

Question Paper Set of

S.Y.B.B.I. – Sem-IV

Regular Exam

University of Mumbai

April, 2019

4BB1 Sem-IV APRIL 2019

Q. P. Code: 34566

18/04/19

Time: 2:30 Hours

Marks: 75

Note:-

1. All questions are compulsory
2. Figure to the right indicate marks

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

[8]

- i. _____ bears digital signature.
 - a) E-cheque
 - b) E-cash
 - c) E- Wallet
- ii. _____ contains an embedded microprocessor.
 - a) Debit card
 - b) Credit card
 - c) Smart card
- iii. _____ is a repository where information from multiple sources is stored under single Schema.
 - a) Databases
 - b) Data Warehouse
 - c) Data Centres
- iv. UPI stands for _____.
 - a) Universal payment Interface
 - b) Uniform Payment Interface
 - c) Unified Payment Interface
- v. OTP generation is a feature of _____.
 - a) SMS banking
 - b) Home banking
 - c) Mobile banking
- vi. _____ redefine the concept of "Anywhere , anytime banking".
 - a) CTS
 - b) CBS
 - c) CHI
- vii. _____ Protocol is develop by Visa and Master card company for secure online payment transaction.
 - a) SSL
 - b) HTTPS
 - c) SET
- viii. _____ Handles bulk and repetitive payment requirement of corporate and other institutions.
 - a) ECS
 - b) EDI
 - c) EFT
- xi. Themes in Power point are in _____ menu.
 - a) Transition
 - b) Animation
 - c) Design
- x. _____ is Known as unsolicited emails.
 - a) Phishing
 - b) Spam
 - c) Data Doodling

- Q.1[b] State whether given statements are True or False .[any 7] [7]
1. Bit coins are example of digital money.
 2. Wholesale banking focuses more on large clients, such as large corporation or other banks.
 3. An individual cannot access his own CIBIL score.
 4. In CTS an electronic image of cheque is transmitted.
 5. A data centres provides uninterrupted power supply.
 6. MICR code consists of 6 digits.
 7. Settlement in RTGS is done in real time.
 8. Data mining is done only on data warehouses.
 9. Google drive supports single file format.
 - 10 Outlook express is free email client with windows 98.
- Q.2[a] Explain various E-payment Systems. [8]
- [b] What is Online-banking? Write advantages and disadvantages of online-banking. [7]
- OR**
- Q.2[a] Explain Mobile Banking in detail. [8]
- [b] What is System development life cycle? [7]
- Q.3[a] What is CIBIL? What solution and product CIBIL provides to businesses? [8]
- [b] Explain MICR technology used for cheque clearing. [7]
- OR**
- Q.3[a] What are Data Centres? What points are considered for building data centres? [8]
- [b] Explain Core Banking Solution. [7]
- Q.4[a] Write about various banking soft wares ? [8]
- [b] What.is Hyperlink? Write steps for creating internal links between slides . [7]
- OR**
- Q.4[a] Write Steps for configuring Outlook Express? [8]
- [b] Define E-commerce. Explain role of banks in E-commerce. [7]
- Q.5 Write short notes on: [any 3] [15]
- i. Automated clearing House
 - ii. Role of DBMS in Banking .
 - iii. Smart Quill computer pen.
 - iv. Advantages of Google drive
 - v. Boomerang Facility of Email.

S4BB1 SEM-IV

Duration: 2 ½ Hrs.

Marks: 75

Please check whether you have got the right question paper.

