

**Question Paper Set of**

**S.Y.B.B.I. – Sem-III**

**Regular Exam**

**University of Mumbai**

**October, 2019**

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

DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: DIRECT TAX (SET I)
MARKS: 75	TIME: 2 HRS. 30 MINS.

NOTE: 1) Suitable assumptions and working notes should form the part of your answer.

Q1 A) Rewrite the following statements and state whether true or false. (Any eight) (8)

1. Income tax is an example of direct tax.
2. Capital gain arises on transfer of any asset.
3. Loan received from employer against salary is taxable.
4. Stock of finished goods of a business, is not a capital asset.
5. Previous year means financial year.
6. All pensions are exempt from tax.
7. Award received from employer by an employee is taxable in the hands of the employee.
8. Exemption and deduction are not same.
9. Municipal taxes paid in advance are deducted from gross annual value in the year of payment.
10. Service tax paid is disallowed as business expenditure.

Q1 B) Match the column. (Any seven) (7).

Sr. no	Column A	Sr. no	Column B
1	Gift from customer	A	Rs.. 40000
2	Drawing & painting	B	80 TTA
3	Wealth tax	C	80 DD
4	GST	D	Rs.. 30000
5	Reimbursement of medical expenses from employer	E	Nontaxable perquisites
6	Interest on housing loan taken before 1 <sup>st</sup> April 1999 on SOP	F	Taxable perquisites
7	Maintenance of handicapped dependent	G	Allowable business expenses
8	Medical expenses paid by employer	H	Disallowable business expenses
9	Interest on saving accounts	I	Capital asset
10	Standard deduction for income from salary	J	Income from business

Q 2 A) Mr. Abhijit, who is physically disabled to the extent of 55%, works in a private company. He has provided the following particulars of his income for the previous year ended on 31<sup>st</sup> March, 2019:

1. Gross Basic salary Rs.. 40000 per month.
  2. Dearness allowance Rs.. 16000 per month.
  3. House rent allowance Rs.. 10000 per month. (Exempt u/s 10 Rs.. 6000 per month).
  4. Tour allowance Rs.. 50000.(amount actually spent on tour Rs.. 38000)
  5. Bonus declared by employer during the year was Rs. 15000.
  6. Professional tax Rs. 200 per month.
  7. Employee's contribution to provident fund Rs. 48000.
- He also received the following income:
- a) Interest on fixed deposits with bank of India Rs. 44000.



- b) Interest on post office deposits Rs. 10000.
- c) Dividend from cooperative credit society Rs. 6500.
- d) Gift received from his sister Rs. 51000.

During the year he paid Rs. 32000 as premium on his life insurance policy.

Compute his taxable income for the assessment year 2019-20

(15)

OR

Q.2 B) Mr. Kadar owns two house properties. Following are the details regarding these houses for the year ended 31-03-2019

**a) House property I. Self-occupied**

- 1. Annual value Rs. 4,00,000
- 2. Municipal Taxes paid Rs. 20,000
- 3. Loan from ICICI bank of Rs. 15, 00,000 for acquiring the house property in 2016.
- 4. Interest paid on the above loan Rs. 1, 80,000 for the year.
- 5. Repayment of Principal amount on housing loan during the year Rs. 30,000.

**b) House property II – let out**

- 1. Fair rent Rs.. 3,25,000
- 2. Actual rent received Rs.. 30,000 per month
- 3. Municipal Taxes paid Rs.. 18,000
- 4. Collection charges paid Rs. 500
- 5. Interest paid on loan for construction of house property Rs. 40,000.

**c) His other income was as follows :**

- 1. Interest on public provident Fund Rs. 6,000
- 2. Dividend from Reliance Industries Ltd. Rs. 3,000

**d) He is physically handicapped (upto 30%)**

Compute the net taxable income of Mr. Kadar for the Assessment Year 2019-20.

(15)

Q3) Mr. Sham a practicing CA gives you the following receipts and payment account for the year ended 31<sup>st</sup> March 2019.

