

Question Paper Set of

S.Y.B.B.I. – Sem-IV

Regular College Exam

April, 2018

Q.1[a] Multiple choice questions. [Any 8]

[8]

i. Difficult user interface is a challenge faced by _____ banking

- a.Home b.Mobile c.SMS d.Office

ii. There are two approaches in data warehousing _____ and bottom up.

- a. left right b. top down c. centre down d. centre up

iii. _____ stores e-cash, e-cheques, card details etc

- a. Electric Wallets b. Electric Purses c. Electronic Wallets
d. Electronic bags

iv. _____ is the process of sorting through large data sets to identify patterns.

- a. Data Mining b. Data Warehousing c. Data Scheduling d. Data Sorting

v. _____ have microprocessors embedded in them so as to serve as storage devices.

- a. Virtual Cards b. Prepaid cards c. Smart Cards d. Data Cards

vi. _____ includes capture of data from various sources for useful analysis.

- a.Data Warehouse b.Data mining c. Data centre d.Data blocks

vii. The SDLC is a conceptual model used in _____

- a. Hardware management b. Network management c. Project Management
d. Data Management

viii. _____ adds authenticity to electronically received documents.

- a. Digital cheque b. Digital Name c. Digital Signature d. Digital link

xi. _____ performs multiple tasks.

- a. DBMS b. RDMS c. Data Warehouse d. ODBMS

x. Poor _____ is a limitation of Physical payment system.

- a. maintenance b. mobility c. currency d. money

Q.1[b] State whether given statements are True or False. [any 7]

[7]

1. Through SMS banking a client automatically receives information about his account balance
2. NEFT system provides batch settlements at hourly intervals.
3. EFT stands for Electronic Funds Transfer
4. Mobile banking can be done only through app
5. There are 6 Phases in SDLC.
6. The function of mail server is not to receive, store and deliver the email
7. Powerpoint cannot store the templates that created or downloaded from Microsoft office.
8. Store cards are the same as loyalty cards
9. MICR has 5 digits.
10. Data center structure gets more simpler each year as new technologies get added.

Q.2[a] Write a note on Models of Electronic Payment.

[8]

[b] Advantages and Disadvantages of Online Banking.

[7]

OR

Q.2[p] List and explain the basic phases of Project Management.

[8]

[q] Write a note on Data Centre in detail.

[7]

Q.3[a] Write a note on Credit Information Bureau of India Limited(CIBIL).

[8]

[b] Write a Short note on Data Warehouse.

[7]

OR

Q.3[p] List and explain some recent trends in Banking and information Technology.

[8]

[q] Write a note on Smart Quill Pen.

[7]

Q.4[a] Write steps for sending and receiving E-Mail via Outlook Express.

[8]

[b] Write steps to record a narration before or during a slide show.

[7]

OR

Q.4[p] Write a note on ECS.

[8]

[q] What is E-Mail and explain 5 advantages of it

[7]

Q.5 Write short notes on: [any 3]

[15]

i. MICR.

ii. Any Banking Software.

iii. 5 types of Plastic Money

iv. Boomerang facility in E-Mail

v. Advantages of Google drive

SYBBT

28/04/18

Q.P. Code :34626

[Time: 2:30 Hours]

[Marks:75]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory.
 2. Figures to the right indicate full marks.

Q.1 a) State whether True or False (any 8)

1. One Person Companies were introduced by the Companies Act, 2013.
2. The accounts of SEBI are audited by the Comptroller and Auditor General of India.
3. The maximum number of members of a public limited company are 200.
4. Options and swaps are not examples of derivatives.
5. Capitalisation of reserve is called Bonus issue.
6. The offer document must not be accompanied by the application form.
7. The SEBI enjoys the powers of a civil court.
8. Stamp duty provisions are same in the case of Demat transactions.
9. Checking availability of name is essential before the process of Incorporation.
10. Registration certificates are compulsory for intermediaries.

