

Duration: 2 ½ Hours

T.Y.B.B.I.

Sem - V

Dec-2022

Marks: 75

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

Q.1 A Multiple-Choice Questions (Any 8)

(8)

1. When a country experiences \_\_\_\_\_, its interest rates are likely to fall.  
(Boom, Depression, Recession)
2. The artificial currency created by IMF to be used as supplementary Reserve Asset is called as \_\_\_\_\_.  
(SDR, Gold coins, Paper currency)
3. GDRs can be converted into shares. Shares can be converted into GDRs. This is called \_\_\_\_\_.  
(Two way fungibility, no way fungibility, four way fungibility)
4. The minimum investment required in the IDR issue by the investors has been fixed at \_\_\_\_\_ by SEBI.  
(Rs.2Lakh, Rs.5Lakh, Rs.20Lakh)
5. An act, which is enacted to regulate payments and foreign exchange in India, is \_\_\_\_\_.  
(FERA, FEMA, FEDAI)
6. If the bid points are lower (than the ask points), the spot rate has to be made \_\_\_\_\_ to arrive at the forward bid-ask rates.  
(High, low, multiplied)
7. The electronic payment system through which forex remittances are made is \_\_\_\_\_.  
(Chips, Chaps, Inffinet)
8. Pre-shipment finance is also called as \_\_\_\_\_ credit.  
(Term-loan, post shipment, packing)
9. \_\_\_\_\_ is where you can buy and sell a currency, at a fixed future date for a pre-determined rate.  
(Forward rate, domestic rate, currency rate)
10. Foreign exchange risk management is also known as the \_\_\_\_\_.  
(exchange rate risk, political risk, sovereign risk)

Q.1.B) State True or False (Any 7)

(7)

1. Balance of payments reflects the country's capacity to provide material requirements of the population.
2. A decrease in an interest rate causes depreciation of the currency.
3. Net FDI inflow can never be negative.
4. Domestic bonds are normally designated in the local currency.
5. Exchange brokers facilitate deal between banks.
6. A Price interest point (PIP) is the smallest unit by a currency quotation can change.
7. Speculators attempt to make loss from rising and falling prices.
8. Micro factors existing within a firm lead to country risk.
9. Trade between companies in two different countries is called internal trade.
10. A foreign banks in India can enter only as a wholly owned subsidiary.

Q.2.a.Explain prospects for India in developing offshore banking units in India. (08)  
 Q.2.b.Explain principles of international finance. (07)

OR

Q.2.c.Explain meaning and components of BOP. (08)  
 Q.2.d.Distinguish between ADR and GDR. (07)

Q.3.a.Explain in detail characteristics of Foreign Exchange Market. (08)  
 Q.3.b.What is Risk Management? Also explain risks faced by banks. (07)

OR

Q.3.c. Explain in features of International banking. (08)  
 Q.3.d.Explain functions of FEDAI in detail. (07)

Q.4.a.Explain advantages of Crypto Currency in detail. (08)  
 Q.4.b.Explain reasons for Internationalization of Banks. (07)

OR

Q.4.c. Calculate the forward buying and selling rate from the following information. (08)

Spot rate-USD/INR	60.6000/60.9000
One month	1100/1000
Two month	1300/1200
Three month	1500/1400
Four month	1600/1550

Q.4.d.Calculate inverse rate, spread, mid-rate, spread % of GBP/INR 99.1100/99.9900.

Q.5.a. Explain types of foreign exchange quotations. (08)  
 Q.5.b.Explain meaning and types of Letter of credit. (07)

OR

Q.5 C) Write short notes on: (Any 3) (15)

1. Foreign bonds
2. Purchasing power parity
3. Country risk analysis
4. Crypto Currency
5. Fixed exchange rate system

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Time: 2. 1/2 hours

Total marks - 75

**INSTRUCTIONS:**

1. All questions are compulsory with internal options.
2. All questions carry equal marks.

T.Y.B.B.I.  
SEM-V  
Dec-2022

1. a. Match the following- (any eight)

08

Column A	Column B
i. Standard deviation	a) Average of given numbers
ii. Type I error	b) Source of secondary data
iii. Mean	c) Also called fundamental research
iv. Sales invoice	d) Square root of variance
v. Basic research	e) Failing to accept a true null hypothesis
vi. References in research report	f) Primary source of data collection
vii. Questionnaire	g) Contains details of the author, year of publication etc.
viii. Perfect negative correlation	h) Unique Identifier
ix. ISSN	i) Increases the attractiveness of a report
x. Graphs	j) -1

1 b. State whether the following statements are true and false.(any seven)

07

- i. Snowball sampling is a type of non-probability sampling technique.
- ii. Descriptive research establishes cause and effect relationship.
- iii. Lottery sampling is an example of simple random sampling.
- iv. Number of elements in the sample is called as sampling size.
- v. Secondary data is directly collected by the researcher from their original sources.
- vi. Ordinal scale is also called as ranking scale.
- vii. For scatter diagram, independent variable is plotted on Y axis.
- viii. A person who fills the questionnaire or provides the required information is called respondent.
- ix. Sampling is used in primary data collection.
- x. Interviewing requires face-to-face contact or contact over telephone.