Receipts	Amount	Payments	Amount
To Balance B/F ( 1-4-2018)	9,000	By Salary To Staff	80,000
To Professional Fees	1,50,000	By Printing And Stationary	5,500
To Gift From Father	15,000	By House Hold Expenses	22,400
To Present From A Client	15,000	By Conveyance Expenses	9,000
To Salary From College As A Lecturer	45,000	By General Expenses	20,000
To Loan From A Bank For Purchase Of Car	50,000	By Purchase Of Car In July 2018	1,00,000
		By Motor Expenses	20,000
		By Mediclaim Insurance Premium Paid By Cheque	6,500
		By Interest On Bank Loan For Car	5,000
		By Income Tax	8,500
		By Professional Tax	800
		By Balance C/F	6,300
	2,84,000		2,84,000



**Other information:**

- Depreciation allowable on motor car as per income tax rule is 20%
- It is considered that 25% of the car expense is for personal use.
- Household expenses include Rs. 1000 given as marriage gift to an employee.
- Salary includes Rs. 12000 paid to the son who is Commerce graduate.
- General expenses include interest of Rs. 10,500 on loan for higher education of his son.

Compute the taxable income of Mr. Sham for the assessment year 2019-20 (15)

OR

Q3) Mr. Raje, proprietor of RS Company furnishes you the following information for the year ended 31-03-2019.

**Profit and loss account for the year ended 31st March,2019**

Expenses	Rs.	Income	Rs.
To salaries	80,000	By gross profit	4,10,000
To fire insurance premium	12,000	By interest on fixed deposit with bank of India	8,000
To staff welfare expenses	20,000	By interest on public provident fund	15,000
To interest on proprietor's capital	5,000		
To salary to proprietor	12,000		
To general expenses	22,000		
To advertisement	15,000		
To provision for bad debts	7,000		
To travelling expenses	40,000		
To repairs and maintenances	5,000		
To investment in public provident fund	70,000		
To advance income tax	8,000		
To audit fees	15,000		
To depreciation	13,000		
To net profit	1,09,000		
Total	4,33,000	Total	4,33,000

**Additional information-**

- Depreciation as per Income Tax Rule- Rs.16, 000.
- Advertisement includes advertisement of Rs.10,000 in a souvenir published by a political party.
- Repairs and maintenance expenses are fully incurred for residential house of proprietor.
- He paid mediclaim insurance of Rs. 18,000 by cheque for himself.

You are required to compute his taxable income for the assessment year 2019-20. (15)

Q4A) Ms. Mithila purchased a house property for Rs. 1,00,000 on 27<sup>th</sup> August, 1998. She made the following additions/ alternations to the house property.

Cost of construction of 1 <sup>st</sup> floor in Financial Year 2003-04	Rs. 130000
Cost of construction of 2 <sup>nd</sup> floor in Financial Year 2010-11	Rs. 140000
Fair Market Value of the property on 01-04-2001	- Rs.150000

She sold the property on 20<sup>th</sup> October, 2018 for Rs. 20,00,000. She paid the brokerage of Rs. 55,000 for the sale transaction. The cost Inflation index for the financial year 2001-02 is 100, for Financial Year 2003-04 is 109, for Financial Year 2010-11 is 167 and for the financial year 2018-19 is 280.



Compute the Capital gain chargeable to tax for the Assessment Year 2019-20.

(3)

Q.4 B) Mr. Vinod has earned the following incomes during the previous year ended on 31<sup>st</sup> March, 2019. Compute his Gross Total Income for Assessment Year 2019-20 assuming that he is

- Resident but ordinary resident
- Resident but not ordinarily resident
- Non Resident

(07)

Sr.no.	Income	Amount Rs.
1	Payments received in Dubai, For services rendered in Japan	1,20,000
2	Amount brought to India, out of past untaxed profits earned in England	5,40,000
3	Income from Business in Germany, controlled from India	2,30,000
4	Interest Income earned and received in India	1,90,000
5	Royalty Income received from Indian Companies	3,50,000
6	Income from Agriculture in Sri Lanka	1,45,000
7	Dividend from Japanese Company, received India	1,50,000

OR

Q4 P) Mr. Sudhir citizen of USA provides you the details of his visit in India during last 7 years:

Previous Year	Number of days stay in India
2012-13	130
2013-14	95
2014-15	198
2015-16	122
2016-17	25
2017-18	185
2018-19	180

Prior to 01-04.2012 he did not visit India. Find out his residential status for the Assessment Year 2019-20.

