

Time: 9.30am-12.00noon

- Note: 1. All questions are compulsory with internal choice.
 2. Figures to the right indicate full marks.

Q.1 (A)	Choose the correct option from the following sentence .(Any EIGHT)	(08)
1.	The prenatal environment refers to the environment before ____. A. Life b. birth c. event d. death	
2.	John Watson conducted his famous experiment on little ____. a. John b. Tom c. Albert d. Philip	
3.	The ____ self is our basic public Personality. a. Blind b. unknown c. open d. Hidden	
4.	Communication is defined as transfer and understanding of ____. a. Information b. knowledge c. meaning d. Wisdom	
5.	A person with ____ power is able to exercise control over other who admire, respect and like him. a. Coercive b. referent c. legitimate d. Expert	
6.	All things being equal integrative bargaining is ____ distributive bargaining. a. Worse than b. same as c. better than d. Tougher than	
7.	The ____ ego state represents the mature, unemotional and rational side. a. Adult b. parent c. child d. Patting	
8.	No criticism is allowed in ____. a. Nominal group technique b. brainstorming c. electronic d. Shift	
9.	____ is seen as a dirty word. a. Bureaucracy b. authority c. diplomacy d. Team	
10.	____ is a schedule of reinforcement in which the reinforcement is delivered after varying number of response has been made. a. Fixed ratio b. variable ratio c. fixed interval d. Variable interval	
B)	State whether the following statements are True or False.(Any SEVEN)	(07)
(1)	The influence of peers is particularly strong during the adolescence years.	
(2)	Shaping is based on the principle that a little can eventually go a long way.	
(3)	Perception remains unaffected from one situation to another situation.	
(4)	Emotion and moods are the same.	
(5)	The first step in decision making is problem diagnosis.	
(6)	More communication is better communication.	
(7)	Expert power comes from higher authority.	
(8)	Integrative Bargaining creates a win -lose situation.	
(9)	Ego states are easy to identify in group conversation.	
(10)	The size of organisation significantly affects its structure.	(08)
Q.2 (A)	Explain the Determinants of Personality?	(07)
Q.2 (B)	Explain in detail about observation learning?	(07)
	OR	
Q.2 (C)	What are Determinants of Perception?	(08)
Q.2 (D)	What are the Source and needs of Emotions and moods?	(07)
Q.3 (A)	Explain the Process of Communication?	(08)
Q.3 (B)	What is the Consequence of organization politics?	(07)
	OR	
Q.3 (C)	Explain in detail About Life Position?	(08)
Q.3 (D)	What are Advantage and Disadvantages of Virtual Teams?	(07)

Q.4	(A)	What are the elements of Organization Structure?	(08)
Q.4	(B)	Explain in Detail about common organizational Design?	(07)
		OR	
Q.4	(C)	What are the causes of Frustration?	(08)
Q.4	(D)	How can we tackle a Frustration?	(07)
		OR	
Q.5	(A)	What are the issue of OB in banking and Insurance?	(08)
Q.5	(B)	Elaborate about of Voluntary Retirement Scheme (VRS)?	(07)
		OR	
Q.5		Write short notes on (Any 3)	(15)
	(1)	Shaping	
	(2)	Lateral communication	
	(3)	Third party negotiation	
	(4)	Virtual organization	
	(5)	Internal cause of frustration	

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PROGRAMME :S.Y.BBI

SUBJECT :Direct Tax

TIME: 09:30 a.m. to 12:00 p.m.

DATE : 06/10/2022

Note: 1. All questions are compulsory with internal choice.
2. Figures to the right indicate full marks.

