FYBAF/ BMS I BBI
& Economics
17/3/2012

Q.P. Code : 00783

[Time: $2\frac{1}{2}$ Hours] [Marks:75]

Please check whether you have got the right question paper.

N.B: **1. All questions are Copmpulsory.**
2. Figures to the right indicate full marks.
3. **Draw diagrams wherever necessary.**

Q. 1 a) State whether the following statements are True or False. (Any Eight) **(08)**

1. Opportunity costs arise because resources are unlimited.
2. An exogenous variable is within an economic model.
3. Income elasticity of demand for normal goods is negative.
4. The Delphi method uses time series data.
5. Average cost increase due to increasing return to scale.
6. An increase in price will decrease the break-even point.
7. Product sold in monopolistic competition is differentiated.
8. A Kinked demand curve indicates price rigidity in non-collusive oligopoly.
9. Transfer pricing is regulated by the government.
10. Price discrimination is not profitable if elasticity of demand is the same in different market.

b) Match the following (Any Seven) **(07)**

Group 'A'	Group 'B'
1. Extension of demand	a) Demand forecasting for intermediate product
2. Macro economics	b) Equal product curve
3. Promotional elasticity	c) Large number of buyers & sellers
4. End-use method	d) International price discrimination
5. Isoquant	e) When price of product falls
6. Fixed cost	f) High price in initial stage
7. Perfect competition	g) OPEC
8. Cartel formation	h) The analysis of national income
9. Dumping	i) Overhead costs
10. Skimming pricing	j) Selling cost
	k) Advertisement outlay
	l) Learning curve

Q. 2 A) Explain the nature of demand curve in different markets. **(08)**

B) What is demand forecasting? Explain the survey method of demand forecasting. **(07)**

OR

C) The demand equation for Sugar is given as $Q_{ds} = 200\text{-}5P_s$ and the price of sugar is given in below table **(08)**

Price of Sugar (Rs)	Quantity of demand (Kg)
5	
10	
15	
20	

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Answer the following questions:

1. Calculate quantity of demand for sugar at given prices. (03)
2. With the help of above demand schedule draw a demand curve. (02)
3. Calculate price elasticity of demand when price changes from Rs 10 to Rs 15. (03)

D) Explain the geometrical measurement of price elasticity of demand. (07)

Q. 3 A) Explain the causes for the various stages in the law of variable proportions. (08)

B) "The LAC envelopes a number of short run average cost curves" Discuss (07)

OR

C) Given TFC as Rs 145, calculate TC, ATC, AVC, and MC from the following data. (08)

Units	1	2	3	4	5	6
TVC	30	55	75	105	155	225

D) What is break-even point? Explain the limitations of break-even analysis. (07)

Q. 4 A) What is monopoly? What are its features? (08)

B) Explain the kinked demand curve hypothesis in an oligopoly market. (07)

OR

C) Explain the role of advertisement under monopolistic competition. (08)

D) Explain the short run equilibrium of a firm under the perfect competition with the help of suitable diagrams. (07)

Q. 5 A) Distinguish between marginal cost pricing & full cost pricing. (08)

B) What is price discrimination? Explain the different degrees of price discrimination. (07)

OR

Q. 5 Write short notes on (Any Three) (15)

1) Scope of Business economics
2) Types of demand forecasting
3) Producer's equilibrium
4) Features of oligopoly
5) Dumping

