

FYBBI - Sem - I  
Sep - 2016  
Bus. Communication

Q.P. Code : 779800

(2½ Hours)

[ Total Marks :75

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

1. (A) Match the Columns (Any Eight) :-

- |                           |                          |
|---------------------------|--------------------------|
| (1) Physical Barrier      | (a) Documents Attached   |
| (2) Charts and Graphs     | (b) General Agreement    |
| (3) Enclosure             | (c) Sales Objective      |
| (4) Technical Terminology | (d) Jargon               |
| (5) Clarity               | (e) Dear Sir             |
| (6) Consensus             | (f) Body Language        |
| (7) Persuasion            | (g) C's of Communication |
| (8) Salutation            | (h) Language Barrier     |
| (9) Kinesics              | (i) Noise                |
| (10) Homonyms             | (j) Visual Communication |

8

(B) State whether the following statements are True or False (Any Seven):- 7

- (1) The sender and the encoder may be two different persons.
- (2) A message and a communication are the same.
- (3) Grapevine is an informal, secondary channel of communication.
- (4) Silence is an effective method of communication.
- (5) The process of communication begins with a medium and channel.
- (6) A sign and a signal are the same.
- (7) Colours convey many direct and indirect messages.
- (8) Written communication has legal value.
- (9) Sending a FAX message is equivalent to sending a photo copy.
- (10) The Inside Address is a compulsory part of a business letter.

2. (a) Explain and illustrate the Process of Communication. 7
- (b) List any four advantages and disadvantages of technological advancements in communication. 8

OR

- (a) List the advantages and disadvantages of Grapevine communication. 7
- (b) List and explain the advantages and disadvantages of Internet. 8

TURN OVER

3. Distinguish between Listening and Hearing. List and explain the common barriers to effective listening. 15

OR

Explain the term Business Ethics with special reference to Personal Integrity at the Workplace. 15

4. (a) Draft a Letter of Application with Curriculum Vitae for the post of an IT Administrator at Cloud Computech, Use the Complete Block layout. 10  
(b) Mr. Kuber Sharma has been offered the post of an IT Administrator in Cloud Computech. Draft a Letter of Job Acceptance on his behalf. Use the Modified Block layout. 5

OR

- (a) Draft a Letter of Application with Curriculum Vitae for the post of an Accounts Manager in Kalkaji Films Pvt. Ltd. Use the Complete Block layout. 10  
(b) Mr. Hiralal has been working as an Accounts Manager with Kalkaji Films Pvt. Ltd. since the past five years and would now like to resign from his post. Draft a Letter of Resignation on his behalf. Use the Semi Block layout. 5

5. Write short notes on the following (Any Three):- 15  
(a) 'You' Attitude  
(b) Motivation as an Objective of Communication  
(c) Surrogate Advertising  
(d) Communication by Silence  
(e) Office Etiquette

FYBBI - Sem-I

Sept - 2016

Foundation Course - I

QP Code : 779600

(2 ½ Hours)

[ Total Marks :75

- N.B. :** (1) All questions are **compulsory**.  
(2) **Figures to the right** indicates **full** marks.  
(3) Question **No.5** should attempt by Army, Navy and Air wing Cadets respectively.

1. (A) State the following sentences are True or False (**Any Eight**). 8

- (1) There are 18 directorates in NCC.
- (2) NCC is the smallest youth organization in world.
- (3) Water is a natural resource.
- (4) On 'Right Turn' command we turn right at 45 degree.
- (5) When we talk with our Junior we should be in Savdhan position.
- (6) Earthquake is a natural disaster.
- (7) Major is the lowest rank of Associate NCC Officer in NCC.
- (8) We should conserve the forest.
- (9) Communication skill is one of the best qualities of leadership.
- (10) There are four wings in Defence.

(B) Fill in the blanks (**Any Seven**) 7

- (1) There are \_\_\_\_\_ types of drill.
- (2) \_\_\_\_\_ Country invented the drill.
- (3) In Savdhan position, the angle between two legs is \_\_\_\_\_.
- (4) Unity and \_\_\_\_\_ is motto of NCC.
- (5) \_\_\_\_\_ is DG of NCC.
- (6) The NCC established in India in year \_\_\_\_\_.
- (7) \_\_\_\_\_ awareness knew yourself.
- (8) \_\_\_\_\_ is the Supreme Commander of all three armed forces.
- (9) \_\_\_\_\_ is the first rank of Junior Commissioned Officer in Indian Navy.
10. \_\_\_\_\_ is the highest Gallantry award in Indian armed forces.