08

b) Match the following (any 7)

07

Group A	Group B
1. Ashbury Railway Carriage case	a) Government publication
2. Memorandum of Association	b) Replacement
3. Developing markets	c) 1992
4. Depositories Act	d) Electronic form
5. Fungibility	e) Market makers
6. SEBI	f) 1996
7. De-mat	g) Object clause
8. Official Gazette	h) Doctrine of ultra vires
9. Right issue	i) 1956
10. SCRA	j) Existing shareholders

Q.2 Explain the salient features of company form of organization.

15

OR

- a) Introduce the SEBI act and enumerate its objects.
- b) What are the provisions regarding Finance, Accounts and audit of SEBI? Explain briefly.

08

07

Q.3 Write a detailed note on power of function of SEBI.

15

OR

- a) Write a note on application and grant for recognition on a stock exchange.
- b) Write a note on the advantages of listing

08

07

Q.4 Explain the constituents and working of Depositories.

15

OR

- a) Explain the power of depositories to make bye-laws.
- b) Write a note on NSDL.

08

07

Q.5 a) Write a detailed note on-
i) Ultra virus
ii) Indoor Management
iii) constructive notice
OR

Q.5 b) Write Short notes on (Any 3)
1. One person company
2. Underwriting
3. Articles of Association
4. Benefits of depositories to Investors
5. Registration certificate for intermediates

Maximum Marks: 75

Duration: 2 ½ hrs

- Note: 1) There are 5 questions with internal choice
 2) Each question carries 15 marks.
 3) Suitable assumptions and working notes should form the part of your answer.

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

(08)

- 1) A _____ is a place to which costs can be traced or segregated.
- 2) Costs that cannot be identified with the finished products are called _____ costs.
- 3) Carriage outwards is an example of _____ overheads.
- 4) As units manufactured decreases, fixed cost per unit will _____.
- 5) Dividend received is recorded in _____ accounts only.
- 6) _____ cost is a predetermined cost and relate to each element of cost.
- 7) Idle time variance is associated with _____ variance.
- 8) Contribution is the test of _____.
- 9) _____ costing is a technique of controlling by bringing out relationship between profit and volume.
- 10) _____ Variance is the difference between Standard cost of labour and Actual cost of labour.

B) Rewrite the given statements and state whether they are true or false (any 7):(07)

- 1) Cost accounting is an essential tool of management.
- 2) Imputed costs are the notional costs that do not involve any cash outlay.
- 3) Sale of scrap of materials is deducted from factory overheads.
- 4) Prime cost is an Indirect Cost.
- 5) Donations paid are recorded in Financial accounts only.
- 6) Bad debts recovered are recorded on the debit side of Financial Profit & Loss Account.
- 7) Purchase manager is responsible for efficient buying of materials.
- 8) Labour rate variance is adverse when actual rate is lower than standard rate.
- 9) Marginal cost is a fixed cost.
- 10) At Breakeven point Total revenue = Total costs.

2) A) Following information is provided to you by Violet Ltd. for the half year ended 31st March, 2016:

Particulars	Rs.
Purchases of raw materials	30000
Direct wages	25000
Rent of factory building	10000
Carriage inwards	1200
Cost of factory supervision	4800
Sale of finished product (15000 units)	75000
Advertisement	6000
Computer purchased	25000
Stock on 1 st October, 2015:	

Raw Materials	5000
Work-in-Progress	1200
Finished goods (1000 units)	4000
Stock on 31 st March, 2016:	
Raw Materials	4200
Work-in-Progress	3000
Finished goods (2000 units)	????
Depreciation on Office Furniture	3000
Other office expenses	2000
Commission on sales (@ Rs. 1 per unit sold)	

Finished goods at the end are valued at Cost of Production.

Prepare a detailed cost sheet.

(15)

OR

B) Indigo Ltd. gives you the following data for the year ended 31st March, 2016:

Particulars	Financial Accounts	Cost Records
Direct Materials (Rs.)	600000	600000
Direct Wages (Rs.)	380000	400000
Factory expenses (Rs.)	250000	20% of Prime cost
Administrative expenses (Rs.)	280000	25% of Factory cost
Selling expenses (Rs.)	190000	10% of Sales
Sales (Rs.)	2000000	2000000
Preliminary expenses written off (Rs.)	50000	----
Interest received	20000	----

Prepare: a) Cost Sheet, b) Financial Profit & Loss A/c and c) Profit Reconciliation Statement

(15)

3) A) Blue Ltd. furnishes you the following information for the month of March, 2016:

Particulars	Budgeted	Actual
Output (units)	30000	32500
Hours	30000	33000
Working days	25	26
Fixed Overheads (Rs.)	60000	58000

Calculate all the fixed overhead variances.