(08)

Q.1 (A) Fill in the blanks.(Any EIGHT)

- (1) Income Tax extends to _____ of the India.(Whole / Partially)
- (2) If an Individual does not satisfy the basic condition of Residential status, he/she will be treated as _____ . (Resident / Non-Resident)
- (3) Foreign agriculture income is _____ in India. (Taxable / Exempt)
- (4) The total of five heads of income given u/s 14 is called as _____ . (Net Taxable Income / Gross Total Income)
- (5) Salary given to partner by a firm is taxable under _____ (Salary / Business & Profession)
- (6) Profession Tax deduction is allowed on _____ basis. (Accrual / Payment)
- (7) Receipt from Statutory Provident Fund received by a non-government employee is _____ . (Wholly Exempt / Taxable)
- (8) Income from the transfer of a capital asset is called _____ (Capital Gain / Income from House Property)
- (9) Share of Income received by a member of HUF is _____ (Taxable / Exempt)
- (10) Deduction u/s 80CCC is allowed to the extent of _____ (1,25,000 / 1,50,000)

(07)

Q.1 (B) State whether the following statements are True or False.(Any SEVEN)

- (1) Income from agricultural land in Sri Lanka is not taxable.
- (2) An Indian company is a non-resident in India.
- (3) Uncommuted pension received by government employee is exempt.
- (4) In case of short-term capital asset, indexation is applicable.
- (5) Investment u/s 80C need not be out of taxable income.
- (6) Income tax in India is governed by the Income Tax Act,1961.
- (7) Municipal tax paid by owner is allowed as deduction from deemed to be let out property.
- (8) Interest on Income tax refund is an income from other source.
- (9) Income can be in cash or kind.
- (10) Any sum received under key-man insurance policy is taxable.

(15)

Q.2. (A) Mr. Ganesh is a State Govt. Employee; Details of income for previous year are as under:

Basic Salary	Rs.4,00,000
D.A.	Rs.1,50,000
Commission	Rs.1,00,000
Entertainment Allowance	Rs.40,000
Medical Expenses Reimbursed	Rs.10,000
Profession Tax Paid (Rs.2,000 paid by his employer)	Rs.3,000
Bonus	Rs.40,000
HRA	Rs.50,000

Compute his 'Net Taxable Salary' for Assessment Year 2022-23

OR

Q.2 (B)	Mr. Abhijit, an Indian citizen had the following income during the year ended on 31st March, 2022. (08)	
	Professional fees received in India	11,000
	Income earned in India but received in Rome	12,000
	Dividend from Indian Company received in India	6,000
	Dividend from Indian Company received abroad	4,000
	Salary earned and received in Paris	14,000
	Income from agriculture in Nepal	15,000
	Income from business in U.K. controlled from India	16,000
	Compute his Total Income assuming if he is: a) Resident and ordinary Resident b) Resident but not ordinary Resident c) Non-Resident.	

Q.2 (C)	Mr. Lobo, a Canadian citizen but of Indian origin came to India on 1st October, 2016 for the first time. His total stay in India was as under: (07)	
	Year Ended	No. of Days
	31 st March, 2017	25
	31 st March, 2018	80
	31 st March, 2019	180
	31 st March, 2020	100
	31 st March, 2021	25
	He informs that he was in India from 1 st April, 2021 to 28 th June, 2021, both days inclusive. Determine his residential status under Income-tax act for A.Y. 2022-23	

Q.3 (A)	Mr. Mukesh is the owner of property which was let out from 01/04/2016 Onwards. (15)	
	Compute Income from House Property from following Particulars:	
	Particulars	Rs.
	Fair Rent	60,000
	Actual Rent Receivable	7,500 p.m.
	Rent Actually Received (For 10 Months due to vacancy)	75,000
	Municipal Taxes paid (Including Arrears for earlier years)	14,400
	Interest on Borrowal paid during year	23,000
	Interest on Borrowal paid prior to 01/04/2016	20,000
	Collection charges	3,400
	Unrealised Rent claimed as deduction in earlier year, but received during the year 2021-22	11,000
	Arrears of rent for earlier years received during year	8,000
	Expenditure on repairs to property	3,000
	Ground rent paid	4,500
Insurance premium paid, relating to the property	2,200	
Expenditure incurred on collecting unrealised rent	3,500	

