

GES/SBVC/SEMESTER END EXAM/NOVEMBER 2023-24  
PROGRAMME: SYBBI  
SUBJECT: IT IN BANKING AND INSURANCE - I  
Time: ~~7:30 AM~~ - 10:00 AM

SEMESTER: III  
DATE: 9/11/2023  
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 8)

(8 marks)

1. URL means \_\_\_\_\_  
a. Uniform Regular Locator b. Uniform Recovery Locator c. Uniform Resource locator.
2. In HTTPS - 'S' means \_\_\_\_\_  
a. HTTP Safe b. HTTP Secure c. HTTP Soft
3. \_\_\_\_\_ is a computer language derived to allow website creation.  
a. HTML b. HTTP c. WWW d. ISP
4. In \_\_\_\_\_ Chart data points are connected with lines to see whether values are increasing or decreasing over time.  
a. Line Chart b. Pie Chart c. Bar chart
5. In \_\_\_\_\_ chart each value is shown as a slice of the pie which values make the percentage of a whole.  
A. Bar Chart b. Column chart c. Pie chart
6. In Insert tab which Features is Included.  
a. Charts b. Changes c. View
7. In Page Layout Tab which Features is Included.  
a. Themes b. Function Library c. Zoom
8. In Formula tab which Features is Included.  
a. Auditing b. Comments c. Macros
9. In MS Word what is the Shortcut key for making text bold.  
a. CTRL + B b. CTRL + D c. CTRL + V
10. In Ms Word is the Shortcut key for making creating new document.  
a. CTRL + N b. CTRL + D c. CTRL + S

(7 marks)

Q1. (B) State true or false (Any 7)

1. Ctrl + V key is used to paste from the clipboard.
2. The header is a section of the documents that appear in Bottom margin.
3. Line Spacing is the space between each line in a paragraph.
4. B2B is defined as E-commerce between companies.
5. Indian Railways is an example of C2G.
6. E-commerce transaction happening between 2 or more government is G2C.
7. Multimedia convergence refers to convergence of various industries such as entertainment etc.
8. Information convergence refers to way of convergence of various types of information.
9. SAN full form is storage Area Network.
10. In Ring topology it form a ring connecting device with its exactly two neighbouring devices.

(8 Marks)

Q2A) What are the Features of E-Commerce?

(7 Marks)

Q2B) Explain the Network Infrastructure of E-Commerce?

Or

Q2C) Explain in Details about Internet

(8 Marks)

Q2D) What are the Advantages of E-Commerce?

(7 Marks)

Q3A) What are the Benefits of E-Banking?

(8 Marks)

Q3B) Explain the Types of Digital Wallet?

(7 Marks)

Or

Q3C) What Are the Advantages and Disadvantages of UPI?

(8 Marks)

Q3D) What are the Risk involved in Electronic system?

(7 Marks)

P.T.O

Q4A) What is Excel is used for?

Q4B) Explain Pivot table in Detail.

(8 Marks)

(7 Marks)

Or

Q4C) How to Create Pivot chart?

Q4D) Explain the Types of Chart.

(8marks)

Q5A) Explain in details about Cyber Crime?

(7 Marks)

Q5B) What is Hacking?

(8 Marks)

(7 Marks)

Or

Q5. Write Short note: (Any 3)

1. WWW

2. IT Act 2000

3. Virus

4. Cyber Security

5. Paste special in Excel

(15Marks)

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Paid by Mr. Prabhakar	1,500	5,000
Interest on capital borrowed (Due but not paid)		
For the Construction of House Property	2,000	13,000
Principal Repayment of Loan	500	3,150
Nature of occupation	Let out for Residence	Self-occupied for residence

Calculate his taxable income from house Property the assessment 2023-24.

OR

Q.3B From the following Profit and Loss Account of Miss Sneha for the period ended 31<sup>st</sup> March, 2023 Compute her total Income. (15)

Particulars	Amount	Particulars	Amount
To Office Salaries	15,000	By Gross Profit	1,39,000
To General Expenses	8,500	By Interest on Deposits in State Bank of India	4,100
To Interest on Capital of Proprietor	3,000	By Interest on Securities of Central Government (Gross Interest 10,000)	7,600
To Bad Debts Reserve	5,000	By Amount Received on LIP matured	44,000
To Depreciation	15,000	By withdrawal from PPF A/c with BOI	56,000
To Advertisement	18,000		
To Fire Insurance Premia	1,200		
To Expenses towards physically dependent relative	5,000		
To Advance Income tax	4,000		
To Sales Tax paid	5,000		
To Income Tax paid for last assessment	3,000		
To Net Profit	1,68,000		
<b>Total</b>	<b>2,50,700</b>	<b>Total</b>	<b>2,50,700</b>

Following additional information is given

a) Allowable depreciation was ₹ 10,000.

b) Advertisement expenses incurred are beneficial for the period of 3 years in all.