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

Q.1 A) Choose the correct answers from the following (any eight) 08

1. All of the following are characteristics of variable life except:
 - a) Flexible premium payments
 - b) Cash value is not guaranteed
 - c) Policy owner selects where saving reserve is invested
 - d) Minimum death benefit is guaranteed
2. Which is not a premium break-up of unit linked policies?
 - a) Expenses
 - b) Finance
 - c) Mortality
 - d) Investment
3. From the below given age proof documents, identify the one which is classified a non-standard by insurance companies.
 - a) Short certificate
 - b) Identify card in case of defense personnel
 - c) Ration card
 - d) Certificate of baptism
4. Which among the following is a limitation of tradition life insurance product?
 - a) Yields on these policies is high
 - b) Clear and visible method of arriving at surrender value
 - c) Well detained cash and saving value component
 - d) Rate of return is not easy to ascertain

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5. Who among the following is most likely to buy variable life insurance?
 - a) People seeking fixed return
 - b) People who are risk averse and do not dabble in equity
 - c) Knowledgeable people comfortable with equity
 - d) Young people in general
6. Which of the below is not a valid address proof?
 - a) PAN card
 - b) Voter ID card
 - c) Bank passbook
 - d) Driving license
7. Which of the following documents is an evidence of the contract between insurer and insured?
 - a) Proposal form
 - b) Policy document
 - c) Prospectus
 - d) Claim form
8. Which one is section 2 of SBI's simple home insurance?
 - a) Burglary and theft
 - b) Fire
 - c) Public liability
9. Which is the special type of vehicle?
 - a) Honda city
 - b) Lamborghini
 - c) Publicity van

10. Which insurance contribute largest part in non-life insurance?

- Health insurance
- Motor insurance
- Fire insurance

B) State whether following statements are True or False (any Seven) s07

- Premium amount decreases with the term of coverage.
- Smart money back uses are a participating traditional life insurance.
- Premium remains same level throughout the term.
- Endowment assurance has both a death benefit as well as a survival component.
- Endowment assurance is similar to a term plan.
- The first premium receipt is the evidence that the policy contract has begun.
- ULIPs are opaque with regards to their term, expenses and savings components.
- Value of the units is determined by a formula fixed in advance.
- Flexible premium payments characteristics of variable life insurance.
- The premium quote is evidence that the policy contract has begun.

Q.2 A) Explain briefly about Unit Linked Insurance.

08

B) Define whole life insurance. What are the benefits of whole life insurance?

07

OR

C) Define insurance. What are the advantages of life insurance?

08

D) Describe different riders in life insurance product

07

Q.3 A) What is the difference between life insurance and health insurance?

08

B) Briefly explain senior citizen health insurance in India.

07

OR

C) What is general insurance? Explain the essentials of general insurance contract. 08

D) Explain what is cashless insurance? Explain the procedure for cashless claim. 07

Q.4 A) Define cargo insurance and explain its importance. 08

B) What are the factors affecting motor insurance premium? 07

OR

C) Explain the classification of vehicle under motor insurance. 08

D) Explain the home insurance policy of SBI general insurance ltd. 07

Q.5 A) What is home insurance? What are the features of home insurance? 08

B) Define fire insurance. Explain general rules and regulations of fire insurance. 07

OR

Write short notes (any three) 15

1. Micro insurance

2. Add-on covers policy's

3. Particular risk

4. Floating policy

5. Fundamental risk

IBBI SEM-IV

APRIL 2019

[Time: Hours]

[Marks:]

Please check whether you have got the right question paper.

N.B:

Q.1 A) State whether the following statements are true or false (any eight)

08

1. To form a company, Registration is compulsory.
2. The minimum requirement is only one member to form OPC.
3. The liability of the members of the company is unlimited.
4. Securities contracts (Regulation) Act established in the year 1960.
5. Demutualization means the segregation of ownership and management.
6. SEBI came into existence in the year 1994.
7. The main object of SEBI is to protect interest of Investors.
8. Prohibiting insider trading in securities is one of the important powers of the SEBI.
9. The conversion of paper based securities into electronic form is known as dematerialization of shares.
10. NSDL is not a depository.

B) Match the column (any seven)

07

- | A | B |
|------------------|------------------------------|
| 1. Companies Act | a. Shares |
| 2. Ultra virus | b. Object clause |
| 3. Security | c. Stock exchange |
| 4. M/A | d. Beyond the power |
| 5. Listing | e. 2013 |
| 6. SEBI | f. Existing shareholder |
| 7. Advertisement | g. Depository |
| 8. Rights Issue | h. Electronic form of shares |
| 9. NSDL | i. Newspaper |
| 10. De-mat | j. 1992 |

Q.2 A) Define company. State the features of company.