2. (a) Describe the NCC Organization. 8

(b) Write a note on the significant role played by any one of the National Hero in freedom movement. 7

**OR**

(a) India Exhibits Unity in Diversity. Explain 8

(b) Write NCC Song. 7

[TURN OVER]

3. (a) What is the role of NCC in conservation of water resource?  
(b) What are the bad manners in Drill?

OR

- (a) Explain the safety Measures taken During Camps.  
(b) What is rain water harvesting? What are its advantages for rural areas?

4. (a) Explain the process of communication.  
(b) Give an account of physical and social factors influence in shaping our personality.

OR

- (a) Explain the types of leadership.  
(b) How would we know if someone is not listening to us?

5. Write Short note on any **Three** of the following (ONLY FOR ARMY).

- (1) Badges & Ranks in Army.  
(2) Types of communication  
(3) Assembling & cleaning of 7.62 mm SLR rifle  
(4) Features of wireless technologies.  
(5) Kargil War.

OR

- Write Short note on any three of the following (ONLY FOR NAVY)

- (1) Importance of swimming.  
(2) Equivalent Ranks in Three Services.  
(3) Names of gallantry award winners.  
(4) SAR organization in the Indian Ocean.  
(5) History of Indian Navy.

OR

- Write Short note on any three of the following (ONLY FOR AIR)

- (1) Ranks in Air Force.  
(2) Rules of the Air.  
(3) Aviation Medicine.  
(4) Laws of motion.  
(5) Development of aviation

[TURN OVER]

FYBBI - Sem - I  
Sept - 2016  
Pres. Economics.

Q.P. Code : 779301

(2½ Hours)

[Total Marks 75]

- N.B.** 1) All questions are Compulsory.  
2) Figures to the right indicate marks.  
3) Draw diagrams wherever necessary.

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

**08**

- 1) Extension in Demand and increase in demand means the same.
- 2) When demand is perfectly elastic the demand curve will be a vertical straight line.
- 3) Isoquants normally intersect Y axis.
- 4) Economies of scale lead to reduction in cost of production.
- 5) At break even point the firm's total revenue is maximum.
- 6) Perfectly competitive firm is a price taker.
- 7) Selling cost is a unique feature of Monopolistic competition.
- 8) Cartel formation helps the oligopoly firms to avoid competition.
- 9) Price discrimination exists only in a Monopoly Market.
- 10) Cost plus pricing is also called as Mark up pricing.

**b) Match the following (Any Seven) :-**

**07**

Group A	Group B
1) Oligopoly	i) Negation of Competition
2) No Consumer Surplus	ii) Few sellers.
3) Monopoly	iii) 1st Degree of Price Discrimination
4) $MC = MR$	iv) $Q = f(P)$
5) Long Run Average Cost Curve	v) $TC/n$
6) Division of Labour	vi) $TR_n - TR_{(n-1)}$
7) Composite Demand	vii) Equilibrium of a firm
8) Demand function	viii) Envelopes Curve
9) Average cost	ix) Internal Economies to scale.
10) Marginal Revenue	x) Electricity

**TURN OVER**

2. a) Explain with the help of diagram different types of Price elasticities of demand. 08
- b) What are the steps involved in Demand forecasting? Explain briefly. 07

OR

2. c) Enumerate the importance of Demand forecasting. 08
- d) What are the factors determining elasticity of Demand? Explain. 07
3. a) What is an Isoquant? Explain its properties using diagrams? 08
- b) Discuss briefly the Law of variable properties. 07

OR

3. c) Explain different types of Internal and External economies to scale. 08
- d) The total fixed cost incurred by a firm is Rs. 1000/-. Calculate TC, AC and VC from the following data : 07

Unit	1	2	3	4	5	6	7	8
MC	100	200	300	400	500	600	700	800

4. a) Explain the concept of Kinky Demand curve. 08
- b) Diagrammatically explain the concept of Break even Point Analysis. 07