Q.4 A Mr. Shiv owns a house Property which he acquired in April 1986 for ₹ 2,50,000. The cost of improvement incurred for this property in August 2006 was ₹ 3,80,000. He Sold this Property in October 2022 for ₹ 1,50,00,000. (08)

He acquired a new house property during January 2023 for ₹ 3,00,000. Compute the taxable capital Gains for the Assessment year 2023-24 on the assumption that the fair market value of the house Property as on 1-4-2001 was ₹ 27,00,000. The cost inflation index for financial year 2001-02 is 100 for financial year 2006-07 is 122 and financial year 2022-23 is 331.

Q.4 B Mrs. Adrija is a professor of law in M.K. college. The particulars of her income for the year ending 31-3-2023 are as follows: (07)

- Royalty from books - ₹ 25,000. Expenses on typing were ₹ 2,000.
- Honorarium received from a management institute as visiting lecture - ₹ 3,000. Conveyance for the visiting the institute - ₹ 200.
- Examiner ship fees from the University of Mumbai - ₹ 1,000.
- Family pension of ₹ 42,000 on Death of her Husband from his employer.
- She received the 'Dronacharya Award' of ₹ 10,000 for the Best Teacher of the year from the State Government.

Compute the Income from Other Sources for the assessment year 2023-24.

	<b>OR</b>	
Q.4C	<p>Dr. Ram Bharose is Employed with Bhagwan Hospital as full time Doctor. Following are the details of his Income for the year ended 31<sup>st</sup> March 2023.</p> <ol style="list-style-type: none"> <li>1. Basic salary ₹ 12,000 per month</li> <li>2. D.A. @ 30% of Basic</li> <li>3. H.R.A ₹ 10,000 [exempt u/s 10(13A) ₹ 4,500]</li> <li>4. He is provided conveyance facility for journey from his residence to hospital and back costing the hospital ₹ 10,000.</li> <li>5. Entertainment allowance ₹ 500 p.m.</li> <li>6. Arrears of Salary ₹ 6,000.</li> <li>7. Professional tax Deducted by hospital ₹ 2,400.</li> <li>8. Best Doctor Award given to him by Bhagwan Hospital ₹ 2,500.</li> <li>9. He was selected the best surgeon by the state government and was awarded "The Dhanvantari" award instituted in public interest ₹ 10,000.</li> <li>10. He received Honorarium for presenting papers in various Seminar ₹ 3,000.</li> <li>11. He was Owning a Surgical equipment's which was given on hire to Dr, Laxman Prasad. Hire charges received by him were ₹ 30,000. The expenses on maintenance amounted to ₹ 2,500 and allowable depreciation ₹ 4,500.</li> <li>12. He Paid ₹ 16,000 by cash to LIC for pension fund.</li> <li>13. He paid by Cheque for Medical insurance as follows: <ol style="list-style-type: none"> <li>a. For Self-12,670</li> <li>b. For wife 12,670</li> <li>c. Dependent Children 12,670</li> <li>d. Independent Parents 12,670</li> </ol> </li> </ol> <p>Compute his Net Taxable Income for the A.Y. 2023-24.</p>	(15)
Q.5 A	Explain the different income chargeable under the head income from other sources.	(08)
Q.5 B	Explain the Provision u/s 6.	(07)
	<b>OR</b>	
Q.5	<p>Write a Short Note On (Any three)</p> <ol style="list-style-type: none"> <li>a. Pension</li> <li>b. Long term Capital Gain</li> <li>c. Deduction u/s 80U</li> <li>d. House property deduction</li> <li>e. Gratuity</li> </ol>	(15)

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Note: 1. All questions are compulsory with internal choice.