(15)

OR

B) Green Ltd. produces a certain chemical, the standard material cost being:

40% of material X at Rs. 2 per kg

60% of material Y at Rs. 3 per kg.

Standard loss of 20% is expected in production.

During the month of April, 2016, 171 kgs of chemical was produced from the use of 90 kgs of material X at Rs. 1.8 per kg and 110 kgs of material Y at Rs. 3.5 per kg.

Compute all possible Material Variances.

(15)

4) A) Following particulars are submitted to you:

Fixed cost Rs. 4000, Variable cost per unit Rs. 1.5, Selling price per unit Rs. 3 and units sold 5000.

Calculate: i) Profit Volume ratio

ii) Break even point (in units)

iii) Margin of Safety (in Rupees)

iv) Sales (units) to earn a profit of Rs. 5000

v) Profit when sales are Rs. 12000

(15)

OR

B) A company incurred a loss of Rs. 30000 by selling 10000 units. Its variable cost per unit is Rs. 8 and fixed cost amounted to Rs. 50000.

Find:

(15)

i) Profit Volume Ratio

ii) Break Even point (units)

iii) Profit when company sells 12000 units

iv) Sales required to earn a profit of Rs. 40000

v) If selling price increases by 15% what will be the new Profit volume ratio?

5) A) What is a Coding System? List the advantages of a Coding System. (08)

B) What is Cost Accounting? List the objectives of Cost Accounting? (07)

OR

Write short notes on (any 3):

(15)

A) Cost Unit V/s Cost Centre

B) Reasons for disagreement between Costing Profit and Financial Profit

C) Types of Standards

D) Limitations of Marginal costing

E) Dis-advantages of standard Costing

[Time: 2.30 Hours]

(Total Marks:75)

N.B: 1. All questions are compulsory.

2. Figures to the right indicate full marks.

3. Draw neat diagram wherever necessary.

4. Attempt all questions.

Q1. (a) State whether the following statements are True/ False (Any Eight) (8)

- i) Trade cycles are recurrent in nature.
- ii) Open economy is the one in which there are no exports and imports.
- iii) Deflation is worse than inflation.
- iv) Objectives of monetary policy are conflicting in nature.
- v) Service tax is an indirect tax.
- vi) Fiscal policy is formulated by central bank.
- vii) Modern theory begins where the Ricardian theory ends.
- viii) Spot exchange rate refers to the rate at which the transaction takes place at a future date.
- ix) When the payments are more than receipts, then there is said to be a surplus in the balance of payment.
- x) Protection is required to protect infant industries.

b) Match the following pairs (Any seven) (7)

Group A	Group B
1) GNP	a) Future date.
2) Value of MPC	b) borrowing of the Government
3) Cash transaction approach	c) Irving Fisher.
4) Quantitative Credit control	d) GDP+ Income from abroad
5) Public Debt	e) lies between zero and one
6) FRBM Act	f) Bank rate
7) Forward exchange rate	g) no restriction on trade
8) Trade deficit	h) 2003 .
9) Heckscher-Ohlin Theory	i) Export minus Import of visible items
10) Free trade policy	h) Factor endowment theory

Q.2 a) Define macroeconomics. What are the importance of macroeconomics? (8)

b) Explain the factors determining consumption function. (7)

OR

c) Explain effective demand with the help of the diagram. (8)

d) Discuss Trade cycle in detail. (7)

Q.3 a) Describe the factors affecting velocity of circulation of money. (8)

b) Discuss the nature of Inflation in a developing country. (7)

OR

c) What is monetary policy? Discuss the objectives of monetary policy. (8)

d) What is money supply? Explain the factors determining money supply. (7)