15

OR

B) Discuss procedure for Registration of a company.

08

C) Explain Name clause and Registered office clause of memorandum of association.

07

Q.3 A) Write a note on Articles of Association.

08

B) Discuss the procedure for corporatization and Demutualization.

07

Q.3 Explain: a) Documents required for listing under SCRA,
b) Consequence of Non-Listing

15

Q.4 Discuss the following terms under SEBI

15

- a) Mutual Funds b) Brokers c) Portfolio manager
d) under writer e) Debenture Trustee

OR

Q.4 Explain power and functions of SEBI in detail.

15

Q.5 A) Explain the working of Depository System.

08

B) Discuss the power of Depositories to make Bye-Laws.

07

OR

Q.8 Short Notes on any two out of four.

- (a) Types of Company
- (b) Doctrine of ultra-virus
- (c) Derivatives
- (d) Objectives of SEBI
- (e) NSDL

(Total Marks: 75)

2. Figures to the right indicate full marks.
3. Draw neat diagram wherever necessary.
4. Attempt all questions.

- i) Macroeconomics deals with economic growth and development.
- ii) An open economy is one which has no foreign trade.
- iii) Accordingly to J.M. Keynes, demand for money is influenced by liquidity preference.
- iv) Inflation is a state in which the prices are decreasing.
- v) The fiscal policy is concerned with government expenditure and government revenue.
- vi) The government of India always has a surplus budget.
- vii) Forward exchange rate refers to the rate at which the transaction takes place at a future date.
- viii) Balance of payment is said to be in balance when receipts are equal to payments.
- ix) Multinational Corporation have their head office in foreign countries while having offices or factories in their home country.
- x) Comparative cost advantage theory has no limitations.

(7)

Group A	Group B
1) Consumption function	a) Cambridge economists
2) Trade cycle	b) Central bank
3) Cash balance approach	c) Wave like movement
4) Monetary policy	d) Propensity to consume
5) Union budget	e) Comparative cost advantage theory
6) Public expenditure	f) Transfer of new technology
7) Arbitrage	g) Trade barrier.
8) Tariffs	h) Buying and selling of foreign currency in different markets
9) Multinational corporation	i) Government expenditure
10) David Ricardo	j) Finance Minister

(8)

(7)

(8)

d) Explain the relationship between change in investment and change in income with the help of multiplier theory. (7)

Q.3 a) Discuss the effects of inflation (8)

b) Explain Monetary policy? What are the instruments of monetary policy? (7)

OR

c) Discuss the factor influencing Velocity of circulation of money. (8)

d) Explain the liquidity preference theory of Interest. (7)

Q.4 a) What is Fiscal Policy? What are the objectives of Fiscal Policy? (8)

b) Enumerate the canon of taxation. (7)

OR

c) What is Public expenditure? Explain the significance. (8)

d) Explain FRBM Act in detail. (7)

Q.5 a) What are the merits and demerits of Flexible exchange rate? (8)

b) What are the measures to correct disequilibrium in balance of payment? (7)

OR

c) Discuss the different gains from International Trade. (8)

d) Enumerate the arguments in favour of protectionism in international trade. (7)

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

a) Trade cycle.

b) Cash transaction approach.

c) Role of Government in providing public goods.

d) Hedging, Speculation and Arbitrage.

e) Foreign portfolio Investment and Foreign direct investment.

SYBB1 Sem-IV APRIL 2019

Duration-2 ½ Hours

Marks-75

- Notes- 1) All questions are compulsory carry 15 marks each.
 2) Suitable assumptions and working notes should form the part of your answer.
 3) Figures to the right hand side indicate full marks.