(8)

Q4 Q) Ascertain the legal status of the following persons:

(7)

- Pune University.
- Shraddha Mitra Mandal, Thane.
- Mr. Vaibhav & Associates (a partnership of two commercial artist)
- Mr. Rahul Roy.
- Mira Bhayander Municipal Corporation.
- DHAN DURGA Temple.
- Mahindra Cricket Club.

Q5 A) Explain the basic rules of total scope of income as per the income tax act 1961.

(8)

B) Write any seven incomes from other sources.

(7)

OR

C) Write Short notes. (Any three)

(15)

- Explain income.
- Deduction under section 16.
- Basic rules of residential status.
- Explain long term capital gain.
- Explain deduction under section 80DD.



PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE & ECONOMICS	
DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: MANAGEMENT ACCOUNTING (SET I)
MARKS: 75	TIME: 2HRS.30 MINS.

NOTE: 1) Suitable assumptions and working notes should form the part of your answer.

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

- 1) \_\_\_\_\_ involves reduction of the Par value of the Share.
- 2) \_\_\_\_\_ dividend which is declared between two Annual General meeting
- 3) \_\_\_\_\_ dividend Policy involves payment of certain minimum amount of dividend regularly
- 4) Net sales Less cost of Goods sold = \_\_\_\_\_
- 5) Quick Asset = Current Asset Less \_\_\_\_\_ and \_\_\_\_\_
- 6) When a company pays dividend by issuing long term debt securities among the shareholders it is called \_\_\_\_\_ dividend.
- 7) Bank overdraft are required to be shown under \_\_\_\_\_ in the balance sheet of the company
- 8) Every balance sheet must comply with the requirements of Part \_ of schedule \_ of the companies Act 2013
- 9) Operational Information is required by \_\_\_\_\_ manager.
- 10) Strategic information is required by \_\_\_\_\_ management.

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

Sr.no	A	B
1	Dividend	Solvency Position
2	Price Earning Ratio	Future oriented Data
3	Dividend per share (DPS)	Current Asset Less Current Liability
4	Liquidity of Firm	Hiding the real financial status
5	Management Accounting	unfinished work
6	Working Capital	MPS/EPS
7	Financial Accounting	Part of Profit Distribution
8	Window dressing	Equity dividend / No . Of Equity Shares
9	Work in Progress	Dividend Policy
10	Gordon model	Historical data

**Q.2 A ) From the following Balance Sheet of Tom Ltd**

Balance sheet as on 31st Dec., 2016

Liabilities	Rs	Assets	Rs
Equity share capital	100000	Building	80000
Preference share Capital	40000	Plant and Machinery	100000
Profit and Loss Account	50000	Stock	100000
Mortgage Loan	100000	Debtors	60000
Creditors	60000	Short term Investment	20000
Taxes Payable	50000	Cash and bank balance	50000
Proposed equity dividend	10000		
	<b>410000</b>		<b>410000</b>

Calculate:

- 1) Current ratio
- 2) Liquid ratio
- 3) Stock working capital Ratio
- 4) Proprietary Ratio
- 5) Capital Gearing ratio.

NOTE: Vertical Balance Sheet not required

OR



Q-2 B) Following is the Revenue Statement of M/s Jerry Ltd

Particulars	Rs	Particulars	Rs
To opening Stock	54300	By Sales	540000
To Purchase	327150	By Closing Stock	84000
To Carriage Inward	8550	By Interest Received	5400
To Office Expenses	90000		
To Selling Expenses	27000		
To loss on sale on sale of Fixed assets	2400		
To Net Profit c/d	120000		
	629400		629400

Calculate the following ratios:

- 1) Stock Turnover Ratio
- 2) Operating Ratio
- 3) Selling expenses ratio
- 4) Net Profit Before Tax Ratio
- 5) Gross Profit Ratio.

NOTE: Vertical Income Statement not required

Q.3 A) From the following data provided by M/s Ganesh Ltd., estimate the working Capital requirements for the year ended 31st March 2017.

- a) Estimated activity/operations for the year 260000 units (52 week)
- b) Raw material remains in stock for 2 weeks and Production Cycle takes 2 weeks.
- c) Finished Goods remain in stock for 2 weeks
- d) 2 week credit is allowed by suppliers.
- e) 4 weeks credit is allowed to debtors
- f) Time lag in payment of wages and overheads is 2 weeks each
- g) Cash and Bank Balance to be maintained Rs 25000.
- h) Selling Price Per unit is Rs 15
- i) Analysis of cost per unit as follows: Raw material  $\frac{1}{3}$ rd of sales, Labour 20% of sales and overheads Rs 2 per unit.