OR

Q.3 (B) Mr. Martin sold his residential house property on 08-06-2021 for Rs.80 Lakhs which was purchased by him for Rs.20 Lakhs on 05-05-2005. He paid Rs.1 lakh as brokerage for the sale of said property. He bought another house property on 25-12-2021 for Rs.10 Lakhs. He deposited Rs.10 Lakhs on 10-11-2021 in the Capital Gain Bond of National Highway Authority of India (NHAI). Cost Inflation Index for Financial Year 2005-06 = 117 and 2021-22 = 317.
You are required to compute his Capital gain for Assessment year 2022-23. (07)

Q.3 (C) Compute the income under 'Income from other sources' of Mr. Dilip for A.Y.2022-23. (07)

1. Income from agricultural land in India – Rs.12,000
2. Income from agricultural land in Bhutan – Rs.10,000.
3. Mr. Dilip is a tenant of Mr. Sunil in respect of a bungalow in Goa. Mr. Dilip has in turn rented the bungalow to Mr. Kapil for a rent of Rs.1,000 per month. Mr. Dilip pays rent of Rs.500 per month to Mr. Sunil.
4. Interest earned: -
 - a) On Deposits with Banks – Rs.500.
 - b) On P.P.F.-Rs.1,000
 - c) On Govt. Securities - Net: Rs.12,000, T.D.S.- Rs.1,200.
5. Lottery prize Net: Rs.50,000, T.D.S. – Rs.20,000. Expense on purchasing Lottery Ticket – Rs.3,000.
6. He received a refund from Income tax department pertaining to A.Y.2013-14, amounting to Excess Income-tax Rs.2,000 and Interest Rs.500.

Q.4 (A) Mr. Milind gives you the following information for the year ended 31st March, 2022. (15)

P&L Account for the year ended 31-03-2022

Particulars	Rs.	Particulars	Rs.
To Salaries	2,20,000	By Gross Profit	6,29,000
To Rent	60,000	By Interest Accrued on N.S.C.	6,000
To Printing expenses	15,000	By Gift from father	51,000
To Advertisement Expenses	5,000	By Income from Mutual Fund	12,000
To Motor Car Expenses	80,000	By Winning from Lottery	1,00,000
To Income Tax	12,000		
To Embezzlement by Employer	11,000		
To Staff welfare Expenses	30,000		
To Purchase of N.S.C.	50,000		
To Depreciation	25,000		
To Net Profit	2,90,000		
Total	7,98,000	Total	7,98,000