2. Figures to Right indicate full Marks

Q.1(A)	Select the appropriate option (Any Eight)	(08)
1.	One who is liable to pay the income tax in India a) Indian Citizen b) Resident in India c) Any Person d) An Assessee	
2.	Previous year means the a) Financial year immediately after the assessment year b) The period of twelve months commencing on the first day April every year c) Financial year immediately preceding the assessment year d) The first day of April every year	
3.	M, a foreign national but a person of Indian origin visited India during previous year 2022-23 for 181 days, during 4 Preceding previous year he was in India for 366 days. M Shall be a) Resident in India b) Non-resident in India c) Not-ordinary resident in India d) None of the above	
4.	Un-commuted pension received by a government employee is a) Exempt b) Taxable c) 1/3 is exempt d) None of these	
5.	Value of rent-free accommodation provided by the employer a) Is exempt for tax b) Is a perquisite taxable in case of all employees c) Is a perquisite taxable in case of only 'specified' employees d) Is a perquisite taxable in case of <b>only government employees</b>	
6.	Municipal tax is deducted from a) Net Annual Value b) Gross Annual value c) Municipal Valuation d) None of the above	
7.	Depreciation is allowed in case of a) Tangible fixed asset only b) Intangible assets only c) Tangible and Intangible assets d) Wasting assets only	

8.	Capital gain arises from the transfer of a) Any Assets b) Any fixed asset c) Any Capital Assets d) Land and building only	
9.	Deduction u/s 80C in respect of LIP, Contribution to provident fund, etc. is allowed to a) Any assessee b) An Individual c) An Individual or HUF d) An Individual or HUF who is resident in India	
10.	Gift of ₹ 5,00,000 received on 10 <sup>th</sup> July, 2019 through account payee cheque from non-relative regularly assessed to income – tax, is a) Be entitled to any deduction for purchase of lottery tickets. b) Not entitled to any deduction for purchase of lottery tickets c) Be entitled to any deduction up to 10% of total purchase of tickets d) None of the above	

Q.1 B	State Whether the following Statements are True or False (Any Seven)	(07)
1.	HUF stands for human undivided family.	
2.	Reliance Industry Ltd. is a person as per income tax Act, 1961.	
3.	Commuted pension is exempt in the hands of both government employee is exempt.	
4.	There are 5 heads of Income under the Income tax Act, 1961.	
5.	Entertainment allowance deduction is only allowed to non-government employees.	
6.	The Assesses shall be allowed a statutory deduction of a sum equal to 30% of Gross annual value.	

7.	Depreciation is available only on tangible assets.																					
8.	In case of short-term capital asset indexation is applicable.																					
9.	Dividend declared by mutual fund is taxable in the hands of the shareholders.																					
10.	Investment u/s 80C need not be out of taxable Income.																					
Q.2 A	From the following income of Mr. Bhavesh for the previous year 2022-23, computing gross total income for the assessment year 2023-24 if he is a) Resident and Ordinary resident b) Resident but not ordinary resident c) Non-Resident	(10)																				
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Q.2 B	Mr. Smith Economist, Came to India for the first time on 1 <sup>st</sup> May 2022. He left India on 30 <sup>th</sup> September 2022. Determine his Residential Status for the assessment year 2023-24.	(05)																				
	<b>OR</b>																					
Q.2 C	Mr. B, an Indian citizen, furnish the following particulars of his Income earned during the previous year relevant to assessment year, 2023-24: 1. Pension from an Indian employer received in Sudan ₹ 36,000 2. Profit from business at Pune and managed from Britian ₹ 48,000/- 3. Income earned from business in Kuwait which is controlled from Mumbai (₹ 30,000/- received in India) ₹ 54,000 4. Past untaxed profit brought to India ₹ 1,00,000/- 5. Income from agriculture land in shri Lanka ₹ 10,000/- received in India. 6. Profit on sale of plant at Bhopal (1/2 received in USA) ₹ 38,000/- 7. Dividend from German company received in India ₹ 5,000/- 8. Profit from Business in Rajasthan controlled from Maharashtra ₹ 74,000/- 9. Salary earned and received in Saudi Arabia ₹ 48,000/- 10. Interest on Bhutan Development Bonds (entire amount received in Sudan) ₹ 40,000/- Determine the gross total income of Mr. B for the assessment year 2023-24 if he is, (i) Resident and ordinary resident (ii) Resident but not ordinary resident (iii) Non-Resident.	(10)																				
Q.2 D	Mr. Raj who is an Indian citizen leaves India on 27 <sup>th</sup> September, 2022 for the purposes of employment outside India and comes to India on 1 <sup>st</sup> April 2023. He was in India for more than 365 days during the four preceding previous years 2018-19 to 2021-22. What will be residential status of Mr. Rajesh for the assessment year 2023-24	(05)																				
Q.3A	For the assessment year 2023-24 Mr. Prabhakar Submit The following information: He Owns two houses (outside the jurisdiction of Rent control Act) from Which he has the following Income.	(15)																				
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- Note: 1. All questions are compulsory with internal choice.  
2. Figures to the right indicate full marks.