You are informed that: Wages and overheads accrue evenly. 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) From the following figures prepare an estimate of the working capital:

- Production 30000 units
- Selling Price Per unit Rs 10
- Raw material 60% of selling Price
- Direct wages  $\frac{1}{6}$ th of raw material
- Overheads Twice the direct wages
- Material in hand 2 months requirement
- Production Time 1 month
- Finished goods in stores 3 months
- Credit for material 2 months
- Credit allowed to customers is 3 months
- Average cash balance Rs. 40000

Wages and overheads are paid in the beginning of the next month. In Production all the materials are charged in the initial stage and wages and overheads accrue evenly.

Q.4 A) Following are the three companies A Ltd, B Ltd and C Ltd:

Particulars	A Ltd	B Ltd	C Ltd
Internal Rate of return	15%	5%	10%
Cost of Equity	10%	10%	10%
Earning Per Share	Rs. 8	Rs. 8	Rs. 8

Calculate the Value of an Equity share for each of company applying Walter's Model:

- 1) When Dividend Payout ratio (D/P ratio) is 50%.
- 2) When Dividend Payout ratio (D/P ratio) is 75%.

OR



Q.4 B) Given below is the Balance sheet of Iron Ltd as on 31.3.2006:

Liabilities	Rs	Asset	Rs
2000 Equity shares of Rs 200 each Rs 160 Paid up	320000	Fixed Assets	700000
Securities Premium	60000	Current Assets	400000
Capital Reserve	70000		
General Reserve	100000		
Profit and Loss Account	300000		
Creditors	250000		
	1100000		1100000

The directors recommended the following proposals with a view to capitalising all Possible ledger balances. In the case of Profit and Loss account the maximum Permissible amount to be used for Capitalisation purpose is Rs 190000. The entire Balances in the capital reserve represents reserve created by revaluation of Land.

Proposal I: Existing Shares may be made fully Paid up.

Proposal II : Each share holders is to be given fully paid bonus shares @ premium of 12.5 % for the remaining amount in proportion to the holdings.

Required:

- Revised Balance sheet after Proposal I but before Proposal II
- Revised Balance sheet after both the above Proposals
- Number of shares to be issued as fully Paid up Bonus Shares
- Total number of equity shares after all the above proposal

(15)

Q.5) Answer the following:

a) Factors affecting Working Capital

b) Merits of Ratio Analysis

(8)

OR

(7)

Q.5) c) Write short notes (any three)

- Branches of Accounting
- Qualities of Management Accountant
- Solvency Ratios
- Dividend Policy and its importance
- Sources of Bonus issue

(15)



PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE & ECONOMICS	
DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: FINANCIAL MARKETS. (SET 2)
MARKS: 75	TIME: 2HRS. 30 MINS.

Q.1

A) Match the columns:- (Any 8)

(8)

A	B
1. Equity Shares	a. Follow on public offering
2. SENSEX	b. T+2
3. Nifty	c. Corporate
4. Commodity Exchange	d. Customized contract
5. FPO	e. Dividend
6. Rolling Settlement	f. Standardized contract
7. CP	g. NCDEX
8. Bank Rate	h. 30
9. Forwards Contract	i. 50
10. Futures Contract	j. 5.65%

B) Write True or False (Any 7)

(7)

- 1) The opening up of financial system took place before 1990s.
- 2) The National stock exchange, the first stock exchange in India, was founded in 1875.
- 3) Money market instruments such as CD and T-Bill are not considered to be cash equipments.
- 4) Primary markets are located at fixed places in India.
- 5) An investor who holds bonds has partial ownership in a Corporation.
- 6) Financial Instruments act as channels to invest the money.
- 7) The demand in money market is seasonal.
- 8) There is high counter party risk in case of forward contracts.
- 9) Put option is In the money, when  $SP < STK$  price.
- 10) Diversification can reduce unsystematic risk.