1

A) Fill in the blanks (any 8):

(08)

- Salary to office staff is classified as _____ overheads.
- Cost that changes with the level of output is called _____ cost.
- Donations paid are recorded in _____ accounts only.
- Interest on investment is recorded on the _____ side of Profit & Loss Account.
- _____ standard is a past performance standard.
- _____ selling price is the price at which it is planned to sell the products.
- _____ in variable cost will increase the contribution.
- If profit is Rs. 20000 and Profit volume ratio is 40%, then Margin of safety will be Rs. _____.
- Carriage on purchase of materials is recorded in cost sheet under the head _____.
- Insurance to warehouse is classified as _____ overheads.

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

(07)

- A location, person for which costs may be ascertained and used for the purpose of cost control are called cost centres.
- Sunk costs are historical costs.
- A cost unit is a unit of a product, service or time in terms of which costs are expressed or ascertained.
- Cost accounting and Financial Accounting are the same.
- Non-cost items are not included in cost sheet.
- Standard cost is a planned cost.
- Standard cost helps to project financial statements.
- Sales Value Variance = Sales Price Variance + Sales Mix Variance.
- Under Marginal Costing, fixed costs are considered in the valuation of closing stock.
- Increase in selling price will increase Break even point.

2) A) Following figures are obtained from the Cost records for the year 2017:

Direct Materials Rs. 1200000, Wages Rs. 800000, Factory overheads Rs. 600000, Selling overheads Rs. 520000, Office overheads Rs. 780000 and Sales Rs. 5000000. A work order has been executed for the year 2018 and following expenses have been incurred:

Materials Rs. 32000, Wages Rs. 20000. Assume that in 2018, Factory Overheads have gone up by 20%, Selling overheads have gone up by 5% and Office overheads have gone down by 10%.

Find the price at which the order is to be executed so as to earn same rate of profit on selling price as in 2017.

NOTE: Factory overheads is based on Wages and other overheads are based on Factory Cost.

(15)

OR

B) Following details are obtained from the books of a manufacturing company:

Particulars	Cost Accounts (Rs.)	Financial Accounts (Rs.)
Opening stock:		
Materials	10000	15000
Finished goods	18000	16000
Closing stock:		
Materials	12000	13000
Finished goods	20000	17000
Wages	12000	10000
Factory expenses	6000	7000
Office expenses	5000	3500
Selling expenses	3000	1000
Purchase of materials	22000	26000
Preliminary expenses written off		1500
Dividend received		3000
Loss on sale of machine		2000
Sales	69000	69000

You are asked to prepare a Cost Sheet, Profit and Loss Account and a statement showing reconciliation of profits between both the set of books.

(15)

3) A) Following information was obtained from the books of a company:

Particulars	Budgeted	Actual
Production (units)	15000	16000
Fixed Overheads (Rs.)	30000	30500
Working days	25	28
Hours	60000	61000

Compute:

(15)

- Fixed overheads Cost Variance
- Fixed overheads Expenditure Variance
- Fixed overheads Volume Variance
- Fixed overheads Efficiency Variance
- Fixed overheads Capacity variance
- Fixed overheads Calendar variance

OR

B) Following data is available:

Budgeted sales: Product P 10000 units @ Rs. 5 p.u. and Product Q 7000 units @ Rs. 4p.u.

Actual sales: Product P 9000 units @ Rs. 6 p.u and Product Q 7500 units @ Rs. 5p.u.

67879

Calculate:

- Sales Value Variance
- Sales Price Variance
- Sales Volume Variance
- Sales Mix Variance
- Sales Quantity/ sub- volume Variance

(15)

- 4) A) During the first half of accounting year ended 30th June, 2017, the company incurred fixed expenses of Rs. 180000 and made a Sales of Rs. 600000. Profit is 20% of Sales. During the second half of the accounting year the company made a loss of Rs. 40000. Find out:

- Profit Volume Ratio for the first half and second half.
- Break even point (in Rs.) for the second half.
- Margin of Safety for the first half (in Rs.)
- Also prepare Marginal cost statement for the full year.