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SFC – FC.
BMS/BBI/BAF

Q.P. Code : 779402

(2½ Hours) **[Total Marks 75]**

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

1. A) Choose the correct alternative : (any eight) **08**

1) Lord Mahavir is the 24th Tirthankar of _____.
(Jainism, Buddhism, Judaism)
2) Hinayana & Mahayana are the two major schools of thought in _____.
(Jainism, Buddhism, Hinduism)
3) Mental retardation means when Intelligence Quotient score is below _____.
(70, 110, 99)
4) Deficiency of Vitamin _____ may cause blindness.
(A, B12, D3)
5) _____ is a solution to Communalism.
(Capitalism, Patriotism, Communism)
6) Caste system is a form of _____ stratification.
(economic, social, political)
7) As per Article 168 of the Indian Constitution the houses of State legislature can be Unicameral or _____.
(Bicameral, Multicameral, Tricameral)
8) According to the Indian Constitution there are _____ types of emergency.
(two, three, four)
9) According to the _____ Amendment Act of Indian Constitution the provisions related to Panchayatiraj are enumerated.
(73rd, 74th, 75th)
10) _____ is a national party.
(Akali Dal, Telugu Desam, Bahujan Samaj Party)

B) State whether the following statements are True or False: (any seven) **07**

1) Prophet Mohammad Paigambar founded Islam.
2) The eight fold path was given by Lord Buddha.
3) Raja Rammohan Roy opposed Sati System.
4) Cataract is not related to blindness.

TURN OVER

5) The Indian Constitution has not taken efforts to prevent economic and caste inequalities.
6) In Hinduism there are five varnas.
7) 26th November is observed as the Constitution day.
8) Dr. B.R. Ambedkar is the chief architect of the Indian Constitution.
9) There is 100% political participation of women in India.
10) Defections is a major problem for all political parties in India.

2. Enlist & explain the socio-economic problems faced by women in India. 15

OR

2. Discuss in detail the problems faced by Socially Handicapped Persons. 15

3. What are the measures to overcome the problems of communalism in India. 15

OR

3. Discuss the problems of regionalism. 15

4. Explain tolerance and Communal harmony as crucial values in Indian Society. 15

OR

4. Explain the basic features of Indian Constitution. 15

5. Bring out the role and significance of women in politics. 15

OR

5. **Write short notes on : (any three)** 15
   a) Tribal characteristics.
   b) Status of women in the vedic period.
   c) Linguistic conflicts in india.
   d) Fundamental duties of Indian Citizens.
   e) Political party system in India.

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FYBMS / BBI / BAF
Bus. Communication

Q.P. Code : 779801

(2½ Hours) **[Total Marks :75**

N.B. : (1) **All** questions are **compulsory.**

1. (A) Fill in the blanks using suitable options (**Any Eight**) : **8**

(1) A message arises in the mind of the ----------.
(sender, receiver, medium)

(2) ---------- is the manner in which a person holds his/her body.
(Posture, Structure, Gesture)

(3) ---------- is a merger of two words 'web' and 'seminar'.
(Webminar, Webinar, Weminar)

(4) Job satisfaction and success at work can give ---------- to the employees.
(mistrust, motivation, warning)

(5) Warning carries with it a sense of urgency and so requires ---------- action.
(slow, written, immediate)

(6) All successful writers of business letters adopt the ---------- in their letters.
('Me' attitude, 'You' attitude, 'I' attitude)

(7) In a letter, the ---------- has a legal significance.
(Dateline, Subject line, Attention line)

(8) ---------- is a kind of personal essay that makes out a strong case for the applicant.
(Résumé, Letter of Recommendation, Statement of Purpose)

(9) A good speech contains a/an ---------- beginning, a convincing and persuasive middle, and a striking close.
(slow, hasty, attractive)

(10) The speaker must stand before the audience in a/an --------posture.
(erect, slouching, aggressive)

(B) State whether the following statements are True or False (**Any seven**): **7**

(1) Decoding completes the cycle of communication.

(2) An order is a form of upward vertical communication.

(3) A handshake should last for about 30 seconds.

(4) Listening and hearing are different activities.

TURN OVER

(5) Feedback need not necessarily be verbal.
(6) ATM stands for Any Time Money.
(7) Complaints and Suggestion Boxes facilitate upward vertical communication.
(8) Paralanguage is non-verbal communication.
(9) Silence can be used to communicate various meanings.
(10) Intranet is confined to use within an organization.