	<p>Other Information:</p> <ol style="list-style-type: none"> 1. Depreciation under Income Tax Rules is Rs.28,000. 2. Staff welfare expenses include Rs.10,000 for medical treatment of an employee. 3. Rent is paid for his residential house. 4. Advertisement expenses are incurred for an Advertisement In the souvenir of a political party. <p>Compute Net Taxable Income for Assessment year 2022-23.</p>																																																	
	OR																																																	
Q.4 (B)	Mr. Ravi Kiran gives you the following information for the year ended 31 st March,2022.	(15)																																																
	P&L Account for the year ended 31-03-2022																																																	
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 45%;">Particulars</th> <th style="width: 10%;">Rs.</th> <th style="width: 45%;">Particulars</th> <th style="width: 10%;">Rs.</th> </tr> </thead> <tbody> <tr> <td>To Salaries</td> <td style="text-align: right;">72,000</td> <td>By Gross Profit</td> <td style="text-align: right;">1,60,000</td> </tr> <tr> <td>To Rent</td> <td style="text-align: right;">10,000</td> <td>By Dividend from Indian Company</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td>To Depreciation</td> <td style="text-align: right;">6,000</td> <td>By Dividend from Foreign Company</td> <td style="text-align: right;">3,000</td> </tr> <tr> <td>To Motor Expenses</td> <td style="text-align: right;">4,800</td> <td>By NSC Interest</td> <td style="text-align: right;">3,000</td> </tr> <tr> <td>To Printing and Stationery</td> <td style="text-align: right;">2,200</td> <td>By Interest on Company Deposit</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td>To Labour Welfare Expense</td> <td style="text-align: right;">3,000</td> <td>By Sales Tax Refund</td> <td style="text-align: right;">2,000</td> </tr> <tr> <td>To Advertisement Expenses</td> <td style="text-align: right;">3,500</td> <td>By Income Tax Refund</td> <td style="text-align: right;">4,000</td> </tr> <tr> <td>To Drawings</td> <td style="text-align: right;">12,500</td> <td></td> <td></td> </tr> <tr> <td>To Medi-claim Premium</td> <td style="text-align: right;">14,000</td> <td></td> <td></td> </tr> <tr> <td>To Net Profit</td> <td style="text-align: right;">54,000</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: right;">1,82,000</td> <td style="text-align: center;">Total</td> <td style="text-align: right;">1,82,000</td> </tr> </tbody> </table>	Particulars	Rs.	Particulars	Rs.	To Salaries	72,000	By Gross Profit	1,60,000	To Rent	10,000	By Dividend from Indian Company	5,000	To Depreciation	6,000	By Dividend from Foreign Company	3,000	To Motor Expenses	4,800	By NSC Interest	3,000	To Printing and Stationery	2,200	By Interest on Company Deposit	5,000	To Labour Welfare Expense	3,000	By Sales Tax Refund	2,000	To Advertisement Expenses	3,500	By Income Tax Refund	4,000	To Drawings	12,500			To Medi-claim Premium	14,000			To Net Profit	54,000			Total	1,82,000	Total	1,82,000	
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	<p>Other Information:</p> <ol style="list-style-type: none"> 1. Half of the rent is attributable towards his residential flat. 2. Allowable depreciation as per Income tax rules is Rs.7,500. 3. Half of Motor Car Expenses are for personal purpose. 4. Labour Welfare includes Rs.1,000 expenses for his personal treatment. 5. Mediclaim premium was for his father, a senior citizen not dependent on the assessee. It was paid through Internet Banking. <p>Compute Net Taxable Income for Assessment year 2022-23.</p>																																																	
Q.5 (A)	Explain deduction u/s 80D.	(08)																																																
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Q.5	Write short notes on (Any 3)	(15)																																																
	(1) Residential Status of an Individual.																																																	
	(2) Pension under Salary																																																	
	(3) Deduction u/s 80U																																																	
	(4) Deduction u/s 80TTA																																																	
	(5) Section 16 from Income from Salary.																																																	

GES/SBVC/ SEMESTER END EXAM/2022-23
PROGRAMME: SYBBI
SUBJECT: FOUNDATION COURSE-III
TIME: 9.30am to 12.00 noon

SEMESTER: III
DATE: 7/10/2022
Marks: 75

Note:	1. All questions are compulsory with internal choice. 2. Figures to the right indicate full marks.	
Q.1 (A)	MULTIPLE CHOICE QUESTIONS .(Any EIGHT)	(08)
1.	_____ is an apex refinancing agency for the institutions providing investment & production credit in rural areas a)RBI b) GOI c) NABARD	
2.	Sukanya Shiksha is a welfare scheme for the _____ a)child b) Girl child c) boy child	
3.	Full form of JLG is _____ a)Joint Link Group b) Joint Liability Group c) Joint Linked Group Account	
4.	Solar powered ATM is mostly used in _____ area a)Rural b) City c) Urban	
5.	Which year RBI constituted a working group under the chairmanship of KHAN? a)1997 b) 1967 c) 2007	
6.	Bancassurance encourages customers of _____ to purchase insurance policy. a)Bank b) Insurance co. c) Investment co.	
7.	Project finance is one of the product of _____ banking a)Corporate b) Semi Corporate c) Private	
8.	Who is the authority for payment & settlements system in India? a)RBI b) Central Government c) Company Law board	
9.	Which is of the services of virtual Banking? a)Smart card b) Safe Locker c) Deposits	
10.	Cooperative banks have a _____ tier set up in India. a)1 b)2 c) 3	
(B)	State whether the following statements are True or False.(Any SEVEN)	(07)
(1)	STAND UP INDIA SCHEME for GREEN FIELD was launched for the benefit of SC /ST & women entrepreneurs	
(2)	SHG helps for women empowerment	
(3)	Mobile Banking is possible only through Mobile App.	
(4)	Portfolio Manager has to register with SEBI.	
(5)	CDSL was established by BSE in association with some banks.	
(6)	Overdraft facility is given on saving account.	
(7)	Foreign entities are not allowed to participate as a system provider.	
(8)	Chain banking & Group banking are completely different	
(9)	The organised sector consists of commercial banks , cooperative banks & RRBs.	
(10)	Foreign bank branches mostly operate in metro & tier cities.	
Q.2 (A)	Explain the causes of failure & challenges faced by banks	(08)
Q.2 (B)	Explain opening of new branches under banking regulation act.	(07)
	OR	
Q.2 (C)	Explain in detail functions of RBI	(08)
Q.2 (D)	Define banking and explain the features of banking	(07)