Q.2 A) What is financial System? What are the various components of financial system? Explain functions of financial system. (15)

Or

Q.2 B) What are Financial services? Explain Fund based and Fee based services with 5 examples of each category. (15)

Q.3 A) What is capital market? Explain importance of capital market. Which are the three types of instruments in capital market (explain with examples)? (15)

OR

Q.3 B) What is an Initial Public Offering ? Explain process of an IPO. (15)

Q.4 A) What is Debt Market? Which are the various instruments in debt market? What are primary & Secondary debt markets? (15)

OR

Q.4 B) Distinguish between Forwards contract and Futures contract with relevant examples.

Q.5

A) What is RBI? Explain functions of RBI. (8)

B) What is commodities market? Explain in brief about history of Indian Commodities market. (7)

OR

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

1. Credit Rating Agencies
2. NCDEX
3. Green Shoe option
4. ESOP
5. Call & Put Options.



PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE & ECONOMICS	
DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: FINANCIAL MANAGEMENT (I) (SET 1)
TOTAL MARKS: 75	TIME: 2 HRS.30 MINS.

NOTE: Suitable assumptions and working notes should form the part of your answer.

- 1) A) Fill in the blanks: (any 8) (08)
- 1) Equity shareholders are the \_\_\_\_\_ of the company.
  - 2) On preference shares, the company has to pay a fixed rate of \_\_\_\_\_.
  - 3) Project with higher net present value should be \_\_\_\_\_.
  - 4) At IRR, Net present value will be \_\_\_\_\_.
  - 5) Dividend paid between two annual general meetings is called \_\_\_\_\_ dividend.
  - 6) Minimum rate for keeping the interests of investors is called \_\_\_\_\_.
  - 7) Time value of money always \_\_\_\_\_.
  - 8) \_\_\_\_\_ is the makeup of capitalization.
  - 9) \_\_\_\_\_ Debentures are convertible into new debentures or preference shares or equity shares.
  - 10) If earning per share is Rs. 3 and market price per share is Rs. 20 then cost of equity capital will be \_\_\_\_\_ %.

- B) Rewrite the following statements and state whether they are true or false: (any 7) (07)
- 1) Debentures are creditorship security.
  - 2) Executive finance function requires administrative skill in planning and execution.
  - 3) Internal Funds are also called Ploughing Back of Profits.
  - 4) Wealth maximization and Profit Maximisation are same.
  - 5) Capital budgeting is short term planning for making and financing proposed capital outlay.
  - 6) In case of old and existing firms marginal cost of capital is equal to weighted average cost of capital.
  - 7) Capital employed = Owners Fund + Long Term Loans + Current Liabilities
  - 8) Attitude of lenders do not affect capital structure.
  - 9) In capital rationing, projects are ranked in the descending order of Net Present Value.
  - 10) At Point of Indifference, EPS of two financial plans will be Zero.

- 2) A) Apple Ltd. has the following capital structure as on 31/3/18: 12% Debentures Rs.30 lacs, 8% Preference share capital Rs.30 lacs, Equity share capital (Face Value Rs.100 each) Rs.40 lacs. The equity shares are quoted at Rs.125 and the company expects to declare a dividend of Rs. 20. Growth rate in dividends 8% is anticipated. You are required to:
- a) Calculate composite cost of capital. (Tax rate 30%)
  - b) Assume that the company can raise additional Rs.50 lacs by way of 11% New Debentures, Calculate the revised composite cost of capital. But this will result in increase in the dividend to Rs. 24 per share and reduction in the market price by Rs.5 per share. Growth rate will remain the same. (15)

OR

B) Mango Ltd. wishes to raise Rs.30 lacs for meeting its investment plans. It has Rs.6 lacs in the form of retained earnings that are available for investment purposes. Following are other details:

Debt equity ratio of 1:3

Cost of debt: Upto Rs.200000-12%p.a. and Above Rs.200000- 14%p.a.

E.P.S. Rs.5 per share



Dividend payout ratio 60%  
 Expected growth rate in dividend 10%  
 Current Market price per share Rs.40  
 Tax rate 30%

You are asked to compute the Overall Cost of Capital.

(10)

C) Calculate Free Cash Flows to the Firm from the following information: (05)

Profit before depreciation, tax and Interest Rs. 500, Interest Rs. 50, Depreciation Rs. 180, tax rate is 30%. Purchase of fixed assets Rs. 60 and Investments in working capital is Rs. 50.