2. a. Explain the term "research" and elaborate the features of research. 08

2. b. Explain briefly the probability and non – probability method of sampling. 07

Or

2. c. Define qualitative research. Describe its main objectives and uses in research. 08

2. d. Explain the steps involved in preparing a research design. 07

3. a. What is secondary data? Explain the sources of secondary data. 08  
3. b. Discuss the features of a good questionnaire. 07  
Or  
3. c. What is a hypothesis? Explain the different types of hypotheses. 08  
3. d. Describe the merits of personal interview method of primary data collection. 07
- 4 a. Explain the importance of the interpretation of data. 08  
4 b. What is processing of data? Describe the essentials of processing of data. 07  
Or  
4 c. Describe the tabulation of data and various types of tabulation that can be used in the data processing. 08  
4 d. What is factor analysis? Explain the applications of factor analysis. 07
- 5 a. Explain the structure and layout of a research report. 08  
5 b. What is a research report? Discuss briefly the steps involved in research report writing. 07  
Or  
5 c. Write short notes on- (*any three*) 15  
i. Snowball sampling  
ii. Experimental research  
iii. Disguised and undisguised observation  
iv. Oral and written research report  
v. Types of questions in questionnaire

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Duration 2 ½ Hour

Marks: 75

Dec-2022

- Note: 1) All questions are compulsory.  
2) Working note should form part of your answer.  
3) Figures to the right indicate full marks.

Q1A) Match the Column ( Any 8 / 10)

(8)

Column A	Column B
Banking Companies	Profit & Loss Account of Insurance Company
Schedule 3 of Banking Companies	25% of Current Year Profit
Statutory Reserve	100% of Net Premium Received
Reserve for Unexpired Risk in case of Marine Business	AS-3
Cash Flow Statement	Deposits
Sale of Investment	Balance sheet of Banking Companies
Form B-PL	Must be Broad in Scope
Form A	Provides Consistency
Principle Based Approach	Investing Activity
Rule Based Approach	Governed by Banking Regulation Act 1949

Q1B) State whether following statement is True or False (Any 7 / 10)

(7)

- 1) A banking company requires a licence from SEBI.
- 2) Schedule 9 of Banking Companies is advances
- 3) Schedule 1 of Insurance Companies is Commission
- 4) Claims on Reinsurance Accepted is less from claims paid
- 5) Gross Block less Accumulated Depreciation = Net Block
- 6) The final accounts of companies are to be prepared in accordance with the provision of Companies Act 1956
- 7) Payment to employees is a cash out flow
- 8) ASB is Accounting standard board
- 9) Share Based Payment is governed by IFRS 2
- 10) Purchase of Furniture will be shown in the Cash Flow Statement as Investing cash flow

Q2 A) From the following information find out the amount of provision required to be made in the Profit & Loss Account of Laxmi Commercial Bank Ltd for the year ended 31/3/2022

(8)

Advances	Rs ( lakhs )
Standard Asset	1,200
Sub- Standard Asset	440
Doubtful Asset :	
Upto One year	180
One to Three years	135
More than 3 years	60
Loss Asset	120

Q2B) Calculate Rebate on Bills Discounted as on 31/3/2022 from the following data. (7)

Date of Bill	Amount (Rs)	Period	Rate of Discount
15/1/2022	2,50,000	5 months	9%
10/2/2022	1,50,000	4 months	12%
25/2/2022	2,00,000	4 months	8%

OR

Q2) The following is the balance sheet of Avishkar Bank Ltd as on 31/3/2022

Particulars	Debit	Credit
Share Capital ( FV Rs 10 each)		3,00,000
Statutory Reserve		4,00,000
Fixed Deposits		2,78,000
Saving Bank Deposits		4,50,000
Current Deposits		3,74,000
Cash in hand	2,90,000	
Cash with RBI	4,20,000	
Interest and Discount		3,00,000
Commission and Brokerage		50,000
Interest on Fixed Deposits	30,000	
Interest on Saving Bank Deposit	20,000	
Interest on Current Deposits	12,000	
Salaries	1,31,000	
Rent, Insurance and Taxes	4,000	
Postage and Telegram	900	
Printing & Stationery	7,000	
Audit Fees	4,000	
Depreciation	3,100	
Investment in Shares	84,000	
Loans, Cash Credit and Overdraft	4,90,000	
Bills Discounted and Purchased	1,80,000	
Government Bonds	1,60,000	
Furniture	40,000	
Premises	3,00,000	
Bills Payable		24,000
	21,76,000	21,76,000