Q.3 (A)	Explain the significances & features of retail banking?	(08)
Q.3 (B)	Explain the features of Corporate banking?	(07)
OR		
Q.3 (C)	Explain the meaning of Banking Ombudsman & state the powers & duties of Banking Ombudsman.	(08)
Q.3 (D)	Explain the overview of rural banking	(07)
Q.4 (A)	Explain the advantages & disadvantages of universal banking?	(08)
Q.4 (B)	Explain the meaning of universal banking & state the needs of universal banking?	(07)
OR		
Q.4 (C)	Explain the advantages & disadvantages of E- banking?	(08)
Q.4 (D)	Explain different electronic delivery channels	(07)
Q.5 (A)	Explain the term Micro finance & state the features & needs of micro finance.	(08)
Q.5 (B)	Explain the term financial inclusion & state the features & advantage of financial inclusion	(07)
OR		
Q.5	Write short notes on (Any 3)	(10)
	(1) KYC	
	(2) RTGS	
	(3) M WALLET	
	(4) IMPS	
	(5) PMJDY	

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GES/SBVC/ SYBBI/SEMESTER END EXAM/2022-23
PROGRAMME: SYBBI
SUBJECT: INFORMATION TECHNOLOGY IN B& I
Time: 9.30am-12.00 noon

SEMESTER: III
DATE: 08/10/2022

Note:

- 1) Figures to the right indicate full marks.**
- 2) All questions are compulsory with internal choice.**

Q1 A.Fill in the blanks (any 8)

[8M]

1. URL stands for _____
2. Information technology act was amended in the year _____
3. Chart are used to display sequence of _____
4. DOS stands for _____
5. The FV function return the _____ of a savings.
6. HTTP stands for _____.
7. _____ allows us to extract the significance from large, detail data set.
8. _____ stores e-cash, e-cheques, card details etc.
9. The intersection of row and column is known as _____
10. Cyber terrorism is the crime against _____

Q1 B. State whether the following statement are true or false (any 7)

[7M]

1. Using mail merge we can send mail only to one person at a time.
2. Black hackers are consider as legal.
3. Worksheet is a collection of cells.
4. Cyber stalking differs from online stalking.
5. Integrity information should be changed during its broadcast over the network.
6. CBS is front end system.
7. A network access equipment is an electronic circuit that manually connects to a preferred Network.
8. WWW does not work on client-server approach.

Q2) A. Write a short note on: internet, intranet and browser

[15M]

OR

B. Define the term e-commerce and explain features of ecommerce

P.T.O

Q3) A. Write a short note on: RTGS and NEFT

[15M]

OR

B. Explain different types of e-payment.

Q4) A. Explain hlookup and vlookup function with example

[15M]

OR

B. Explain the following function

1. Sum
2. countif
3. If
4. Count
5. Sumif

Q5) A. Explain different types of cyber-crime in detail.

[15M]

OR

Q5)B. What is hacking? Explain different types of hacking

Time: 7.15am-9.45am

Marks: 75

- Note: 1. All questions are compulsory with internal choice.
2. Figures to the right indicate full marks.