OR

4. c) Explain the concept of Long - run Equilibrium of a firm in perfect competition, with the features of perfect competition market structure. 08
- d) Explain the features of monopolistic competition. 07

TURN OVER

5. a) Explain the concept of Long Run Average Cost? Also explain the relationship between AC & MC. 15

OR

5. b) Write short notes on (Any Three) :-

15

- 1) Price Discrimination
- 2) Law of Demand
- 3) Opportunity Cost
- 4) Mark up Pricing
- 5) Dumping

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FY BBI  
MAY-2016

Fin. Accounting Q.P. Code : 779002

(2½ Hours)

[ Total Marks : 75

- N.B. :** (1) Q1 is compulsory.  
(2) Q2 to Q5 having internal options.  
(3) State your assumptions clearly.  
(4) Working should form part of answer.

1. (a) Fill in the blanks: (**Any Eight**)

8

1. Money Value or Reputation of business is known as \_\_\_\_\_  
(a) Goodwill (b) Copy right
2. Totalling of Journal or Ledger is called as \_\_\_\_\_  
(a) Folio (b) Casting
3. Office Furniture is \_\_\_\_\_ account.  
(a) Personal (b) Real
4. Paid Salary to Mandar should be debited to \_\_\_\_\_  
(a) Salary (b) Mandar
5. Bad Debts are recorded in \_\_\_\_\_ book.  
(a) Sales Book (b) Journal Proper
6. Valuation of inventories is governed by \_\_\_\_\_  
(a) AS- 1 (b) AS-2
7. Carriage on purchases is \_\_\_\_\_ to cost of inventory.  
(a) Added (b) Deducted
8. Hire Purchase Comprise of Hire Purchaser and \_\_\_\_\_  
(a) Vendor (b) Lawyer
9. For a Sugar Mill, Sugar cane is a \_\_\_\_\_  
(a) Raw Material (b) WIP
10. Prepaid Insurance is \_\_\_\_\_ side of item in balance sheet  
(a) Liabilities (b) Asset

[ TURN OVER



(b) Match the Column (Any Seven)

Column A	Column B
(1) Suri Account	(a) Luca Paicholi
(2) Rent Account	(b) Asset Side of Balance Sheet
(3) Closing Stock	(c) Debit Balance
(4) HPP	(d) Credit Balance
(5) Down Payment	(e) Down Payment + Installment
(6) Depreciation in Trial balance	(f) Intial Payment Made
(7) Opening Balance- Debtors Account	(g) ICAI
(8) Opening Balance- Creditors Account	(h) Personal Account
(9) Accounting Standard Issued By	(i) Nominal Account
(10) Father of Accounting	(j) Profit and Loss Account

2. Journalize the following transactions, Post them into ledger and prepare trial balance in books of M/s Ratnam Industries Ltd. (Narration not required)

15

Jan. 01 Business started with Cash Rs 25000; Building Rs.75000 ; Furniture Rs. 10000

Jan. 03 Cash Purchases Rs. 12500

Jan .04 Cash Sales Rs 13000

Jan. 06 Purchased Goods worth Rs 15000@ 10% Trade Discount From Rachit & Company

Jan. 08 Sold Goods worth Rs 18000 to Darshit & co.

Jan. 15 Purchased Furniture worth Rs 2500 on credit basis from Shubham Furniture Mart.

Jan. 20 Received Cash from Darshit & Co.

Jan. 25 Paid to Rachit & Co. in full and final settlement.

Jan. 28 Paid Salaries Rs 1500 ; Insurance Rs 250 ; Printing & Stationery Rs 750.

OR

[ TURN OVER

2. (a) State whether the following Capital, Revenue or Deferred Revenue Expenditure
- (1) Purchased Machinery for production.
  - (2) Purchased Typewriter for resale.
  - (3) Heavy inaugural expenses paid for new company.
  - (4) Wages paid for installation of new machinery.