3) A) Guava Ltd. wants to buy one of the two machines whose data is as under:

Particulars	Machine A	Machine B
Cost of the machine	Rs. 400000	Rs. 500000
Life of the machine	5 years	5 years
Depreciation	SLM	SLM
Tax rate	30%	30%
Cost of capital	10%	10%
Profits before tax	Rs. 100000 p.a.	Rs. 130000 p.a.

Evaluate the proposals using Net Present Value technique.

(15)

OR

B) From the following information given to you by Orange Ltd., calculate:

i) Net present value      ii) Profitability index

	Project A	Project B	Project C
Outflows (Rs.)	3500000	4000000	2000000
Inflows (Rs.):			
Year 1	2000000	3000000	1800000
Year 2	1400000	2400000	1700000
Year 3	800000	1500000	1000000
Year 4	600000	1000000	800000

Evaluate the proposals. Cost of capital is 12%

(15)

4) A) Capital structure of Lemon Ltd. consists of the following:

Equity shares of Rs. 100 each	Rs. 2000000
Retained earnings	Rs. 1000000
10% Preference Share Capital	Rs. 1200000
8% Debenture	Rs. 800000

Company has a return on investment of 14%. Tax rate is 40%.

Company needs additional Rs. 25 lakh to finance its investment program and has the following alternatives:

- I) Issue 7% debentures
- II) Issue 9% Preference shares
- III) Issue equity shares of Rs. 100 each.

It is estimated that the price earning ratio would be 22, 18 and 16 respectively.

Which of the aforesaid alternatives would you recommend? Why?

(10)

B) Using Gordon's Model, determine the market price per share from the following information:

(05)

Dividend per share Rs. 3. It is expected to grow at 10%. Cost of equity capital is 16%

OR



C) Calculate EVA from the following information:

Capital employed Rs.1000 crores, Debt equity ratio 1: 4, cost of equity 18%, cost of debt 15%, tax rate 35%, EBIT is Rs. 300 crores. (08)

D) From the following information find the Financial Break even point: (07)

Source	Plan A	Plan B	Plan C
Equity capital (Rs.)	1000000	600000	500000
8% Preference Capital (Rs.)	300000	600000	200000
10% Debentures (Rs.)	200000	300000	800000

5) A) Define Corporate Finance. Give its features (any 7) (08)

B) Define Financial Plan. List the objectives of financial planning. (07)

OR

C) Write short notes on (any 3): (15)

1) Treasurer and Controller

2) Types of Debentures

3) Cost of Retained Earnings

4) Factors influencing dividend policy of a company (any 5)

5) Classification of finance according to period.



PRAHLADRAI DALMIA LIONS COLLEGE OF COMMERCE & ECONOMICS	
DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: FOUNDATION COURSE (III) (SET 3)
TOTAL MARKS: 75	TIME: 2 HRS.30 MINS.

1. A. Fill in the blanks (attempt any 8):

(8)

1. Collection of dividends by the bank on behalf of customer is \_\_\_\_\_ function.
  - a) Primary
  - b) Secondary
  - c) Agency
2. In 1910, cash reserve to deposit was \_\_\_\_\_.
  - a) 11%
  - b) 12%
  - c) 15%
3. In \_\_\_\_\_ presidency banks were merged to form imperial bank of India.
  - a) 1921
  - b) 1935
  - c) 1978
4. Which one of the operations includes under "payment system".
  - a) Deposits
  - b) Loans & Advances
  - c) Smart card operation
5. Retail bank serves the need of \_\_\_\_\_.
  - a) Corporate
  - b) Individual
  - c) Government
6. What is the advantages of universal banking?
  - a) Few customers
  - b) Easy marketing
  - c) Different rules & regulations
7. CTS initially implemented in \_\_\_\_\_.
  - a) Chennai & Mumbai
  - b) New Delhi
  - c) Both a & b
8. NABARD proposes in the year \_\_\_\_\_.
  - a) 2012
  - b) 2010
  - c) 2014
9. FIF was started with the capital of \_\_\_\_\_.
  - a) 1000 crores
  - b) 100 crores
  - c) 500 crores
10. According to Rangrajan committee report on financial inclusion, \_\_\_\_\_ % of farmers household are financially excluded.
  - a) 51.7
  - b) 73
  - c) 25