Q.4 a) What are the factors influencing Incidence of taxation? (8)

b) Enumerate the significance of public expenditure. (7)

OR

c) Explain the principles of sound and functional finance. (8)

d) Explain the burden of Public debt. (7)

Q.5 a) What are terms of trade? Explain the factors determining terms of trade. (8)

b) Explain the Heckscher – Ohlin theory of international trade. (7)

OR

c) Discuss in detail foreign direct investment and foreign portfolio investment. (8)

d) Explain the structure of balance of payment. (7)

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

a) Relationship between National income and economic welfare.

b) Fisher's equation of exchange.

c) Fiscal policy.

d) Role of Multinational Corporation.

e) Free trade versus Protection.

Duration: 2:30 Hours

75MRKS

NOTE: All questions are compulsory
Figures to right indicate full marks.

Q.1 A) State whether following statements are True or False (any eight) 08

1. NIESBUD is an apex agency for co-coordinating and overseeing the activities of various institution and agencies engaged in entrepreneurship development
2. SIDBI provides working capital to technically qualified entrepreneurs
3. KIVC promotes the sale of rural industries
4. NABARD provides refinance assistance to state
5. SIDBI operates single window scheme
6. Continuity of existence for limited liability has no legal restrictions
7. The project report should be sequentially arranged
8. The basic objectives for the successful environment scanning should be to minimize information
9. A business plan describes all the relevant external and internal elements involved in starting a new venture.
10. Once the venture is positioned, successful enterprises will experience a startup stage

B) Match the following (any seven) 07

- | A | B |
|---------------------------|--------------------------------------|
| 1. Project report | a. Useful for exploiting |
| 2. Feasibility study | b. Infrastructure facilities |
| 3. Environmental scanning | c. Environment protection act 1986 |
| 4. Location | d. Follows project planning |
| 5. Environmental issues | e. Final outcome of project planning |
| 6. Inventory control | f. equipment leasing |
| 7. SIDBI | g. changing need |
| 8. SIFCOM | h. delivery |
| 9. Marketing mix | i. MSME |
| 10. Physical distribution | j. inventory policy |

Q.2 A) Define an entrepreneur and explain the origin and development of entrepreneurship in India. 08

B) Explain the different theories of entrepreneurship. 07

OR

C) What do you mean by innovation? Explain the different source of innovation 08

D) Explain the different types of entrepreneurial skills. 07

Q.3 A) Define partnership. Explain the merits and limitations of partnership. 08

B) What are the problems of starting a new venture? 07

OR

C) State and explain the importance of preparing a project report. 08

D) What you mean by SWOT analysis? 07

- Q.4 A) What are the different promotion strategies for new venture?
B) What do you mean by debt funding? Explain its merits and limitation.

08
07

OR

- C) What do we mean by market segmentation? Explain the different basis of segmentation.
D) Explain the different stages in the new product development.

08
07

- Q.5 A) Define social entrepreneurship and state the characteristics and importance of it.
B) Explain the different ethical practices and code of conduct.

08
07

OR

- C) Write short notes (any three)
1. Environmental scanning
2. Distribution strategies
3. Breakeven analysis
4. Venture capital
5. Franchising

15

DURATION: 2HRS 30 MIN

MARKS :75

- Note: 1) All questions are compulsory.
 2) Figures to the right hand side indicate full marks.
 3) Suitable assumptions and working notes should form the part of your answer.

Q.1 A. Answer any Eight from the following:
 Match the following

[08]

A	B
1) Financial leverage	I) Fixed financial charge
2) Operating leverage	II) Fixed operating cost
3) Cash budget	III) Economic order quantity
4) EOQ	IV) Maximum permissible bank finance
5) MPBF	V) Semi finished goods
6) WIP	VI) Tax deductible expenditure
7) At Break – even point profit/loss	VII) Ordinary share capital
8) Debenture interest	VIII) Equal to zero
9) Common stock	IX) Depreciation is ignored
10) Budgetary control	X) Controlling

[07]