Q1. (A) Fill in the blank with appropriate option: (Any 8)

(8 marks)

1. Financial system enhance _____ of financial claims.
(Productivity, Liquidity, Branding, Forfaiting)
2. RBI became a regulatory body in the year _____
(1935, 1934, 1969, 1947)
3. First time issue of securities take place in the _____ market.
(Home, Secondary, Primary, Group based)
4. When a listed company makes another public issue to raise capital, it called _____
(Initial public offer, Follow on public offering, Offer for sale, Contract sale)
5. The _____ are part of organized money market
(Chit fund, Mutual funds, Money market, Landlord)
6. The _____ is the oldest stock exchange in India.
(NSE, BSE, MCX, ASBA)
7. _____ operate on thin margin, leveraged trades and rapid churning of funds
(Speculators, Investors, Hedgers, All of the above)
8. An official derivatives trading in the commodities began in India in _____
(1975, 1775, 1875, 1885)
9. The objective of forward contract is _____
(Hedging, Speculating, Arbitraging, All of the above)
10. A _____ market were group of securities in which price are rising or expected to rise
(Bull, Bear, Stop loss, Swap)

Q1 (B) Match the columns

(7 marks)

	Column A	Column B
1	Credit rating agency	A. Similar to bill of exchange
2	Insider trading	B. Term money
3	Underwriting	C. Issued by RBI
4	T-bill	D. Short term unsecured money market
5	Call money	E. Assessment of the creditworthiness of borrower
6	Commercial bills	F. Know of privileged information
7	Commercial paper	G. Who undertake the risk

- Q2) (A) Describe about various component of Indian financial system. (8)
(B) Describe the capital market and money market in India in detail. (7)

OR

- (A) Organized money market and Un-organized money market in detail. (8)
(B) Role of RBI and function. (7)

P. T. O

- Q3) (A) What IPO? Explain the process of raising funds through an IPO. (8)
(B) What are the debt security and instrument of debt market? (7)
OR
(A) What is money market and features explain in detail? (8)
(B) What are capital market and its functions? (7)
- Q4) (A) Explain the function and structure of commodity market in India. (8)
(B) What are reason of investment in commodities? (7)
OR
(A) List out the type of commodity trading in commodity market. (8)
(B) Challenges of the commodity market in India. (7)
- Q5) (A) Difference between future and forward trade (8)
(B) Disadvantage of trading in derivative market explain in detail (7)
OR
- Q5) **Short note: (Any 3)** (15)
- a) Role of SEBI
 - b) ESOP
 - c) Commercial bank in India with example
 - d) Hedge funds
 - e) MCEX

Time: 7.15am-9.45am

Note:	1. All questions are compulsory with internal choice. 2. Figures to the right indicate full marks.		
Q.1 (A)	MATCH THE COLUMN .(Any EIGHT)		(08)
	A	B	
	1. UTI	a)First investment Company	
	2. Scottish American Investment Co.	b)Systematic investment plan	
	3. SIP	c)1940	
	4. Investment company Act	d)Unit trust of India	
	5. Trustee company	e)Performance would track the price of gold	
	6. Gold ETF	f)Proof of address	
	7. KYC	g)A company set up for the purpose of managing mutual fund	
	8. Conservative risk profile	h)Addresses the client willingness to accept investment risk.	
	9. Risk tolerance	i)Measure the probability of default by the issuer of debt security.	
	10. Asset quality	j)An extremely conservative investor not prepared to accept any capital risk or volatility.	
(B)	State whether the following statements are True or False.(Any SEVEN)		(07)
(1)	The government of India passed the UTI Act in 1960.		
(2)	In mutual fund there is no guarantee of return.		
(3)	Mutual funds are subject to strict regulation and oversight by SEBI.		
(4)	The ownership of the mutual fund is in the hands of state government.		
(5)	AMFI stands for Association of Mumbai financial institution.		
(6)	Diversification helps reduction of risk.		
(7)	Growth and risk are associated with equity funds.		
(8)	NAV is calculated on Annual basis.		
(9)	The Jenson model is also referred to as differential return method.		
(10)	ICRA is a credit rating agency.		
Q.2 (A)	Elaborate History and Phases of Mutual fund?		(08)
Q.2 (B)	Explain the Features of Mutual Fund?		(07)
	OR		
Q.2 (C)	Explain Structure of Mutual Fund In India?		(08)
Q.2 (D)	What is AMFI? Explain Its Principles and Objectives?		(07)
Q.3 (A)	Explain the Types of Mutual Fund?		(08)
Q.3 (B)	What are the Measures used to Evaluate Mutual fund performance?		(07)
	OR		
Q.3 (C)	The Portfolio details of a fund are given below?		(08)
	Stocks	No of Shares	Price
	A	500	10
	B	600	20
	C	700	30
	D	800	40