2. (a) Discuss the significance of Feedback. **8**
(b) Discuss 'Raising Morale' as an objective of communication. **7**

OR

(c) Discuss 'Silence' and 'Posture' as methods of Non-verbal communication. **8**
(d) Discuss Upward Communication and the methods commonly used in it. **7**

3. (a) Discuss the advantages and disadvantages of using the Internet. **8**
(b) Discuss the characteristics of effective listening. **7**

OR

(c) Discuss Cross-cultural Barriers to communication. **15**

4. (a) Draft a Letter of Application with Curriculum Vitae in reply to the following advertisement: 'Wanted young graduates to work as Sales Representatives for a reputed media house.' Apply to Box No. 45140, The Times of India, Mumbai. Use the Complete Block layout. **15**

OR

(b) Mr. Sameer Hirani has been selected for the post of a sales Representative in a reputed media house. Draft a letter of Acceptance on his behalf, using the Semi Block layout. **15**

5. Write short notes on the following (**Any Three**) **15**
(a) Netiquette
(b) Cellular phones - advantages and disadvantages.
(c) The Process of Communication
(d) The Importance of Business Ethics
(e) Dumping of Medical and E-waste

FY BBI – SEM I

Financial Mgmt – I.

8/3/17

Q.P. Code :00325

[Time:$2\frac{1}{2}$ Hours] [Total Marks:75]

Please check whether you have got the right question paper.

N.B:
1. **Q. 1 is compulsory**
2. **Q.2 to Q.5 having internal options.**
3. **Figures to right indicate full marks.**
4. **State your assumptions clearly.**

Q.1 A. **Multiple choice (Any 8/10)** (08)

1. Goods returned to the suppliers should be accompanied by _____.
   a) bill (b) cash memo (c) Debit note (d) credit note
2. Bank reconciliation statement is prepared by _____.
   a) trader (b) bank (c) seller (d) student
3. A trial balance is a list of _____ accounts
   a) personal (b) Real (c) Nominal (d) Ledger
4. Income tax appears in trial balance _____ column.
   a) debit balance (b) credit balance (c) L.F (d) Income
5. A transaction not recorded at all is called as an error of _____.
   a) principle (b) complete omission (c) partial omission (d) duplication
6. Interest on investment is _____ of business concern.
   a) A Profit (b) A Loss (c) An expense (d) An income
7. All the items of income are shown on the credit side of _____ account.
   a) Balance sheet (b) Profit & Loss (c) Manufacturing (d) none of them
8. The method of valuation of closing stock is to _____.
   a) value at cost (b) value at market price (c) value at cost or market price whichever is lower (d) value at cost or market price
9. Deprecation under Hire purchase system is charged on _____.
   a) cash price (b) Hire purchase price (c) Hire purchase price or cash price whichever is higher (d) none of the above
10. Bank gives overdraft facility to _____ account
    a) current (b) saving (c) fixed deposit (d) recurring

Q.1 B. State whether above statements are True/ False. (Any 7/10) (07)

1. Accounting is useful for the owner.
2. Book keeping is an art as well science.
3. Personal transaction of proprietors is recorded in the books of accounts of business.
4. Only withdrawal slip is used to withdraw the amount from the bank.
5. A journal voucher is must for all transaction recorded in the journal

6. A person who endorses the cheque is known as endorser.
7. Narration is not necessary in ledger.
8. Interest credited in pass book is an income to the customer.
9. Purchase account always shows debit balance
10. Errors of omission are committed by clerks.

Q.2 **Journalise the following transactions in the book of Shri Herambh and also prepare necessary ledger Accounts.** (15)

2016 April

01 - Herambh started business with cash Rs. 71,000.

02 – Purchased goods from Mahesh Rs.20,000 on credit.

05 – Deposited cash into Bank of India Rs.30,000

09 – Sold goods to Dhanraj Rs.25,000 on credit.

11- Purchased furniture of Rs. 10,000 for cash.

14 – Paid to Mahesh by cheque of Bank of India Rs.10,000

18 – Received a bearer cheque for Rs.15,000 from Dhanraj.

