.
- Cash balance is 20% of gross working capital.

(15)

Q.3A) Prepare a cash-budget of Bhavana Ltd. for April, May & June from the following information:

Month	Sales Rs.	Purchases Rs.	Wages Rs.	Overheads Rs.
February (Actual)	1,80,000	1,20,000	23,000	6000
March (Actual)	1,75,000	1,22,000	22,000	6000
April (Budgeted)	1,90,000	1,30,000	25,000	7000
May (Budgeted)	1,85,000	1,22,000	26,000	6000
June (Budgeted)	1,80,000	1,15,000	24,000	5000

You are further informed that:

- The average collection period for debtors is two months.
- 10% of the purchases and 20% of sales are for cash.
- Of the creditors, half are paid in the next month and half in next to next month.
- Lag in payment of wages is 1/5th month
- Lag in payment of overheads is 1/4th month

Cash and Bank balances as on 1st April were Rs. 20,000.

(15)

OR

Q.3 B) Pankaj Ltd. gives you the following information:

For production of 10000 kgs of a finished product, budgeted expenses are as under:

	Rs. per unit
Direct materials	120
Direct wages	60
Variable overhead	50
Fixed overhead	20
Selling expenses (10% variable)	30
Administration expenses (100% fixed)	10
Distribution expenses (20% fixed)	25

Prepare a flexible budget for production of 7000 kgs, 9000 kgs and 10000 kgs.

(15)

Q. 4 A) Sailee Industries Ltd. is marketing all its products through a network of dealers. All sales are on credit and the dealers are given one month time to settle bills. The company is thinking of changing the credit period with a view to increase its overall profits. The marketing department has prepared the following estimates for different periods of credit

	Present policy	Plan I	Plan II	Plan III
Credit period (in months)	1	1.5	2	3
Sales (Rs.)	120000	130000	150000	180000
Fixed costs (Rs.)	30000	30000	35000	40000
Bad debts (% of sales)	0.5	0.8	1	2
Collection charges (Rs.)	5000	6000	8000	10000

The company has a Variable cost of 40% further it requires a pre-tax return on investment at 20%.

Evaluate each of the above proposals and recommend the best credit period for the company.

(15)

OR

Q.4 B) The following information is obtained from a company for January:

Sales	Rs. 500000
Variable Costs	Rs. 200000
Fixed Costs	Rs. 100000
10% Debenture	Rs. 800000
Equity share capital (Rs. 10 each)	Rs. 500000
Tax rate	40%

Calculate all Leverages and EPS.

(08)

Q.4 C) Following information is provided to you by Prachi Co. in respect of its materials:

Re-order quantity 3000 kgs, re-order period 4 to 6 weeks, Minimum consumption 500 units, and maximum consumption 800 units. Calculate Re-order level, minimum level, maximum level and average stock level.

(07)

Q.5A) Explain the different types of working capital with appropriate examples.

(08)

Q.5 B) Explain the different features of cash management in brief.

(07)

OR

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

(15)

- Objectives of receivables management
- EOQ (with an example)
- Advantages of budgets
- Working Capital cycles
- Operating leverage