Additional Information :

- 1) Rebate on Bills Discounted Rs 22,000
- 2) Create Reserve for Doubtful Debts Rs 12,000
- 3) Acceptances on Behalf of Customer Rs 1,80,000

You are required to prepare Profit & Loss Account for the year ended 31/3/2022 and Balance Sheet as on that date

(15)



Q3) From the following figures taken from Mata Insurance Co Ltd prepare Revenue Account Marine Department for the year ended 31<sup>st</sup> March 2022. (15)

Particulars	Amt Rs
Reserve For Unexpired Risk as on 1 <sup>st</sup> April 2022	20,40,000
Premium on Direct Business	31,60,000
Claims Outstanding as on 1 <sup>st</sup> April 2022	5,60,000
Claims Paid During the year	17,40,000
Commission Paid	10,40,000
Premium On Reinsurance Accepted	14,60,000
Premium On Reinsurance Ceded	6,40,000
Commission on Reinsurance Ceded	32,000
Claims Outstanding as on 31 <sup>st</sup> March 2022	2,80,000
Reinsurance Claims Recovered	8,60,000
Commission on Reinsurance Accepted	73,000
Operating Expenses	8,60,000

OR

Q3 )From the following balances of Jai General Insurance Co Ltd as on 31/3/2022.Prepare Fire Revenue Account , Marine Revenue Account and Profit & Loss Account. (15)

Particulars	Rs	Particulars	Rs
Commission :		Commission earned on Reinsurance Ceded :	
Fire	1,80,000	Marine	1,20,000
Marine	2,16,000	Fire	60,000
Claims Paid :		Share Capital	18,00,000
Fire	3,60,000	Management Expenses :	
Marine	7,20,000	Fire	2,90,000
Bad Debts Recovered	4,000	Marine	8,00,000
Share Transfer Fees	8,000	Premium :	
Directors Fees	30,000	Fire	12,00,000
Auditors Fees	50,000	Marine	21,60,000
Bad Debts :		Profit on Sale of Land	1,20,000
Marine	24,000	Miscellaneous Receipts	10,000
Fire	10,000	Interest And Dividend	28,000
		Depreciation	70,000

Q4A)The authorised share capital of a Tamba Ltd is Rs 2,00,00,000 divided into 1,00,000 10% Preference Shares of Rs 100 each and 10,00,000 Equity Shares of Rs 10 each.75% of each class of shares were issued to the public fully paid up. Rs 20 per share on 2,000 10% Preference Shares and Rs 4 per share on 40,000 equity shares was not received.

The company reserves and surplus was as under

Particulars	Rs
General Reserve ( Opening Balance )	60,00,000
Profit & Loss Account ( Opening Balance )	20,00,000
Net Profit for the year	1,20,00,000
Interim Dividend Paid	56,00,000
Transfer made to General Reserve	40,00,000

Prepare the Notes on Share Capital and Reserves & Surplus forming part of Balance Sheet of the company. (08)

Q4B) Prepare Fixed Asset Schedule from the following details

Particulars	Cost ( Rs ) (1/4/22)	Provision for Depreciation ( 1/4/2022)
Goodwill	5,00,000	---
Land & Building	23,00,000	3,00,000
Plant & Machinery	5,75,000	75,000
Delivery Van	50,000	20,000

Depreciation is to be provided as : Land & Building @ 5% ; Plant & Machinery @ 12% and Delivery Van @ 15% on WDV Method (07)

OR

Q4) Zim Ltd gives you the following balancesheet for the year ended 31<sup>st</sup> March 2021 and 31<sup>st</sup> March 2022. Prepare and estimate cash flow for the year ended 31<sup>st</sup> March 2022. (15)

Liabilities	2021	2022	Asset	2021	2022
Share Capital	2,50,000	3,00,000	Goodwill	50,000	40,000
Reserves	1,69,000	1,51,500	Land & Building	2,50,000	2,75,000
Debentures	2,50,000	3,00,000	Plant & Machinery	3,00,000	3,70,000
Bank Loan	80,000	1,00,000	Investment	40,000	50,000
Creditors	40,900	50,700	Stock	30,000	40,000
Proposed Dividend	35,000	40,000	Debtors	62,000	62,500
Provision for taxation	40,000	55,500	Cash Balance	12,000	10,000
			Bank Balance	1,20,900	1,50,200
	8,64,900	9,97,700		8,64,900	9,97,700

Other Information:

- 1) The Company Paid tax for Rs 45,000 during the year
- 2) Depreciation was charged on Land & Building and Plant & Machinery at 12,000 and 17,000 respectively
- 3) Investment costing Rs.10, 000 was sold for Rs.12, 000 during the year .