30 – Paid salary by cheque Rs.4000

OR

Q.2 A) Prepare Bank Reconciliation statement as on 31st December 2016 of Mr. Nilesh (08)

i) Bank overdraft as per Cash Book Rs.5000
ii) Cheque issued but not recorded in Cash Book Rs.2,500
iii) Bank charges not recorded in cash book Rs.250.
iv) Charges deposited and collected by bank as per bank statement but not entered in Cash Book Rs.750.
v) Interest charged by bank recorded twice in the Cash Book Rs.500.
vi) Bank paid dues as per standing instructions but not recorded in the Cash Book Rs.300.
vii) Cheque issued by Mr. Nilesh returned dishonoured Rs.1,000.
viii) Cheque deposited but not credited by bank Rs.900.

Q.2 B) A trial balance shows excess debit of Rs.2800 which was transferred to Suspense A/c. following errors were then located. Rectify them and prepare Suspense A/c. (07)

1) Salary paid Rs.16,000 to Pinal was debited to Pinal's A/c.
2) Goods purchased of Rs.3,500 from Ajay were recorded as Rs.35000 in the purchase Book.
3) Rs.1600 paid for printing bill was posted to credit side of Printing Bill A/c.
4) Purchased goods from Rajesh worth Rs.7,700 not posted to his account in purchase book.
5) Freight paid Rs.8300 was posted twice to freight A/c
6) Total of purchase book Rs.23,000 was posted to purchase account as Rs.13,000

Q.3 **State, giving reasons whether you will consider the following items as Capital, Revenue or Deferred Revenue.** (15)

1) Cost incurred in replacing worn out but costly spare parts of a machine.
2) Repairing of the building.
3) A sum of Rs2500 previously written off as bad debts now recovered in this year.
4) Legal expenses incurred in an action for infringement of trademark.
5) Rs.25000 spent for replacing the electric motor of a machinery. The motor was destroyed by fire.
6) Travelling expenses of a director for going to Germany to purchase a new machinery.
7) Expenditure on uniforms for the staff.

OR

Q.3 The following particulars have been extracted in respect of Material 'A'. Prepare a Stores Ledger Account showing the receipts and issues, pricing the material issued on the basis of :- (15)

a) Weighted Average Method
b) First In First Out Method

Receipts:

i)	01-10-2016	opening stock	200 units at Rs.3.50 per unit.
ii)	03-10-2016	purchased	300 units at Rs.4.00 per unit.
iii)	13-10-2016	purchased	900 units at Rs.4.30 per unit.
iv)	23-10-2016	purchased	600 units at Rs.3.80 per unit.

Issues:

i)	05-10-2016	issued	400 units
ii)	15-10-2016	issued	600 units
i)	25-10-2016	issued	400 units
i)	26-10-2016	issued	200 units

Q.4 From the following trial balance as on 31-03-2016 and after considering the other information you are required to prepare Manufacturing A/c, Trading and Profit & Loss A/c of the M/s S.S trading Co. for the year ended on 31-03-2016. (15)

Particulars	Debit Rs.	Credit Rs.
Capital A/c		4,40,000
Drawings A/c	38000	
Land	20,000	
Building	50,000	
Plant & machinery	1,00,000	
Loose tools	10,000	
Bills receivable & bills payable	20,000	60,000
Bank balance	16,000	
Cash on hand	1,000	
Opening Stock (RM)	40,000	

Purchase (RM)	11,00,000	
Sales of finished goods		14,80,000
Returns	14,000	10,000
Wages	66,000	
Carriage inward	6,000	
Carriage outward	7,600	
Power & fuel	17,200	
Salaries	44,000	
Rent	2,200	
Discount		500
Debtors & Creditors	4,49,000	90,000
Advertisement expenses	5,000	
Bad debts	1,000	
Water charges	4,800	
Stores	2,000	
Furniture	4000	
Stationery & printing	4,000	
General expenses	35,800	
Insurance	7,700	
Repairs to machinery	3,200	
Extension to building	12,000	
TOTAL	**20,80,500**	**20,80,500**