(15)

OR

B) Following information of sales and cost for the last two years:

Year	Sales (Rs.)	Cost (Rs.)
2017	200000	120000
2016	120000	80000

Calculate:

(15)

- Profit Volume Ratio
- Fixed cost
- Break Even Point
- Profit when sales are Rs. 70000
- Sales to earn a profit of Rs. 10000

- 5) A) Budgetary control vs standard costing

(08)

B) Give the classification of cost on the basis of behaviour (with examples)

(07)

OR

C) Write short notes on (any 3):

(15)

- Opportunity cost and Incremental cost
- Utility of a cost sheet
- Advantages of standard costing
- Marginal cost and Marginal costing
- Cost apportionment

S4BBI Sem-IV APRIL 2019

03/05/19

Time : 2:30 Hours

75 MRKS

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

- The basic objective for the successful environment scanning should be to minimise information.
- Project report increases wastages of resources in the business.
- A product with better distribution will never win over a superior product with poor distribution.
- The continuity of existence for limited liability has no legal restrictions.
- Quality control is a technique by means of which products of uniform acceptable quality are manufactured.
- SIDBI provides working capital to technically qualified entrepreneurs.
- An entrepreneur usually consults his bankers before taking the decision regarding the selection of a location.
- A person can become a professional manager by acquiring knowledge.
- A business plan describes all the relevant external and internal elements involved in starting a new venture
- Transfer pricing refers to the pricing of goods or services among subsidiaries within a multinational corporation.

B) Fill in the blanks with appropriate words (any seven)

07

- Need for achievement theory given by.....
 - McClelland
 - Hagen
 - Knight
- SWOT is meant to be used during thestage of strategic planning
 - Proposal
 - Second
 - Final
- is the ability to bring something new into existence
 - Innovation
 - Creativity
 - Leadership
- The period exceedingyears is regarded as a long term
 - Three
 - Four
 - Five

5. In.....segmentation market is divided on the basis of variables such as age occupation, education gender and income
 - a. Geographic b. Psychographic c. Demographic
6. channels refer to distributing goods with the help of intermediary agencies
 - a. Indirect b. Direct c. Multi-Level
7. system should make goods easily available to avoid artificial scarcities
 - a. Price b. Promotion c. Distribution
8. Entrepreneur should haveapproach
 - a. Creative b. Proactive c. Indirect
9. works as an apex body which looks after the financial needs of agriculture and rural development
 - a. NABARD b. SIDBI c. IDBI
10. People havingneed of achievement are becoming successful entrepreneurs
 - a. High b. Medium c. Low

Q.2 A) Explain the different types of entrepreneurs.

08

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

07

OR

C) Explain the innovative theory of Schumpeter

08

D) What are the different types of entrepreneurial skills.

07

Q.3 A) Explain various functions of personnel management.

08

B) What are the problems of a new venture?

07

OR

C) What is limited liability partnership? State its merits and limitations.

08

D) Explain the area to be covered in a business plan.

07

Q.4 A) What do you mean by franchising? Explain its various types

08

B) What are the various steps in selection of location.

07

OR

C) Explain the different ethical practices and code of conduct.

08

D) Explain the concept of debt funding and Explain its merits and limitation.

07

Q.5 A) What are the different promotion strategies for new venture?

08

B) What are the various barriers to entrepreneurship.

07

OR

Write short notes (any three)

15

1. Joint Stock Company
2. SWOT analysis
3. Business ethics.
4. National skills Development Corporation.
5. Branding strategies

SUBB1

Sem IV

APRIL 2019

Q. P. Code: 36582

Time: 2:30 hours

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.

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

(08)

- 1) Excess of current liabilities over current assets is called _____ working capital.
- 2) If time taken to manufacture is less then _____ working capital is required.
- 3) Holding cash for purposes that are unexpected (e.g. floods) is called _____ motive.
- 4) _____ cost is the administrative costs incurred in collecting the accounts receivables.
- 5) _____ is the replenishment quantity ordered that minimizes the combined total cost.
- 6) _____ control is the system of planning and controlling costs.
- 7) A _____ is all about integrating organizational activities.
- 8) _____ decisions have an impact of the firm objective of wealth maximization.
- 9) At _____ level total ordering cost equates total carrying cost.
- 10) Debentures carry _____ charge.