Q5a) What are the reasons for unethical reporting?

(8)

Q5b) What are the objectives of IND AS 102?

(7)

OR

Q5) Write Short Notes ( Any 3 / 5 )

(15)

- 1) Whistle Blowers.
- 2) Reserve for Unexpired Risk.
- 3) Importance of Cash Flow Statement.
- 4) Rebate on Bill Discounted.
- 5) Need for Converge of IFRS.

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T.Y.B.B.I.

Sem-V

[Total Marks : 75]

Dec-2022

(2 ½ Hours)

Note: All questions are compulsory.  
Figures to the right indicate full marks.

(1) A. State whether following statements are true or false (Any Eight) (8)

1. "Strategy" is derived from the Greek word "Strategos".
2. Political environment is a part of external business environment.
3. Managing director is part of top management.
4. The Economic policies are part of economic environment.
5. Economies of scale is a limitation of international trade.
6. Strategy formulation is last step in strategy making process.
7. Political system is a part of cultural environment.
8. There is no risk in foreign trade.
9. BCG matrix is also known as Growth share matrix.
10. Faster remittance is a positive impact of technology on banking sector.

B. Match the column (Any Seven) (7)

1. Macro environment	A. Stars
2. BCG Matrix	B. Opportunities
3. SWOT analysis	C. Export
4. International Entry mode	D. Benchmarking
5. Internal benchmarking	E. 5 forces model
6. Michael porter	F. Type of investment
7. FDI	G. Applicable to loss making organisations
8. Liquidation strategy	H. Growth strategy
9. Expansion	I. Customers
10. Micro environment	J. Legal environment

(2) (a) What is strategic management. Explain features of strategic management. (8)

(b) Explain Boston Consulting Group (BCG) Matrix (7)

OR

(c) Explain benefits of strategic management. (8)

(d) Discuss levels of strategic management. (7)

(3) (a) Explain components of business environment. (8)

(b) Discuss importance of environmental scanning. (7)

OR

(c) Explain SWOT analysis in detail. (8)

(d) Explain various types of corporate level strategies. (7)

- (4) (a) Explain advantages of internationalization. (8)  
(b) What are the barriers of strategy implementation? Explain. (7)
- OR**
- (c) Explain various factors affecting strategic choice. (8)  
(d) Discuss process of strategy implementation. (7)
- (5) (a) Explain in detail various roles of strategic leader. (8)  
(b) Discuss various types of standards given by general electric company? (7)

**OR**

Write short notes on any three of the following (15)

1. Benchmarking
  2. The McKinsey 7s Framework
  3. Role of competition
  4. Social responsibilities of business
  5. Green Banking
-

Duration: 2.30 hrs.

N.B. 1) All questions are compulsory.

2) Figures to the right indicate full marks.

Q1) (A) Choose the correct option: (Any Eight)

(8)

1) \_\_\_\_\_ is a fund based financial service, provides resources to finance receivable as well as facilitates the collection of receivables.

a) Leasing b) Hedge Finance c) Merchant Banker d) Factoring

2) Merchant bankers are \_\_\_\_\_.

a) Merchants b) Banks c) Neither merchants nor banks d) Body corporate

3) The market performance of mutual fund can be judged on the basis of \_\_\_\_\_.

a) Net Asset Value b) Capital Appreciation c) Regular Income d) Total Asset Value

4) Maturity factoring is also known as \_\_\_\_\_.

a) Domestic factoring b) Collection factoring c) Non-recourse factoring d) Notified factoring

5) \_\_\_\_\_ is the entity through which the securitization transaction is actually operated.

a) Special Purpose Vehicle b) Originator c) Seller d) Buyer

6) An option allowing the owner to sell an asset at a specified price on or before a specified date is a \_\_\_\_\_.

a) Put option b) Call option c) Forward option d) Future contract

7) National Housing Bank is a fully owned subsidiary of \_\_\_\_\_.

a) HDFC b) HSBC c) RBI d) HUDCO

8) An ongoing credit arrangement similar to a bank overdraft is \_\_\_\_\_.

a) Cash Loan b) Revolving credit c) Unsecured Finance d) Term Loan

9) In depository system, \_\_\_\_\_ is a link between depository and the owner.

a) Depository participant b) Register and Transfer agent c) Issuer d) Custodian

10) \_\_\_\_\_ is used when pledgee takes actual possession of an asset.

a) Pledge b) Lien c) Mortgage d) Hypothecation

B) State whether the following statements are true or false. (Any 7)

(7)

1) RBI regulates the Capital Market in India.