Other information:

1) Stock of raw material as on 31-3-2017 was Rs.20,000. There was no opening and closing stock of finished goods.
2) Depreciation plant & machinery @ 10%, Loose tools @ 10%, furniture @ 10%, building @5%
3) Provide for doubtful @ 5% and for discount on sundry debtors @2%.
4) Rent amounting to Rs.200 for march is not paid.
5) Insurance amounting to Rs.1500 is for the next year.

OR

Q.4 **On 1st January 2016 Amir purchased an Audio system on Hire purchase system. The terms of contract were as under:** (15)

a) The cash price of the audio system was Rs.1,30,000
b) Rs.40000 was to be paid on the signing of the contract.
c) The balance was to be paid in annual installments of Rs..30000 each plus interest.
d) Interest chargeable on the outstanding balance was 6% p.a.
e) Depreciation @ 10% p.a. is to be written off W.D.V basis.

You are required to prepare for 3 years-:

1. **A statement showing calculation of interest.**
2. **Audio system's A/c**
3. **Depreciation A/c**
4. **Vendor company's A/c**

Q.5 a) What are the main functions of accounting? (08)

b) Distinguish between FIFO & Weighted average method. (07)

OR

Q.5 Write short note (any 3/5) (15)

a. Manufacturing Account
b. Capital Expenditure
c. Accounting Standard – 1
d. Capital & Drawings
e. Purchase book

9/3/17 FYBBI POM

Q.P. Code :00187

[Time: $2\frac{1}{2}$ Hours] **[Marks: 75]**

Please check whether you have got the right question paper.

N.B: 1. All Questions are compulsory.

Q.1 a. Fill in the blanks choosing the correct alternative. (Any 8 out of 10) **08**

1) Management is_____ process.
a) social b) production c) one time d) cultural

2. Authority means the right to _____.
a) command b) supply c) know d) get remuneration.

3. Fayol suggested _____ of individual interest to general interest.
a) combination b) subordination c) linking d) joining

4. C. K. Prahlad is best known for _____.
a) MBO b) strategic intent c) marketing research d) accounts

5. _____ is useful for small business.
a) centralisation c) power
b) decentralisation d) authority

6. Coordination is the _____ management.
a) first step b) tradition c) essence d) policy

7. Mr. Kumar Mangalam Birla is a _____ by profession
a) Cost accountant b) Doctor c) Chartered Accountant d) Professor

8. The father of india's "White Revolution" is _____.
a) Dr. Verghese Kurien b) Mr. Aditya Birla c) Mr. Ratan Tata d) Mr. Dhirubhai Ambani

9. _____ has made positive contribution in Indian IT sector.
a) Dr. C. K. Prahlad b) Mr. Raghuram Rajan c) Mr. Azim Premji d) Mr. Anil Ambani

10. Present president of world Bank is _____.
a) Jim Yong Kim c) Takehiko Nakao
b) Robert Zoellick d) Mr. Raghuram Rajan

Q.P. Code :00187

Q.1 b. State whether the following statements are True or False (Any 7 out of 10) **07**

1. Management uses scientific methods.
2. Traditional management is unsuitable for large business.
3. Organising arranges ways and means to execute business plans.
4. Staffing improves job satisfaction and morale.
5. Committee organisitions are always formal.
6. JRD Tata was a strong advocate of social responsibility concept and fair trade practices.
7. Dr. Vijay Govindrajan made India an exporter of software services.
8. The American Development Bank is global development bank.
9. To promote exchange rate stability is one of the objective of International Monetary Fund.
10. Managers must behave professionally.