Q.1) (A) Fill in the blank with correct alternative. (Any8)

(8 marks)

1. The prenatal environment refers to and the environment \_\_\_\_ birth.  
A. Before B. After C. During
2. In \_\_\_\_ method, learning take place by watching those around us.  
A. Observation B. Consultation C. Operant
3. \_\_\_\_ - is a process by which we become aware of and give meaning to the events around us.  
A. Satisfaction b. Perception c. Attribution
4. Effect can be experienced in the form of \_\_ or moods.  
A. Beliefs b. Emotions c. Attitude d. Thoughts
5. Emotions can't be \_\_\_\_.  
A. Positive b. Specific c. Neutral d. Negative
6. The flow of information from higher authority to lower authority is \_\_\_\_ communication.  
A. Downward b. Upward c. Lateral
7. \_\_\_\_ power is dependent on fear.  
A. Coercive b. Reward c. Legitimate d. Expert
8. A \_\_\_\_ is a third party who is knowledgeable and skilled in conflict management.  
A. Arbitrator b. Conciliator c. Consultant
9. The most desirable life position is \_\_\_\_.  
A. I am not ok, you are ok b. I am ok, you are ok c. I am not ok, you are not ok
10. \_\_\_\_ is defined as any act of recognition for another.  
A. Stroking b. Rewarding c. Patting

Q1. (B) State true or false (Any 7)

(7 marks)

1. Individuals who are low on agreeableness are good natured, gentle, warm and considerate.
2. Shaping is based on the principle that a little can eventually go along way.
3. Blindself is our basic public personality.
4. Social activities have a negative effect on our emotions and moods.
5. Solution implementation is the last step in decision making.
6. Filtering increase the effectiveness of upward communication.
7. Individual who are high on self monitoring are more likely to engage in political behaviour.
8. Integrative bargaining creates a win lose situation.
9. Personality traits affects negotiation.
10. Frustration occurs when goal directed is blocked.

Q2A) What are the Determinants of Personality?

(8 Marks)

Q2B) Explain the Importance of Operant conditioning?

(7 Marks)

Or

Q2C) Explain the Source of Emotions and Moods?

(8 Marks)

Q2D) Explain the Application of Emotions & Moods in the work Place.

(7 Marks)

Q3A) Explain the Process of Communication?

(8 Marks)

Q3B) Explain Negotiation Process?

(7 Marks)

Or

Q3C) Explain in detail about Ego State.

(8 Marks)

Q3D) Explain the Life Position.

(7 Marks)

Q4A) What are the Elements of Organisation Structure?

(8 Marks)

Q4B) Explain Common Organisation design.

(7 Marks)

Or

Q4C) How to Tackle Frustration in Detail?

(8marks)

Q4D) What are the Effects of Frustration?

(7 Marks)

Q5A) What are the Issues of OB in Banking and Insurance Company?

(8 Marks)

Q5B) What are the Strategies to manage issues of OB in banking and Insurance?

(7Marks)

Or

Q5. Write short note: (Any 3)

(15 marks)

1. Shaping
2. Lateral communication
3. Layoff
4. VRS(Voluntary retirement scheme)
5. Virtual And Boundary Organisation

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NOTE: 1.All question are compulsory  
 2. Figures to right indicated marks