(b) Prepare Bank Reconciliation for the year ending 31/03/2015. 7

- (1) Bank Balance as per Cash Book Rs 8600
- (2) Cheques of Rs 4000 issued but not presented for payment
- (3) Bank debited bank charges Rs 200
- (4) Cheque of Rs 28000 deposited into bank but not credited by bank
- (5) Bank Paid Insurance Premium Rs 2500 directly.
- (6) Bank Credited Interest on Investment Rs 1900 but not recorded in the Cash Book

3. Tiruppur Trading Company purchased Machinery from Salem Machinery Ltd. on Hire Purchase Agreement on 1st January 2015, paying Cash Rs 10000 and agreeing to pay further three installments of Rs 1 0000 each on 31st December each year. The Cash Price of the machine is Rs 37250. The Salem Machinery Ltd charges interest at 5% pa. Tiruppur Trading Company writes off @ 10% pa as depreciation on the reducing balance method. Prepare 15

- (1) Machinery Account
- (2) Salem Machinery Ltd
- (3) Interest Table

OR

3. The following are the transactions in respect of Material X for the month of September 2015. 15

Date	Transactions	Units	Rate
01/09/2015	Opening Balance	400 units	Rs 2.90 per unit
06/09/2015	Purchased	500 units	Rs 3.00 per unit
10/09/2015	Issued	700 units	
15/09/2015	Purchased	700 units	Rs 3.10 per unit
20/09/2015	Issued	800 units	
25/09/2015	Purchased	400 units	Rs 3.20 per unit
30/09/2015	Issued	300 units	

Prepare Stores Ledger Account As Per FIFO and Weighted Average Method

[ TURN OVER

4. From the following Trial Balance of Ravindra Co; Prepare Manufacturing Account; Trading and Profit & Loss Account and Balance Sheet as on 31/03/2016.

Particulars	Debit (Rs)	Credit (Rs)
Capital		40000
Sales		25000
Purchases	15000	
Salaries	2000	
Rent	1500	
Insurance	300	
Drawings	5000	
Machinery	28000	
Bank Balance	4500	
Cash Balance	2000	
Stock as on 1/4/2015:		
Raw Materials	2000	
Work in Progress	2000	
Finished Goods	1200	
Debtors	2500	1000
	66000	66000

**Adjustment Required :**

- (1) Stock on 31/03/16 was follows:  
Raw Materials Rs 1500  
Work in progress Rs 1500  
Finished Goods Rs 1900
- (2) Machinery to be depreciated @ 10% pa
- (3) Rent paid in advance Rs 200
- (4) Insurance prepaid Rs 90
- (5) Salaries to be distributed between Factory and Office in Ratio 2:5

**OR**

[ TURN OVER

4. (a) From the following particulars, Prepare Manufacturing Account for the year ended 31/03/2016.

Particulars	₹
Opening Stock (01/04/2015)	
Raw Materials	33,000
Work in Progress	17,000
Finished Goods	27,000
Purchases of Raw Material	1,10,000
Carriage Inward (Raw Material)	2,600
Purchase Return on Raw Material	5,200
Freight & Octroi on Raw Material	600
Sales	3,00,000
Sale of Factory Scrap	150
Rent (3/4 <sup>th</sup> for factory)	4,000
Insurance ( 20% for factory)	1,000
Productive Wages	6,000
Repairs to Building ( 40% for office building)	1,000
Depreciation on Machinery	2,100
Factory Supervisor's Salary	2,400
Manager's Salary (1/4 <sup>th</sup> for factory)	5,000
Closing Stock as on 31/3/2016	
Raw Material	22,000
Work in Progress	13,500
Finished Goods	40,000

7

4. (b) Pass necessary adjustment entries for the following adjustment
- (1) Depreciation on Machinery @ 10% on Cost Rs 100000 ; Land & Building @ 2% on Cost Rs 2500000.
  - (2) Salaries Outstanding Rs 10000.
  - (3) Closing Stock was valued at Rs 55000.
  - (4) Goods worth Rs 5000 destroyed by fire. Insurance company accepts the claim for Rs 4500.
  - (5) Rs 2000 to be transferred to Revenue Fund.

[ TURN OVER

5. (a) Explain the process involved in accounting ?
5. (b) Explain the types of accounting errors ?

**OR**

5. Write Short Notes ( Any Three)

- (1) FIFO
- (2) Features of Hire Purchase System
- (3) Capital Expenditure
- (4) Entity Concept and Going Concern Concept
- (5) Accounting Standard - 01

7

15

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FYBBAI - Sem - I  
Nov - 2016  
Form of MOWA  
Duration : 2 ½ hours

Q.P. Code : 779101

Maximum marks: 75

- NOTE:** (i) All questions are compulsory  
(ii) Figures to the right indicate full marks.