Q.2 a. Define management. Explain its importance? **08**

b. Explain contributions of Peter Drucker **07**

OR

c. What is Contemporary Management? What are its features? **08**

d. What are the functions of management in insurance companies? **07**

Q.3 a. Explain budgeting & reporting as a functions of management. **08**

b. Discuss the importance of controlling in management. **07**

OR

c. What is staffing? Explain its process. **08**

d. Discuss the need to motivate employees in banking sector. **07**

Q.4 a. Identify the features of a good organisation structure. **08**

b. Explain the contributions of Ms. Chanda Kochhar in the success of ICICI Bank

OR

c. Write a note on President of Asian Development Bank. **08**

d. How organization structure of insurance companies are composed? **07**

Q.5 Write a short notes on the following (Any three) **15**

a. Division of labour.

b. Mr. Deepak Parekh

c. Committee organisation.

d. Motivation.

e. Management as an Art and Science.

F4BBI - sem I
10/3/17
Env. & Mangt. of Fin. Services

Q.P. Code :00059

[Time: 2 1/2] **[Total Marks:75]**

Please check whether you have got the right question paper.

N.B: **1. All Question are compulsory With internal choices**
2. Figures to the right indicate marks

Q.1 a. Fill in the blanks :- (any 8) (08)

1. _____ are business organizations that acts as mobilizers & depositors of the savings.
(Financial Markets / Financial Services / Financial Institutions)

2. A substandard is one which has remained NPA for a period of less than or equal to _____
(12 months / 6 months / 3 months)

3. An overdraft facility is offered to _____ holder.
(Savings Account / Current Account / Recurring Account)

4. _____ is a scientific approach to the problem of pure risk in the business of insurance.
(Risks Identification / Risk Control / Risk Management)

5. Insurance is a protection against _____ loss arising on the happening of an unexpected event.
(Abnormal / Accidental / Financial)

6. Banking regulation act was passed in the year. (05)
(1949 / 1956 / 1934)

7. One of the main objective of ALM Is to control _____ risk.
(liquidity / market / business)

8. Revere bank of India was established in the year _____.
(1935 / 1930 / 1933)

9. Under a social control program total _____ major banks were nationalized.
(19 / 17 /14)

10. The minimum requirement as per act for CRR is _____.
(2%, 3%, 5%)

Q.1 b. State whether the following statements are true or false :- (any 7) (07)

1. Imperial bank of India is known as RBI today.
2. Scheduled banks of India are included in Schedule 1 of RBI Act.
3. Insurance is a social device.
4. Based I framework is based on 5 pillars.
5. Operational risk is a risk arising out of human error.

6. Cheque is not a negotiable instrument.
7. Any company can use word bank, banker or banking as a part of its name.
8. Deposits are one of the asset items in banks balance sheet.
9. Commercial papers are redeemed at discount to its face value.
10. Primary objective of co-operative banks is profit making.

Q.2 a. Define Banks. Explain the essential features of Banks. (08)

b. Explain in brief different Fund Based Financial Services. (07)

OR

Q.2 Explain in brief structure of Indian Financial System. (15)

Q.3 a. Write a note on role of RBI. (08)

b. Explain the primary & secondary functions of Insurance. (07)

OR

Q.3 a. What are Commercial Banks? What are their main functions? (08)

b. Explain the brief Principles of Insurance. (07)

Q.4 a. Explain in brief power & functions of IRDA. (08)

b. What is risk management? Explain the process of risk management. (07)

OR

Q.4 a. Write a note on recommendations of narsimham committee report, 1991. (08)

b. Write a note on non- performing Assets (07)

Q.5 a. What is risk? Explain different types of risks. (08)

b. Explain in brief development functions of RBI.

OR

Q.5 Write a short notes on :- (any 3) (15)

a. Term loans
b. Credit cards
c. Bancassurance
d. Structure of RBI
e. Scheduled banks.

Q.P. Code :00059

[Time: 2 1/2] **[Total Marks:75]**

Please check whether you have got the right question paper.