Q.1	(A) Choose the correct alternative (Any EIGHT)	(08)
	(1) Who is the authority of payment & settlement system in India RBI b) Central Government c) Company Law Board	
	(2) Project finance is one of the product of ____ banking Corporate b) Semi Corporate c) Private	
	(3) Which is not the services of Merchant Banking a) Venture Capital b) Deposit c) Issue Management	
	(4) Cooperative banks have a ____ tier setup in India One b) two c) Three	
	(5) Which is the one of the service of virtual banking Smart card b) Safe locker c) Deposit	
	(6) Solar power ATM is mostly used in ____ area. Rural b) City c) Urban	
	(7) SHG has to maintain simple ____ a) books of account b) calculation on books c) records	
	(8) Full form of PMJDY ____ Pradhan Mantri Jan Dhan Yojana B) Pradhan Mantri Jan Daily Yojana C) Pradhan Mantri Jawan Dhan Yojana	
	(9) The banks are advised to open basic account called ____ No account b) No frill account c) none of these	
	(10) Letter of credit is important in ____ trade Inland b) State c) International	
Q.1	(B) State whether the following statements are True or False.(Any SEVEN)	(07)
	(1) Foreign entities are not allowed to participate as system provider.	
	(2) In 1876, the Presidency Bank Act came into existence.	
	(3) RRB is allowed to function in metro cities	
	(4) Overdraft facility is given on saving account	
	(5) NABARD directly gives loan & advance to rural customer	
	(6) CDSL was established by BSE in association with some banks.	
	(7) Online fund transfer is free from any charges.	
	(8) E banking is more of art than sciences.	
	(9) Green ATM are installed in the place where more literate people are there.	
	(10) Political inference is one of the problem of SHG	
Q.2.	(A) Explain different types of bank	(15)
	OR	
Q.2	(B) Explain banking crises & discuss its causes & challenges.	(15)
Q.3	(A) Explain in detail about the Rural banking in India	(15)
	OR	
Q.3	(B) Explain in detail about the Commercial banking in India	(15)

Q.4	(A)	Explain the meaning of Universal Banking and discuss needs, advantage & disadvantage of Universal Banking.	
		OR	
Q.4	(B)	Explain in detail electronic delivery channels	(15)
Q.5	(A)	Explain the meaning of financial inclusion and discuss needs, advantage & disadvantage of financial inclusion.	(15)
		OR	
Q.5		Write short notes on (Any 3)	(15)
	(1)	Bill of exchange	
	(2)	M wallet	
	(3)	Self help group	
	(4)	PMMY	
	(5)	KYC	

---X---

a) Capital Gearing Ratio b) Proprietary Ratio c) Current Ratio d) Liquid Ratio e) Stock working capital Ratio

Particulars	Amt	Particulars	Amt
Cash at Bank	12,500	Land & Building	2,00,000
Expenses paid in Advance	15,500	Stock	68,250
Creditors	1,01,000	Debtors	1,30,000
Bills Receivable	5,250	Plant & Machinery	1,36,000
12% Debentures	62,500	Loan from Directors	1,00,000
Equity Share Capital	2,50,000	(Repayment after three years)	
Profit & Loss A/c (Cr)	54,250		

OR

Q. 3 (B) The summarised final accounts of two companies are as follows: (15)

**Balance Sheet**

Liabilities	X Ltd.	Y Ltd.	Assets	X Ltd.	Y Ltd.
Share Capital	88,000	88,000	Fixed Assets	1,21,000	96,800
Reserves	42,900	35,200	Current Assets	1,25,000	1,03,000
8% Debentures	22,000	22,000	Less: Current Liabilities	93,500	55,000
	1,52,900	1,45,200		1,52,900	1,45,200

**Revenue Statement for the Year**

Particulars	X Ltd.	Y Ltd.
Sales	3,30,000	2,64,000
Less: Cost of sales	2,37,600	1,98,000
<b>Gross Profit</b>	92,400	66,000
Less: Operating Expenses	63,800	44,000
<b>Net Profit before Tax</b>	28,600	22,000
Less: Tax	12,100	9,240
<b>Profit after Tax</b>	16,500	12,760
Less: Dividend Paid	8,800	6,600
<b>Retained Earning</b>	7,700	6,160

You are required to calculate the following ratios:

- 1) Proprietary ratio
- 2) Capital Gearing Ratio
- 3) Gross Profit Ratio
- 4) Operating ratio
- 5) Return on capital employed
- 6) Return on proprietors' equity ratio
- 7) Expenses ratio
- 8) Net profit

Q.4 (A) From the following figures, prepare an estimate of the working capital: (15)

- 1) Production 30000 units
- 2) Selling Price per unit Rs. 10
- 3) Raw Material 60% of selling price
- 4) Direct wages 1/6<sup>th</sup> of raw material
- 5) Overheads Twice the direct wages
- 6) Material in hand 2 months requirements
- 7) Production Time 1 month
- 8) Finished goods in stores 3 months
- 9) Credit for material 2 months
- 10) Credit allowed to customers 3 months
- 11) Average cash balance Rs. 40,000

Wages and overheads are paid in beginning of the next month. In production all the material area charged in the initial stage and wages and overheads accrue evenly.