**Q1.** (a) Fill in the blanks by choosing the correct alternatives (**Any Eight**)

- 1) Management is on \_\_\_\_\_, science and profession.  
a) Art                      b) Law                      c) politics
- 2) Taylor supported \_\_\_\_\_ study.  
a) census                  b) work                      c) market
- 3) Traditional management is based on old \_\_\_\_\_.  
a) customs                  b) records                  c) policies
- 4) Planning is a \_\_\_\_\_ process.  
a) physical                  b) virtual                      c) mental
- 5) Know Your Customer (KYC) is part of \_\_\_\_\_ risk.  
a) technical                  b) operational                  c) physical
- 6) Delegation \_\_\_\_\_ burden on the superior.  
a) reduces                  b) increases                  c) balances
- 7) IRDA has \_\_\_\_\_ functions.  
a) regulatory                  b) audit                      c) legal
- 8) \_\_\_\_\_ has made positive contribution to Indian IT sector.  
a) Azim Premji                  b) Verghese Kurien                  c) Adity Birla
- 9) The Hinduja Group is a global conglomerate company head quartered in \_\_\_\_\_.  
a) Mumbai                      b) London                      c) Tokyo
- 10) Present president of Asian Development Bank is \_\_\_\_\_.  
a) Takehiko Nakao                  b) Jim Yong Kim                  c) Haruhiko Kuroda

**TURN OVER**

**(B) State whether the following statements are True or False (Any Seven) 07**

- 1) Management is doing the work.
- 2) Dual command is not dangerous.
- 3) Planning is economical.
- 4) Co-ordination happens on its own.
- 5) Informal Organisation is not governed by rules.
- 6) Functional organisation is most commonly used in banks.
- 7) Industrialists constitute the poorest section of the society.
- 8) Dr. Verghese Kurien made India an exporter of software services.
- 9) Narayan Murthy believes in creating wealth legally and ethically.
- 10) To promote exchange rate stability is one of the objectives of IMF.

**Q.2 a) Define management. Explain the importance of management. 08**

**b) Explain the Henri Fayol's fourteen principles of management. 07**

**OR**

**a) State and explain the features of contemporary management. 08**

**b) Define staffing. Discuss the staffing process in banking companies. 07**

**Q.3 a) What are the advantages of planning? 08**

**b) What is directing? Explain the principles of direction. 07**

**OR**

**a) How to motivate employees in the insurance sector? 08**

**b) Explain the merits and demerits of formal and informal organisation structures. 07**

**TURN OVER**

- Q.4**
- a) Describe the organisation structures in Banking companies (any four) **08**
- b) Write a note on K. V. Kamath and describe the contribution of K. V. Kamath in the progress of ICICI Bank. **07**

**OR**

- a) Explain the contributions of Mr. Narayan Murthy in the growth of Infosys. **08**
- b) Write a note on the President of World Bank. **07**

- Q.5** Write Short notes on the following (**Any Three**) **15**
- 1) Management as a Profession
  - 2) TQM
  - 3) Advantages of Decentralization of Authority
  - 4) Departmentation by Functions
  - 5) Contributions of Peter Drucker.

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F4B21 - Sem I  
Nov - 2016  
Fin. & Mng. of Fin. Services  
(2½ Hours)

QP Code : 779202

[ Total Marks : 75

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

1. (A) Fill in the blanks Any Eirth:

- (1) Commercial paper are sold at \_\_\_\_\_ & redeemable at its face value.  
[ Discount / Par / Premium ]
- (2) In 1969, under a Social Control Program \_\_\_\_\_ major banks were nationalized.  
[ 19 / 7 / 14 ]
- (3) A bill market is a market for \_\_\_\_\_ bills.  
[ Short term / Medium term / Long term ]
- (4) \_\_\_\_\_ means the automatic transfer of rights & remedies of the insured to the insurer upon the insured having received the benefits of insurance.  
[ Contribution / Subrogation / Indemnity ]
- (5) CC Stands for \_\_\_\_\_  
[ Carbon copy / Carbon credit / Cash credit ]
- (6) One of the main objectives of ALM is to control \_\_\_\_\_ risk.  
[ Liquidity / Market / Business ]
- (7) \_\_\_\_\_ is private sector bank.  
[ Bank of India / Bank of Baroda / ICICI Bank ]
- (8) \_\_\_\_\_ means, protection of economic value of assets.  
[ Banks / Insurance / Mutual Funds ]
- (9) \_\_\_\_\_ is a person who accepts deposits, money on Current A/c, issues & pay cheques & collects cheques for his customer.  
[ Accountant / Advisor / Banker ]
- (10) \_\_\_\_\_ is also known as insurance of insurance.  
[ Double Insurance / Reinsurance / Fire Insurance ]

[TURN OVER]

(B) Match the columns Any Seven:

- |                            |  |   |
|----------------------------|--|---|
| (A)                        | (B)  | 7 |
| (1) Savings Account        | (a) Proportionate Payment of claim               |   |
| (2) Certificate of Deposit | (b) Depositing Lumpsum Amount                    |   |
| (3) Indemnity              | (c) Bank of Baroda                               |   |
| (4) Current Account        | (d) Money Market Instrument                      |   |
| (5) Pillar I               | (e) Deposit of Fixed amount at regular interval. |   |
| (6) Public Sector Bank     | (f) Restriction on number of withdrawal          |   |
| (7) Fixed Deposit A/c      | (g) Compensate for loss & No Profit.             |   |
| (8) Private Sector bank    | (h) Minimum Capital Requirement                  |   |
| (9) Contribution           | (i) HDFC Bank                                    |   |
| (10) Recurring Account     | (j) Overdraft Facility                           |   |
2. (A) Define Banking. Explain the features of banking. 8
- (B) What is Insurance? What are the objectives of insurance? 7
- OR**
- (C) What are financial services? Explain in brief fund based financial services. 8
- (D) "Indian financial system comprises of four pillar". Explain. 7
3. What are Commercial Bank? Explain functions of Commercial Bank. 15
- OR**
3. (C) Explain modes of creating charges on secured loans. 7
- (D) What are the fundamental principles of insurance. 8
4. (A) What is Risk? Explain different types of risk. 8
- (B) Explain the provision related to opening of new branch as per Banking Regulation Act, 1949 7
- OR**
- (C) List down the recommendations of Narasimham Committee. 8
- (D) Write a brief note on NPA's 7
5. (A) What is ALM? Explain the functions of ALM. 8
- (B) Explain the powers & functions of IRDA. 7
- OR**
5. Write Short notes on Any Three: 15
- (1) Bancassurance
- (2) Scheduled Bank
- (3) RBI
- (4) Credit Card
- (5) Banking Ombudsman

FY BBI - Sem - I  
Nov - 2016  
Quantitative Methods

Q.P. Code : 787200

(2½ Hours)

[ Total Marks :75

- N.B. :** (1) All questions are compulsory carrying 15 marks each  
(2) Figures to the right indicate full marks of each subquestion.  
(3) Graph to be provided wherever needed.

1. (A) Choose the correct answer : (any eight)

- (1) Mode of the data 1,2,2,2,3,3 is -----  
(a) 1 (b) 2  
(c) 3 (d) none of these
- (2) To calculate rank correlation coefficient, we find ----- between the ranks.  
(a) sum (b) product  
(c) difference (d) none of these
- (3) ----- is a measure of dispersion.  
(a) Mean (b) Mode  
(c) Standard deviation (d) none of these
- (4) ----- can be located with the help of a histogram.  
(a) Mode (b) Mean  
(c) Decile (d) None of these
- (5) If F denotes Fisher's index number, L denotes Laspeyre's index number, and P denotes Paasche's index number, then  $F =$  -----  
(a)  $L + P$  (b)  $L - P$   
(c)  $L \times P$  (d)  $\sqrt{L \times P}$
- (6) For the data: 8,1,4,5,9,3,2,7 range is -----  
(a) 6 (b) 8  
(c) 4 (d) 7
- (7) For calculating -----, we use a regret table.  
(a) minimax (b) percentage  
(c) average (d) none of these
- (8) Deciles divide the data into ----- equal parts.  
(a) 15 (b) 10  
(c) 5 (d) none of these
- (9) EOL stands for Expected ----- Loss.  
(a) Opportunity (b) Objective  
(c) Occupancy (d) none of these

8

TURN OVER

(10) Time given extra after the due date of premium is known as ----.