N.B: **1. All Question are compulsory With internal choices**
2. Figures to the right indicate marks

Q.1 a. Fill in the blanks :- (any 8) (08)

1. _____ are business organizations that acts as mobilizers & depositors of the savings.
(Financial Markets / Financial Services / Financial Institutions)

2. A substandard is one which has remained NPA for a period of less than or equal to _____
(12 months / 6 months / 3 months)

3. An overdraft facility is offered to _____ holder.
(Savings Account / Current Account / Recurring Account)

4. _____ is a scientific approach to the problem of pure risk in the business of insurance.
(Risks Identification / Risk Control / Risk Management)

5. Insurance is a protection against _____ loss arising on the happening of an unexpected event.
(Abnormal / Accidental / Financial)

6. Banking regulation act was passed in the year. (05)
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(liquidity / market / business)

8. Revere bank of India was established in the year _____.
(1935 / 1930 / 1933)

9. Under a social control program total _____ major banks were nationalized.
(19 / 17 /14)

10. The minimum requirement as per act for CRR is _____.
(2%, 3%, 5%)

Q.1 b. State whether the following statements are true or false :- (any 7) (07)

1. Imperial bank of India is known as RBI today.
2. Scheduled banks of India are included in Schedule 1 of RBI Act.
3. Insurance is a social device.
4. Based I framework is based on 5 pillars.
5. Operational risk is a risk arising out of human error.

6. Cheque is not a negotiable instrument.
7. Any company can use word bank, banker or banking as a part of its name.
8. Deposits are one of the asset items in banks balance sheet.
9. Commercial papers are redeemed at discount to its face value.
10. Primary objective of co-operative banks is profit making.

Q.2 a. Define Banks. Explain the essential features of Banks. (08)

b. Explain in brief different Fund Based Financial Services. (07)

OR

Q.2 Explain in brief structure of Indian Financial System. (15)

Q.3 a. Write a note on role of RBI. (08)

b. Explain the primary & secondary functions of Insurance. (07)

OR

Q.3 a. What are Commercial Banks? What are their main functions? (08)

b. Explain the brief Principles of Insurance. (07)

Q.4 a. Explain in brief power & functions of IRDA. (08)

b. What is risk management? Explain the process of risk management. (07)

OR

Q.4 a. Write a note on recommendations of narsimham committee report, 1991. (08)

b. Write a note on non- performing Assets (07)

Q.5 a. What is risk? Explain different types of risks. (08)

b. Explain in brief development functions of RBI.

OR

Q.5 Write a short notes on :- (any 3) (15)

a. Term loans
b. Credit cards
c. Bancassurance
d. Structure of RBI
e. Scheduled banks.

FY BBI
Commerce
Quantitative method

Q.P. Code :00068

COMMERCE

FY BBI

Quantitative methods - I

[Time:$2^{1/2}$ Hours] **[Total marks : 75]**

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

Q.1 A. Choose the correct answer. (any 8) (08)

1. Number of members in a family is an example of _____ distribution.
   (a) discrete (b) continuous (c) none of these
2. _____ is not a measure of central tendency.
   (a) Mean (b) standard derivation (c) mode
3. Mean deviation from _____is less than that from any other value.
   (a) Median (b) mode (c) mean
4. If two variables vary together in the same direction, then there is _____ correlation between them.
   (a) Positive (b) negative (C) no
5. The tabulated rate of annual premium is expressed per Rs. _____
   (a) 1000 (b) 100 (c) 1
6. The extra period given to a policy holder to pay a premium after its due date is over is called _____
   (a) Maturity period (b) grace period (c) none of these
7. If a and $\bar{A}$ are complementary events, then $P(\bar{A})$ = _____
   (a) 1 + P(A) (b) –P(A) (c) 1-P(A)
8. If A and B are independent events then, conditional probability (A/B) = _____
   (a) P(A) – P(B) (b) P(A) (c) P(B)
9. In Paasche's index number, _____ years quantities are used
   (a) Base (b) current (C) both a & b
10. Cost of living index number is also known as _____ index number.
    (a) Value (b) consumer price (C) wholesale

Q.2 B State true or false (any 7) (07)

1. The weights used in quantity index numbers are prices.
2. EOL stands for expected opportunity loss.
3. Standard deviation is equal to the square root of variance.
4. Range is difficult to calculate.
5. Co- efficient of correlation cannot be negative.
6. Supply and price of any commodity are positively correlated.
7. The paid up value is paid at the time of maturity of the policy.