OR

Q. 4(B) The management of Priya Ltd. has asked you to prepare an estimate showing the working capital requirement for 2016-17 along with estimated cost sheet.

(15)

**Present position 2015-16:**

Operating capacity 40%, giving output of 40,000 unit for the year.

Cost structure per unit-

raw material- Rs. 20

direct labour- Rs. 15

overheads- Rs. 10

profit- Rs. 5

**Estimates for the next year 2016-17**

Operating capacity- 60%

cost structure-

raw material cost increased by 10%

Direct labour cost to increase by 20%

Overheads to increase by 20%

Selling price is increased by 20%

The following for the information is available:

- 1) The Purchase production and sales pattern is assumed to be even throughout the year.
- 2) The production process with take one month where in labour and overheads will accrue evenly during the process.
- 3) The Finished goods will remain in stock for 2 months.
- 4) The customer will be allowed a credit of 2 months.
- 5) The supplier will allow a credit of one month.
- 6) The time-lag in payment of labour will be one month.
- 7) The time-lag in payment of overheads will be half a month.
- 8) The cash and bank balance is expected to be Rs.25,000.
- 9) Calculate debtors on Cost basis.
- 10) 20% of the Purchase will be on cash basis

Q.5 (A) Discuss the legal aspects associated with dividend decision. (8)

(B) Discuss in brief the management accounting framework. (7)

OR

(C) Short Notes: (Any 3)

(15)

- 1) Working Capital
- 2) Types of Dividend
- 3) Qualities of management accountant
- 4) Factors affecting working capital
- 5) Capital Gearing Ratio

GES/SBVC/ SYBBI/SEMESTER END EXAM/ November 2023-24  
PROGRAMME: SYBBI  
SUBJECT: MANAGEMENT ACCOUNTING  
Time: 7.30AM-10.00AM

SEMESTER: III  
DATE: 04/11/2023  
Marks: 75

Note: 1. All questions are compulsory with internal choice.

2. Figures to the right indicate full marks.

Q1) (A) Select the correct alternative for each question (any 8)

(8)

81

(8)

1. Planning is a function of \_\_\_\_\_  
a) auditing b) cost accounting c) Management Accounting d) financial accounting
2. Current ratio serves as an index of \_\_\_\_\_ solvency  
a) long term b) short term c) immediate
3. If EPS of the firm is Rs. 10 and retention is 0% the dividend payout would be \_\_\_\_\_  
a) 10 b) 05 c) none of above
4. The most common form of dividend payment is \_\_\_\_\_  
a) stock dividend b) bonus shares c) stock split d) none of the above
5. Negative working capital is equal to \_\_\_\_\_  
a) Current asset less current liabilities b) current assets less fixed assets  
c) current liabilities less current assets d) none of the above
6. Management Accounting is \_\_\_\_\_  
a) future oriented b) historical c) mandatory d) concurrent
7. Bonus shares are issued \_\_\_\_\_  
a) at par b) at a premium c) at a discount d) free of cost
8. \_\_\_\_\_ is not considered as an intangible assets  
a) loose tools b) Patents c) trademarks
9. \_\_\_\_\_ expenses refers to those expenses which are the company has incurred of which are yet to be realized.  
a) Outstanding b) prepaid c) non cash
10. The main purpose of \_\_\_\_\_ ratio is to show the extent to which working capital is blocked in inventories.  
a) Inventory turnover b) Stock working capital c) Stock velocity

Q. 1 (B) True or false: (Any 7)

(7)

1. All liabilities are quick liabilities
2. Stock is a quick assets
3. Management Accounting does not deals with controlling function
4. Stock turnover ratio is revenue statement ratio
5. Higher stock working capital ratio indicates strong working capital position
6. Liquidity means firm's ability to pay its debt in short run
7. Dividend is paid in cash
8. Gross working capital is = current asset - current liabilities
9. Shown under quick liabilities.
10. The standard for current ratio is

Q.2 (A) The accountant of Pooja Industries Limited submits the following statements for 2021-22:  
(15)