1. B. State true or false: (Any 7)

(7)

- a) Nationalization leads a shift of emphasis from Industry to Agriculture.
- b) In 1876, the presidency bank act came into existence.
- c) Narsimham committee one of the recommendations is to set up the Asset reconstruction Fund.
- d) NABARD directly gives Loans & Advances to rural customers.
- e) Credit card holder cannot withdraw cash by using credit card.
- f) CDSL was established by BSE in association with some banks.
- g) Universal bank does not include commercial bank activities.
- h) Mobile banking is possible only through mobile app.
- i) Political interference is one of the problems of SHG.
- j) NGO is one of the intermediaries in micro finance.

2. A. Explain the principles of banking.

(8)



04  
B. Distinguish between promissory note & bills of exchange.

(7)

OR

2. C. Explain Payment bank.

(8)

D. What are the functions of RBI?

(7)

3. A. Brief the general utility services provided by commercial bank.

(8)

B. Explain Retail banking in detail.

(7)

OR

3. C. Define banking ombudsman & Explain its objectives.

(8)

D. Explain the primary function of commercial bank.

(7)

4. A. Explain the concept of payment & settlement system.

(8)

B. Explain Internet Banking.

(7)

OR

4. C. Explain the term: (a) AEPS (b) CTS

(8)

D. How to open a saving account through online.

(7)

5. A. Explain the concept of Pradhan Mantri Mudra Yojana.

(8)

B. What is the need of micro finance?

(7)

OR

5. Write short notes on: (Any 3)

(15)

a) Loan syndication

b) IMPS

c) Challenges in micro finance

d) SHG- 2

e) Kisan credit card



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

DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: ORGANISATIONAL BEHAVIOUR (SET 3)
MARKS: 75	TIME: 2 HRS.30 MINS.

**QIA] FILL IN THE BLANKS- (ANY 8)**

**(8M)**

- 1) \_\_\_\_\_ refers to the extent to which individuals believe that they can control events affecting them.  
a. Self monitoring b. Discipline c. Locus of control
- 2) In \_\_\_\_\_ method, learning takes place by watching those around us.  
a. Operant b. Consultation c. Observation
- 3) Feedback should be \_\_\_\_\_.  
a. Spontaneous b. General c. Specific
- 4) Moods are \_\_\_\_\_ in nature  
a. Neutral b. Cognitive c. Negative
- 5) \_\_\_\_\_ communication is described as flow of information among peers.  
a. Upward b. Downward c. Lateral
- 6) \_\_\_\_\_ power comes from a person's special skills and knowledge  
a. Coercive b. Expert c. Reward
- 7) Sharing of information is \_\_\_\_\_ in distributive bargaining  
a. High b. Moderate c. Low
- 8) The most desirable life position is \_\_\_\_\_.  
a. I am not okay, you are not okay b. I am okay, you are okay c. I am not okay, you are okay
- 9) The \_\_\_\_\_ is the number of subordinates in an organization who are supervised by managers.  
a. Span of control b. Chain of command c. Unity of command
- 10) \_\_\_\_\_ is understood as the permanent change in behavior to direct and indirect experiences.  
a. Learning b. Motivation c. Attitude

**QIB] REWRITE THE STATEMENT AND STATE WHETHER TRUE OR FALSE - (ANY 7)**

**(7M)**

- 1) Mass media has no tremendous effect on human behavior.
- 2) Negative reinforcement occurs when a response is followed by discomfort in the person.
- 3) If a person behaves in the same way in all situations then distinctiveness is low.
- 4) Regulation of emotion has some drawbacks.
- 5) Formal communication is called as grapevine.
- 6) Organizational politics is positively related to job satisfaction.
- 7) There are two ways of bargaining.
- 8) Crossed transactions are often the source of interpersonal conflicts.
- 9) A boundary less organization attempts to build vertical and horizontal boundaries.
- 10) Electronic meeting blends NGT with computer technology.

**QIIA] Explain classical conditioning.**

**(8M)**

**QIIB] Explain Postnatal Environment (Family and Social)**

**(7M)**



01

OR

QIIC] Explain the traditional model of decision making

(8M)

QIID] Attribution theory-Understanding others

(7M)

QIIIA] Explain Upward communication

(8M)

QIIIB] State the consequences of organizational politics

(7M)

OR

QIIIC] Explain virtual teams and state its advantages and disadvantages

(8M)

QIIID] What are the types of social transactions?