8. Diagrams and graphs are pictorial representation of tabular data which is easily understand by a common man.
9. Mode = 3 mean – 2 median
10. Median can be found graphically with the help of histogram.

Q.2 a. Prepare less then, greater than cumulative frequency and less than, greater then relative frequency for the following data (08)

Marks	10 - 20	20 - 30	30 - 40	40 - 50	50 - 60
No of student	3	9	12	3	3

b. Draw histogram and find mode graphically for the following data. (07)

Class interval	10 -15	15 – 20	20 - 25	25 – 30	30 -35	35 – 40	40 – 50
Frequency	10	12	13	22	20	7	4

OR

Q.2 C. Calculate arithmetic mean for the following frequency table. (08)

Class interval	20-30	30-40	40-50	50-60	60-70
Frequency	8	26	30	20	16

d. Compute D_3 and P_{70} for the following data. (07)

Marks	0-10	10-20	20-30	30-40	40-50	50-60	60-70	70-80
No. of student	05	07	08	12	28	22	10	08

Q.3 a. Calculate quartile deviation and co-efficient of quartile deviation for the sales of 50 shops (08)

Sales in (100 Rs.)	100-110	110-120	120-130	130-140	140-150	150-160
No. of shops	4	7	20	9	6	4

b. Calculate the standard deviation of the height of 8 children. (07)
Height on cm : 90,94,95,97,100,103,105,108

OR

Q.3 C. Calculate co-efficient of correlation between height of father and height of son. (08)

Height of father(cm)	64	65	67	68	69	70	73
Height of son(cm)	66	67	69	69	70	70	72

D. Calculate co-efficient of rank correlation between the marks in test x and test y. (07)

Marks in test x	44	49	52	53	47	76	65	60	63	58
Marks in test y	48	58	45	60	43	80	59	50	77	46

Q.4 a. Following is the pay –off matrix corresponding to four states of nature S_1, S_2, S_3, S_4 and four courses of action A_1, A_2, A_3, A_4.

State of nature	Course of action				Probability of state
	A_1	A_2	A_3	A_4	
S_1	50	400	-50	0	0.15
S_2	300	0	200	300	0.45
S_3	-150	100	0	300	0.25
S_4	50	0	100	0	0.15

Calculate EOL.

b. If X is a random variable having the probability function. (07)

$P(X = x) = \frac{x}{8}$, $x = 0,1$

$= \frac{k}{4}$, $x = 2$

$= \frac{kx}{16}$, $x = 3$

Find k and $E(x)$

OR

Q.4 c. Find the Marshall – Edgeworth index number for the following data with 1995 as the base year (08)

Commodity	1995		1998	
	Price	quantity	Price	quantity
A	12	25	15	28
B	10	20	15	25
C	4	15	6	12
D	6	20	9	15

Q.4 d For a person 40 years of age, the tabulated annual premium for an endowment policy for 20 years is Rs.50.70 per thousand. A person wants to buy a policy with sum assured Rs.3,00,000 and pay premium every month. The company adds extra 5% on the tabulated premium for the monthly payment but offers a reduction of Rs. 2 per thousand for a policy with sum assured more than Rs. 1,00,000. Find the net monthly premium that the person has to pay. (07)

Q.5 a. Explain different types of ogives. (08)

b. Write down the properties of arithmetic mean (07)

OR

Q.5 C. Write notes (any three) (15)

1. Characteristics of good measures of dispersion
2. Concept of correlation
3. Properties of normal curve
4. Limitations of Index numbers.
5. Explain the terms (i) bonus (ii) lapse in insurance