Trading and Profit and Loss A/c for the year 31-03-2021

Particulars	Amt	Particulars	Amt
To Opening stock	25000	By Sales	625000
To Purchases	500000	By Closing stock	25000
To Gross Profit c/d	125000		
	650000		650000
To Depreciation on Assets let-out	50000	By Gross Profit b/d	125000
The Other Expenses	30000	By returns from assets let -out	80000
To Tax	40000		
To Net Profit	85000		
	205000		205000

**Balance Sheet as on 31-03-2017**

Liabilities	Amt	Assets	Amt
Share capital	274000	Cash	5000
Sundry Creditors	80000	Debtors	100000
Bank Overdraft	25000	Stock	25000
Tax Provision 40000		Let-Out Assets cost	
Less: Tax Paid 39000	1000	400000	250000
	380000	Less: Depreciation 150000	380000

Rearrange the above in a form suitable for analysis.

**OR**

**Q.2 (B)** Following is the Trial balance of ABC Ltd. as on 31<sup>st</sup> March, 2020:  
(15)

Debit balance	Amt	Credit Balance	Amt
Stock (at cost)	500000	Share capital(equity shares of Rs.100 each)	2000000
Fixed assets (net block)	1235000	General reserve	70000
Sundry Debtors (unsecured & good)	400000	Loan from state financial corp.	300000
Staff advance	97400	Provision for taxation	11000
Cash on hand	60000	Net profit for the year	270000
Bank balance	494000	Profit & loss A/c (opening balance)	100000
Share issue expenses	26600	Short term loans	50000
Bills receivable – trade	58000	Sundry creditors	140000
Investments (at cost)	75000	Unclaimed dividend	5000
	2946000		2946000

**Additional Information:**

1. Transfer to General Reserve Rs. 50000.
2. Directors recommended 6% dividend.
3. Out of debtors, debts due for more than six months were Rs. 52000.
4. Sundry creditors included creditors for goods Rs. 1,05,000 while the remaining are for expenses.
5. Loan from state financial corporation is secured against stock.
6. Market value of investments is Rs. 78,000 while its face value is Rs. 60000.
7. Ignore previous year's figures and corporate dividend tax.

Prepare balance sheet as on 31<sup>st</sup> march, 2017 asper legal requirements, after considering above adjustments.

**Q.3 (A)** From the following given below, calculate the following ratios:

(15)

GES/SBVC/ SYBBI/SEMESTER END EXAM/ November 2023-24

PROGRAMME: SYBBI

SUBJECT: FINANCIAL MARKET

Time: 7.30AM-10.00AM

SEMESTER: III

DATE:03/11/2023

Marks: 75

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

Q1) (A) Select the correct alternative for each question (any 8) (8)

1. \_\_\_\_\_ is the purchase of exporter's receivables at a discounted price by paying cash.  
a) Underwriters b) Merchant banker c) Forfeiting d) Factoring
2. SEBI Securities Exchange Board of India was established in the year \_\_\_\_\_.  
a) 1990 b) 1993 c) 1988 d) 2000
3. Certificate of Deposit (CD) are short term instruments issued by \_\_\_\_\_.  
a) Development banks b) Commercial banks c) Commercial paper d) RRB's
4. \_\_\_\_\_ is the chairman of central board of directors of RBI.  
a) Finance minister b) Governor c) President
5. \_\_\_\_\_ are additional shares given to the current shareholders without any additional cost.  
a) Right issue b) ESOP c) Bonus shares
6. Diversification can reduce \_\_\_\_\_.  
a) Risk b) Uncertainty c) Probability
7. \_\_\_\_\_ is the financial asset that its value from an underlying asset.  
a. Commodity b) Foreign exchange c) Derivative d) Fixed income security
8. \_\_\_\_\_ is an unsecured instrument issued in the form of promissory note.  
a) Development banks b) Commercial banks c) Commercial paper d) RRB's
9. Forfeiting is usually more costly than \_\_\_\_\_ as it results in higher export costs.  
a) Banking b) Commercial lending c) Retail Lending d) Factoring
10. The BSE Sensex consists of a basket of \_\_\_\_\_ stocks.  
a) 50 b) 100 c) 30 d) 66

(B) True or False. (Any 7) (7)

1. RBI the leader of financial system for established as a private institution in 1945.
2. A mutual fund is the way of reducing a potential financial loss hardship
3. The primary market new financial cleans therefore it is called new issue market
4. The money market include with treasury Bill market, call money market and commercial bill market and government bond market.
5. SEBI is a regulator of Indian mutual fund industry.
6. NSE launched screen based trading in year 1994.
7. Since nationalization 1949 RBI is fully owned by government of India.
8. An ESOP is a kind of employee benefit plant similar in some ways to a profit sharing plan.
9. A company issuing shares to a small group of investor is called and IPO.
10. Issued at a discount and are reading that face value on maturity.