- (a) Maturity Period (b) Grace  
(c) Lapse (d) none of these

1. (B) State true or false. (any Seven )

- (1) Insurance premiums can be paid monthly.
- (2) Class-mark of the interval 10-20 is 15.
- (3) Quartiles divide the data into 2 equal parts.
- (4) EMV stands for Expected Monetary Value.
- (5) Arithmetic mean of 4 and 6 is 7.
- (6) Index number for the base year is always zero.
- (7) Coefficient of correlation lies between -1 and +1.
- (8)  $b_{yx}$  and  $b_{xy}$  are called regression coefficients.
- (9) Probability of an event can be negative.
- (10) Mean deviation can be obtained from arithmetic mean.

2. Solve :

(A) Draw histogram and frequency polygon for the following data :

8

Marks	10-20	20-30	30-40	40-50	50-60
No. of students	05	15	25	10	05

(B) For the following data, find mean, median and mode:

7

x	1	2	4	6	7
f	4	5	3	1	2

OR

10

2. (C) Find  $D_0$  and  $P_{20}$  for the following data :

Age in years	0-5	5-10	10-15	15-20	20-25
No. of persons	07	18	25	30	20

TURN OVER

2. (D) Find class-width, less than cumulative frequency, and greater than cumulative frequency from the following data : 5

Class - interval	50-60	60-70	70-80	80-90	90-100
Frequency	07	12	15	08	04

3. Solve :

- (A) Calculate standard deviation for the following data : 10

Class - interval	0-10	10-20	20-30	30-40	40-50
Frequency	02	03	07	05	03

- (B) A factory produces two types of bulbs A and B. The average life and standard deviation for the two types are given below. Which type is more uniform? 5

$$\bar{x}_A = 1100, \bar{x}_B = 840, \sigma_A = 220, \sigma_B = 210$$

OR

3. (C) Average prices of rice and wheat per quintal for 5 years are given below. Find coefficient of correlation. 8

Price of Rice (100 Rs.)	15	18	20	19	23
Price of Wheat (100 Rs.)	10	10	11	12	12

- (D) For the following data, find the two regression equations : 7

$$\bar{x} = 40, \bar{y} = 80, \sigma_x = 0.5, \sigma_y = 7, r = 0.55$$

TURN OVER

4. Solve :

- (A) For the following data, find Laspeyre's, Paasche's, and Fisher's index numbers :

Commodity	Base Year		Current Year	
	Price	Quantity	Price	Quantity
A	8	20	10	22
B	9	15	10	20
C	7	18	11	23
D	10	6	15	6

- (B) A random variable  $x$  has the following distribution :

$x$	0	1	2	3	4	5
$p(x)$	0.04	0.20	0.40	0.20	0.12	0.04

Find  $E(x)$  and  $V(x)$ .

OR

4. (C) For the following pay-off table, suggest best action using (i) maximin (ii) maximax (iii) minimax regret criterion.

States of Nature	Acts			
	$A_1$	$A_2$	$A_3$	$A_4$
$S_1$	14	02	09	08
$S_2$	09	10	11	13
$S_3$	10	08	11	11
$S_4$	06	07	10	12

- (D) Mr. Sameer Raza has taken an insurance policy of Rs.1,00,000/- for which the tabulated annual premium rate is Rs.66.80 per thousand. The company adds extra Rs.5/- for half-yearly mode of payment. The company also offers a reduction of Rs.2/- in the premium per Rs.1,000/- sum assured, when the sum assured is Rs.50,000/- or more. Find the half-yearly premium amount.

TURN OVER

5. Answer the following :

(A) State the properties of Normal Distribution.

(B) Explain 'policy lapse' and 'paid-up value' in insurance.

OR

5. (C) Write short notes on: (any three)

1. Properties of Arithmetic Mean
2. Index Number of Wholesale Prices
3. Merits of Median
4. Properties of Correlation Coefficient
5. Merits and Demerits of Range

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