(7M)

QIVA] Factors influencing organizational structure

(8M)

QIVB] Explain Boundary less organization

(7M)

OR

QIVC] What do you mean by organizational climate? And explain its impact

(8M)

QIVD] What are the effects of frustration?

(7M)

QVA] Explain Teamwork with examples.

(8M)

QVB] Explain stress with examples

(7M)

OR

QVC] WRITE SHORT NOTES ON- (ANY 3)

(15M)

- 1) Dialectic decision methods
- 2) Locus of control
- 3) Emotional labor
- 4) Downward communication
- 5) Effects of power bases



Extra

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

DEPARTMENT: BANKING & INSURANCE	SEMESTER: III
CLASS: SYBBI	SUBJECT: INFMN. TECHNLOGY. (SET 2)
MARKS: 75	TIME: 2HRS. 30 MINS.

**Q.1) A] Choose the correct option (Any 8):**

**(08)**

- i. \_\_\_\_\_ Tab Smart Art Graphics are available.
  - a. Home
  - b. Insert
  - c. Design
  - d. Format
- ii. Marketing and \_\_\_\_\_ is the pillar of e-commerce
  - a. Public
  - b. Policy
  - c. advertising
  - d. none of these
- iii. TV cables are using \_\_\_\_\_ cable for signal transmission
  - a. Coaxial
  - b. fiber optic
  - c. Twisted Pair
  - d. satellite
- iv. Convergence of access device contain \_\_\_\_\_
  - a. Fax
  - b. Phone
  - c. Cable
  - d. None of these
- v. Two Tire architecture consists \_\_\_\_\_
  - a. excessive overhead
  - b. Client architecture
  - c. Server architecture
  - d. None of these
- vi. Text, Image and \_\_\_\_\_ are the components of multimedia
  - a. Video
  - b. Broadband
  - c. Bandwidth
  - d. None of these
- vii. NEFT stands for \_\_\_\_\_
  - a. network electronic fund transfer
  - b. Network E commerce fund transfer
  - c. National electronic fund transfer
  - d. National e-commerce fund transfer
- viii. E-commerce application constitutes
  - a. Multimedia Content
  - b. Convergence
  - c. CRM
  - d. None of these
- ix. ISP stands for \_\_\_\_\_
  - a. Internet Superhighway Provider
  - b. internet service provider
  - c. Intranet service provider
  - d. Intranet superhighway provider



01- x. \_\_\_\_\_ is the wireless mode of data transmission.

- a. Radio Based transmission
- b. Cable Based transmission
- c. Broadband
- d. None of These
- e.

B] Match the columns (Any 7)

**Group 'A'**

- i. Convergence
- ii. Customer makes purchase factor
- iii. Multichannel becomes
- iv. Best e-commerce factor
- v. Pillar of e-commerce
- vi. I-way
- vii. ISPs
- viii. Upper()
- ix. SmartArt Graphics
- x. SUM()

**Group 'B'**

- i. Depending upon their situation
- ii. Implemented in 1990's
- iii. Relationship 1.5.0
- iv. Converts the given string into upper case
- v. Smartphones
- vi. Omni Channel
- vii. People
- viii. Relationship
- ix. Add the cell data
- x. Luxuries

(07)

Q.2) a) Explain World Wide Web with its architecture.

(15)

OR

Q.2) b) Explain Viruses, Worms and threats in Cyber law.

(15)

Q.3) a) Explain e-commerce architecture framework.

(15)

OR

Q.3) b) Explain Business Model in e-commerce.

(15)

Q.4) a) Explain IBM web sphere application server.

(15)

OR

Q.4) b) Explain the following functions of Excel

(15)

- a. TRIM()
- b. AVERAGE()
- c. PRODUCT()
- d. COUNT()
- e. IF()

Q.5) a) Explain application of IT in banking sector.

(07)

b) Explain the following in MS Word.

(08)

- a. Bookmark
- b. Line Smart Art 2D and 3D conversion
- c. Header and footer

OR

Q.5) c) Write short notes: (any3)

(15)

- a. M-commerce
- b. E-commerce
- c. Worms
- d. E-commerce Framework
- e. Threats