Q.2 (A) Explain fee based service in detail. (8)

(B) Explain weakness of Indian financial system. (7)

OR

C) Explain fund based services in detail. (8)

(D) Explain functions of financial system. (7)

Q.3 A) Explain advantages and disadvantages of call money market. (8)

(B) Explain functions of capital market. (7)

OR

- C) Explain components of money market (8)  
D) Explain advantages and disadvantages of commercial bill. (7)
- Q.4 A) Explain advantages and disadvantages of debt market. (8)  
B) Which are different types of commodity trading market? (7)
- OR
- C) Explain the types of debt instrument. (8)  
D) Explain commodity market structure. (7)
- Q.5 A) Explain types of derivatives (8)  
B) Distinguish between forward and future contract. (7)
- OR
- C) Short notes (any 3) (15)
1. Capital market
  2. Participants in derivative market
  3. BSE
  4. Functions of stock exchange
  5. Types of underlying assets



GES/SBVC/SEMESTER END EXAM/NOVEMBER 2023-24

PROGRAMME: SYBBI

SUBJECT: MUTUAL FUND MANAGEMENT

Time: 7.30AM-10.00AM

SEMESTER: III

DATE: 2/11/2023

Marks: 75

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

Q.1) (A) Match the Column (Any8)

(8 marks)

COLUMN A	COLUMN B
1. SEBI	A. Systematic withdrawal Plan
2. UTI	B. Flexi withdrawal plan
3. Investment company act	C. Acts as bank
4. Custodian	D. Equity scheme
5. Growth Scheme	E. Security exchange board of India
6. Income scheme	F. Assets side of MF Balance sheet
7. Investments in financial securities	G. Net Assets value
8. NAV	H. 1940
9. SIP	I. Debt scheme
10. FWP	J. Unit Trust of India

Q1. (B) State true or false

(Any 7)

(7 marks)

1. UTI is the first mutual fund in India.
2. The government of India Passed the UTI act in 1960.
3. In Mutual fund investment there is no guarantee of return.
4. Sponsor is the promoter of the company.
5. Custodian are usually large banks.
6. AMFI stands for Association of Mumbai financial institution.
7. SCORES is credit rating agency.
8. Diversification enables reduction of risk.
9. NAV stands for Net Assets Value.
10. Buying and selling into funds is done on the basis of NAV related prices.

Q2A) Explain the History of Mutual Fund?

(8 Marks)

Q2B) What are the Characteristics of Mutual Fund?

(7 Marks)

Or

Q2C) Explain the Process of investing in Mutual funds.

(8 Marks)

Q2D) Explain the Grievance mechanism in mutual fund?

(7 Marks)

P.T.O

Q3A) What are the Types of Mutual fund?

Q3B) Explain the NAV and explain how it is calculated?

(8 Marks)

(7 Marks)

Or

Q3C) Calculate the NAV in each of the following

Sale Price Rs14 and entry load 5% B) Repurchase price is Rs12 & exit load3%

(8 Marks)

Q3 D) Opening NAV = Rs 16.6720, outstanding unit = 100 lakhs, Appreciation in portfolio =Rs 16, 00,000, unit subscribed = 40 lakhs, Units redeemed= 20lakhs, dividend Received= 3 lakhs, Assume Sales & Repurchase NAV = Rs 16.6720 Calculate: i) Closing Unit ii) Closing NAV

(7 Marks)

Q4A) What are the Need and importance of mutual fund rating and ranking?

(8 Marks)

Q4B) Explain Basis of Ratings.

(7 Marks)

Or

Q4C) Explain YTM Bond and Bond Valuation?

(8marks)

Q4D) A GOI Bond of Rs1000 each has a coupon rate of 7 % p.a and maturity period is 15 years if the current market price is 1100, find YTM? .

(7 Marks)

Q5A) What are the steps to financial planning?

(8 Marks)

Q5B) Explain life cycle and wealth cycle in financial planning?

(7 Marks)

OR

Q5. Write short note: (Any 3)

(15 Marks)

1. Ministry of finance
2. AMFI
3. SIP
4. Accumulation stage in financial planning
5. Life cycle