- B State whether the following statements are true or false (Answer any Seven):
- Trade credit is a source of working capital.
 - Longer the production cycle larger will be the requirement of working capital.
 - Trade creditor is a spontaneous source of finance.
 - Higher rate of stock turnover improves liquidity
 - Credit policy provides information about the period of credit allowed to customers
 - Carrying cost is the cost of placement of an order
 - Fixed budget is drawn for multiple level of activities.
 - Strategic Financial Management always shows a short term view.
 - Combined leverage should be as high as possible
 - Cash sales result in accounts receivable

Q.2A. Following details are available from the records of a firm. Prepare a cash budget for the 3 months ending 30.06.2017

[15]

Month	Sale (Rs.)	Materials (Rs.)	Wages (Rs.)	Overheads (Rs.)
February	14,000	9,600	3,000	1,700
March	15,000	9,000	3,000	1,900
April	16,000	9,200	3,200	2,000
May	17,000	10,000	3,600	2,200
June	18,000	10,400	4,000	2,300

Additional Information:

- 10% sales are on cash.
- 50% of the credit sales are collected next month and the balance in the following month.
- Period of credit allowed by suppliers 2 months.

- (d) Delay in payment of wages $1/4^{\text{th}}$ month.
 (e) Delay in payment of overheads $1/2$ month.
 (f) Cash and Bank Balance on 1.04.2017 is expected to be Rs. 6,000.
 (g) Plant and Machinery will be installed in February 2017 at a cost of Rs. 96,000. The monthly installment of Rs. 2,000 are payable from April 2017 onwards.
 (h) Advance to be received for sale of vehicle Rs. 9,000 in June.
 (i) Dividend from investments Rs. 1,000 is expected to be received in June 2017
 (j) Advance Income Tax to be paid in June 2017 Rs. 2,000.

OR

B. A manufacturer operates three sales divisions X, Y, Z, which sell three branded products A, B and C. The budget committee needs a sales budget for the next year from the following information :

Budget sales units for current year:

Product	X	Y	Z
A	80,000	12,000	12,000
B	6,000	16,000	8,000
C	4,000	24,000	10,000

Actual sales units for the current year based on actual sales to the date and estimated sales for the balance of the year are:

Product	X	Y	Z
A	10,000	16,000	14,000
B	4,000	20,000	10,000
C	2,000	20,000	8,000

The selling prices per unit of A, B and C are Rs. 5, Rs. 10, and Rs. 20 respectively applicable for all the divisions.

The discussions with divisional sales managers have product "A" is overloaded and if the price is increased by 10%, even then it finds a ready market: product "C" is overpriced and the price of it can be reduced by 5%. By incorporating these changes, the sales will be as follows:

Product	X	Y	Z
A	+30%	+40%	+20%
B	-10%	+30%	-10%
C	+10%	+20%	+10%

You are required to prepare the budget for the current year as well as budget for the next year.

Q.3A.

The marketing manager of A Ltd. is giving a proposal to the Board of directors of the company that an increase in the credit period allowed to customers from the present one month to two months will bring 25% increase in sales volume in the next year. The following is the current operational data

[15]

	Rs.(per unit)
Selling Price	21
Variable cost	14
Total cost	18
Sales value	18,90,000

The board request you to give your expert opinion on adoption of the new policy in the next year subject to the companies required rate of return on investment is 40%. Calculate opportunity cost on total cost.

OR

B. Find out a) Minimum stock level b) Maximum stock level C) Re-ordering stock level D) Average stock level from the following particulars

[08]

Minimum consumption : 200 units per day
 Maximum consumption : 300 units per day
 Normal consumption : 240 units per day
 Re-order quantity : 3000 units per day
 Minimum period for receiving the goods : 8 days
 Maximum period for receiving the goods : 16 days
 Normal period for receiving the goods : 12 days

C. A firm has sales of Rs.20,00,000, Variable cost Rs.14,00,000 and fixed cost Rs.4,00,000. It has debt capital finance of Rs.10,00,000 at 10%. Calculate 1) a) Operating Leverage b) Financial Leverage C) Combined Leverage 2) If the firm had to decline sales by 50%, What percent drop would it have in EBIT and EBT

[07]

Q.4A.