	A fund has accrued liability for expenses amounted to Rs.10000. Calculate NAV if Outstanding Shares are 2000?	
Q.3 (D)	Calculate Closing NAV assuming sales and Purchase NAV to be Rs. 20.00 Opening NAV – 12.5 , Outstanding – 40500 , Appreciation of Portfolio-Rs. 8000, Units subscribed -2000 unit , Unit Sold / Redeemed- 1000 unit , Dividend – Rs.500 , Expenses- Rs.700	(07)
Q.4 (A)	Explain the Rating Criteria of CRISIL?	(08)
Q.4 (B)	Explain the Need and Importance of Fund Rating?	(07)
	OR	
Q.4 (C)	Explain the Bond Valuation in detail?	(08)
Q.4 (D)	A bond of Rs.10000 has a coupon rate of 5% per annum and maturity period of 5 years. The bond is currently selling at Rs. 5000.What is YTM in the investment of this bond?	(07)
Q.5 (A)	Explain the Steps in financial planning Process.	(08)
Q.5 (B)	Explain through which we can do transaction with Mutual-fund?	(07)
	OR	
Q.5	Write short notes on (Any 3)	(15)
	(1) UTI	
	(2) Self Regulatory Organization	
	(3) Gold exchange Traded fund	
	(4) Demat A/c	
	(5) NAV	

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PROGRAMME :S.Y.BBI

MARKS: 75

SUBJECT :Management Accounting

TIME: 07:15 a.m. to 09:45 a.m.

DATE :12/10/2022

- Note: 1. All questions are compulsory with internal choice.
2. Figures to the right indicate full marks.

Q.1 (A) Match the following. (Any EIGHT)

(08)

(1)	Column I	Column II
	1. Top Management	a) Deduct from owner's fund
	2. Middle Management	b) Long Term Planning
	3. Calls-in-arrears	c) CL - QL
	4. Advance Tax	d) Short Term Improvement
	5. Bank Overdraft	e) Not a Quick Asset
	6. Standard Debt Service Coverage Ratio	f) CA - CL
	7. Debt - Equity Ratio	g) 1.33
	8. Net Working Capital	h) Balance Sheet Ratio
	9. Operating Cycle of Manufacturing Co.	i) Constant % of Net Earnings
	10. Stable Dividend Policy	j) Raw Materials + WIP + Finished Goods

(B) State whether the following statements are True or False.(Any SEVEN)

(07)

- (1) Management accounting provides information to investors about management.
(2) Shareholders are internal decision-makers of a company.
(3) Budgets contain the plans of management.
(4) Capital profit realised in cash can be used for paying dividend.
(5) One of the few assets that is usually not depreciated is Goodwill.
(6) In a vertical balance sheet, fictitious assets are included under fixed assets.
(7) Advances to suppliers for goods are classified as Quick assets in vertical statements.
(8) Liquid ratio indicates the company's ability to meet its long-term liabilities.
(9) High Stock Turnover Ratio indicates high cost of goods sold.
(10) Working capital requirement is high, when the supply of raw materials is irregular.

Q.2. (A) M/s. Alpha Ltd. Provides you following information: -

(15)

Particulars	Details
Estimated activity for the year	2,60,000 units (52 Weeks)
Selling Price	Rs.15
Raw Material	33.33% of Sales
Labour & Overheads	In ratio of 6:4
Profit	Rs.5

Further Information:

- a) Raw materials will be in stock for 2 Weeks.
b) Processing time required is 2 Weeks.