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

- 1) Working capital to meet seasonal requirements is called special working capital.
- 2) Working capital that is reflected by the items contained in the income statement is called Income working capital.
- 3) Transaction motive refers to holding of cash to meet routine cash requirements.
- 4) Share transfer fees is recorded as Receipts under cash budget.
- 5) Costs that arise when the customers express their inability to pay are called Default costs.
- 6) A good system of inventory reduces the capital tied up in various inventory.
- 7) Fixed budget is also called static budget.
- 8) Budget need not be realistic.
- 9) There is a positive correlation between risk and return.
- 10) On debt, interest is payable at a fluctuating rate.

Q.2 A) Saraswathy Ltd. manufactured and sold 12000 Mobile handsets in the year 2017. The production cost per unit was a under:

	Rs.
Material	3500
Labour	1000
Overheads	1000
Total Cost	5500
Profit	2000
Selling price	7500

For the year 2018, it is estimated that:

- (1) The output and sales will be 18000 hand-sets.
- (2) Raw materials will remain in stock for half month before issue to production.
- (3) Finished goods will remain in godown for one month before sale.
- (4) All sales will be on credit and credit allowed to customers will be two months.
- (5) 60% of raw materials requirements will be obtained from the supplier from Korea by making one month advance payment. Balance creditors allow credit of two months.
- (6) Wages and Overheads are paid one month in arrears.
- (7) Materials will be in process on an average for half month.

(8) Cash in hand and with bank should always be Rs. 50000.

You are required to forecast working capital requirement of the company and calculate the MPBF by all the three methods (Tandon Committee) (15)

OR

Q2B 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 was Rs. 20,000.

(15)

Q3.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. Lakhs)	120	130	150	180
Fixed costs (Rs. Lakhs)	30	30	35	40
Bad debts (% of sales)	0.5	0.8	1	2

The company has a contribution/sales ratio of 40% further it requires a pre-tax return on total investment at 20%. Evaluate each of the above proposals and recommend the best credit period for the company. (15)

OR

Q3.B Pankaj Ltd. gives you the following information:

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

	Rs. per kg
Direct materials	120
Direct wages	60
Variable factory overhead	50
Fixed factory overhead	30
Variable expenses (direct)	10
Selling expenses (10% fixed)	30
Administration expenses (rigid at all levels)	10
Distribution expenses (20% fixed)	10

Prepare a flexible budget for production of 7500 kgs, 9000 kgs and 12000 kgs.

(15)

Q. P. Code: 36582

Q4A. You are given the following data by Mani Ltd.:

Annual consumption 12000 kgs., cost per unit Rs. 100, carrying cost is 15% p.a. and procurement cost is Rs. 24 per order. Find EOQ. (07)

B) Nirav Ltd. gives you the following information:

Re-order quantity 3000 units, Re-order period 4 to 6 weeks, Maximum consumption 800 units, Minimum consumption 600 units.

Find re-order level, minimum level, maximum level and average stock level. (08)

OR

Q4C Calculate operating leverage, financial leverage and combined leverage from the following information provided by Kulwant Ltd. Under situation I and II and financial plan A and B:

Installed capacity: 4000 units, actual production 80% of installed capacity.

Selling price is Rs. 30 per unit, variable cost is Rs. 15 per unit. (15)

Fixed cost:

Situation I : Rs. 18000

Situation II : Rs. 21000

Capital Structure

Equity capital

15% Debentures

Plan A

Rs. 10000

Rs. 10000

Plan B

Rs. 15000

Rs. 5000

Q5A) Explain in brief the features of Cash management. (08)

B) Explain in brief the advantages of Budgetary Control. (07)

OR

Q5 Write short notes on (any 3): (15)

- Steps in credit analysis
- Advantages of Materials control
- Objectives of Materials Requirement Planning
- Strategic Financial Management
- Zero Based budgeting