Electronics Devices Ltd. sells goods to domestic market on a gross profit of 25% on sales without considering depreciation. It estimates for the next year are as follows

[15]

Sales	
Domestic (2 months credit)	1600
Export (3 months credit)	540
Cost	
Material (2 months credit)	600
Wages (0.5 month in arrear)	400
Manufacturing expenses (1 month in arrear)	600
Sales promotion expenses (payable quarterly in advance)	80
Administration expenses (1 month in arrears)	200

The company maintains one months stock of raw material and finished goods. A cash balance of Rs.20 lakhs is maintained. You are required to work out the working capital requirements of the company.

OR

Q4B. The Board of directors of Century Ltd. requests you to prepare a statement showing the requirements of working capital for a forecast level of 52000 units. Following information is made available

[15]

Raw material 400
 Labour 150

Overheads manufacturing 200

Overheads selling and distribution 100

Additional information

- a) Selling price Rs.1000 per unit
- b) Raw material in stock Average 4 weeks
- c) W.I.P average 4 weeks
- d) Finished goods in stock average 4 weeks
- e) Credit allowed to debtors average 8 weeks
- f) Credit allowed by suppliers average 4 weeks
- g) Cash at Bank is expected to be Rs.50,000
- h) Core current assets Rs.4,00,000

Find out MPBF under all methods suggested by Tandon committee

Q.5

- A) What are the principles of sound financial planning?
- B) Distinguish between debt finance and equity finance.

OR

Q5

Write short notes on (any three)

- A) Combined leverage
- B) Production budget
- C) Economic order quantity
- D) Factors determining working capital requirements
- E) Cash management practices in India

[08]

[07]

[15]

Duration: 2 ½ Hrs.

Max. Marks: - 75

Note: All questions are compulsory subject to internal choice
Figures to the right indicate marks

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

(08)

- i) HLV stands for _____.
- ii) The application document used for making the proposal is commonly known as the _____.
- iii) For hospitalization, minimum _____ hours the policyholder has to be admitted in hospital.
- iv) ESIS was established in _____.
- v) Premium paid by insured person is deductible under section _____ of Income Tax.
- vi) Home insurance is a type of _____ insurance.
- vii) The motor vehicle act was established in _____.
- viii) The Workmen's Compensation Act was formed in _____.
- ix) SBI General insurance company is a joint venture between _____.
- x) Property can be insured on _____ cost.

B) State whether the following statements are true or false: (any 7)

(07)

- i) Add on cover option in fire insurance is not paying additional premium.
- ii) Construction of external walls and roofs number of storey includes in fire insurance proposal form.
- iii) Cargo insurance provides coverage against physical damage or loss of goods during shipping, whether by land, sea or air.
- iv) In India, Motor insurance is optional.
- v) Long term home insurance covers the peril arise due to war.
- vi) Through online also insured person can apply for cashless treatment or reimbursement.
- vii) Hull insurance covers the damage of cargo.
- viii) Flexible premium payments is a characteristic of variable life insurance.
- ix) Term insurance plans come with life-long renewability option.
- x) Life insurance covers death due to natural causes as well as due to accidents.

- Q.2. A) List out the advantages of life insurance. (08)
 B) List out the documents required to convert proposal into policy. (07)

OR

- P) What are the factors determining life insurance premium? (08)
 Q) Explain any two non-traditional SBI life insurance plans. (07)

- Q.3. A) Explain different types of health insurance schemes in India. (08)
 B) Write a note on Health Insurance Portability. (07)

OR

- P) What are the benefits of health insurance? (08)
 Q) Explain ICICI Lombard health insurance policies. (07)

- Q.4. A) List out the coverage under SBI's simple home insurance. (08)
 B) Explain the claim procedure in motor insurance. (07)

OR

- P) Explain SBI motor insurance policies. (08)
 Q) Explain the claim procedure of home insurance. (07)

- Q.5. A) Discuss the different risks of insurance. (08)
 B) Explain any 5 general rules and regulations of fire insurance. (07)

OR

- Q.5. C) Write short notes on: (any 3) (15)
 i. Prospectus
 ii. Micro insurance
 iii. Road side assistance
 iv. Types of vehicles
 v. Top up cover