- c) Finished goods in stock for 2 Weeks.
- d) Credit allowed by suppliers is 2 Weeks.
- e) Credit allowed to customers is 4 Weeks.
- f) Time lag in payment of wages and overheads – 2 Weeks Each.
- g) Cash balance is expected to be Rs.25,000.
- h) Production and sales are carried on evenly throughout the year.
- i) Debtors are to be calculated at Selling Price.

You are required to prepare a statement showing working capital requirement for the year 2022-23.

OR

Q.2	(B)	Prem Ltd. Produced and sold 30,000 units in a year. The selling price is Rs.10	(15)
		Raw Material	60% of Selling Price
		Direct Labour	1/6 th of Raw Material
		Overhead	Twice the Direct Labour
		Material in Hand	2 Months
		Production Time	1 Month
		Finished Goods in Stores	3 Months
		Credit for Material	2 Months
		Credit allowed to customers	3 Months
		Cash Balance	Rs.40,000
		Wages and Overheads are paid in the beginning of next month.	
		You are required to prepare a statement showing working capital requirement for the year 2022-23.	

Q.3	The following information relates to Mamata Ltd.-	(15)
	Earnings per share	Rs.12
	Dividend per share	Rs.3
	Cost of Capital	18%
	IRR	22%
	Retention Ratio	75%
	Calculate market price per share using: a) Gordons Formula b) Walters Formula	

OR

Q.3	(A) The capital structure of XYZ ltd. Is as follows: Paid-up capital (5 million shares at Rs.10 per share): Rs.50 Million Share Premium: Rs.80 Million Reserve and Surplus: Rs.60 Million. Total Equity Capital: Rs.190 Million The company decides to split its shares 4 for 1. What is the new capital structure of the company?	(08)
Q.3	(B) The following information is given of X Ltd.: No. of Outstanding Shares – 8,00,000. Current Market price per share is Rs.120 Contemplating Dividend per share is Rs. 6.4 Rate of Capitalization is 9.6%. Based on M & M Approach, Calculate market price per share if a) Dividend is declared b) Dividend is not declared	(07)

Q.4 (A)

Particulars	Rs.
Equity Share Capital	8,00,000
General Reserve	1,60,000
P&L Account (Profit)	2,40,000
Unsecured Loans	4,00,000
Secured Loans	2,40,000
Goodwill	4,80,000
Land	4,80,000
Plant and Machinery	6,40,000
Cash	44,000
Stock	5,96,000
Debtors	1,60,000
Outstanding Expenses	2,40,000
Creditors	3,20,000

Prepare Vertical Balance Sheet and Calculate: a) Current Ratio b) Quick Ratio
c) Stock Working Capital Ratio d) Proprietor's Ratio e) Debt-Equity Ratio.

OR

Y Ltd. - Details as on 31-03-2022

Q.4 (B)

Particulars	Rs.
Sales	10,57,000
Closing Stock	4,60,000
Purchases	8,35,000
Loss on Sale of Assets	45,000
Advertising	32,750
Rent	18,750
Profit on Sale of Shares	25,000
Provision for Tax	1,00,000
Salaries	35,750
Salesman Salaries	14,250
Depreciation	36,000
Sales Return	57,000
Depreciation on Delivery Van	8,000
Printing and Stationery	17,500
Audit Fees	12,000
Opening Stock	2,25,000
Dividend received on Shares	15,000

(15)

		Prepare Vertical Revenue Statement and Calculate a) Gross Profit Ratio b) Operating Ratio c) Net Operating Profit Ratio d) Selling and Distribution Ratio e) Net Profit Ratio.	
Q.5	(A)	Differentiate between Financial Accounting and Management Accounting.	(08)
Q.5	(B)	Explain M&M Model	(07)
		OR	
Q.5		Write short notes on (Any 3)	(15)
	(1)	Operating Cycle	
	(2)	Walter's Model	
	(3)	Management Accounting Framework	
	(4)	Net Working Capital	
	(5)	Gordon's Model	

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