2) The most common method of public issue is through private placements.

3) Mutual funds unit holders have voting rights.

4) Forfeiting is nothing but international factoring.

5) Securities issued against the assets securitized are not negotiable and hence they cannot be traded in the market.

- 6) The profit arising from a swap transaction is called 'Swap Profit'.
- 7) HUDCO stands for Housing and Urban Development Corporation.
- 8) Non instalment credit is either secured or unsecured, depending on the company offering the credit.
- 9) NSDL and CDSL maintains investors' stock holdings in the Capital Market.
- 10) Pledge arises when the lender takes possession of either the goods or bearer securities for extending a credit facility to the borrower.

Q.2) A) Briefly explain any four fee-based services. (8)

Q.2) B) What are the challenges faced by financial service sector in Indian economy? (7)

OR

Q.2) C) What are the features of merchant bankers. (8)

Q.2) D) Briefly explain the objectives of merchant bank. (7)

Q.3) A) Briefly explain the structure of mutual fund organisations. (8)

Q.3) B) Outline the causes of slow growth of mutual funds in India. (7)

OR

Q.3) C) Distinguish between Factoring and Bill Discounting. (8)

Q.3) D) Briefly explain the advantages of forfeiting. (7)

Q.4) A) What is derivatives? Compare forward and future contract. (8)

Q.4) B) What is securitization? Explain the causes for unpopularity of securitization. (7)

OR

Q.4) C) Explain the concept of options along with its characteristics. (8)

Q.4) D) State merits and demerits of securitization. (7)

Q.5) A) Define Consumer Finance. Explain briefly about the sources of consumer finance. (8)

Q.5) B) Explain the key features of depository system in India. (7)

OR

Q.5) Write a short note. (Any 3)

(15)

- 1) Innovative Financial Instrument
- 2) Operational Mechanism of Securitization
- 3) NSDL
- 4) National Housing Bank (NHB)
- 5) Open ended Mutual Fund

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Duration: 2 ½ hours

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

Q.1 A) Match the pairs (Any 8) (8)

	A		B
1.	Accounting standards	a	Religious text of Islam
2.	Computer frauds	b	4 P's
3.	Quran	c	Greek word - Ethos
4.	Marketing Mix	d	2000
5.	Corruption	e	Bible
6.	Ethics	f	Misuse of Public Money for personal gain
7.	The Information Technology Act	g	Greek Word – Deon
8.	Book of Christianity	h	Computer Virus and Hackers
9.	Traditional Beliefs and Customs	i	Issued by ICAI
10.	Deontology	j	Morals

B) State True or false: (Any 7) (7)

- 1) Ethics is not a normative science.
- 2) Good corporate governance results in higher financing costs.
- 3) Sri. Krishna compiled his political ideas into Arthashastra.
- 4) Media can't play an important role in spreading awareness on fraud prevention programmes.
- 5) The chairman of Audit Committee will be nominee director.
- 6) "Enjoy the wealth by renouncing it" was the belief of Gandhi.
- 7) Disclosure norms are related to transparency in business.
- 8) SEBI checks the capital market frauds.
- 9) Sexual Harassment is one of the unethical issue in HRM.
- 10) SEBI monitors corporate governance of listed companies through Clause 410.

Q.2 A) What is Ethics? State different types of ethics as per functions of Business. (8)

B) Mention the ethical issues in perfect competition market. (7)

OR

C) Discuss the relations between ethics and Morality. (8)

D) Describe the intellectual property and copyrights w.r.t. ethical issues. (7)

Q. 3 A) Describe the Kant's Deontology Theory in detail. (8)

B) Explain Agency Theory of Corporate Governance. (7)

OR

C) Describe the ethical issues in advertising. (8)

D) Elaborate the principles of Arthashastra. (7)

Q.4 A) Describe with suitable examples the teaching from Holy Bhagwat Gita. (8)

B) Explain with few examples fair trade practices in businesses. (7)

OR

C) Discuss Scams and Frauds in Indian Financial System with examples. (8)

D) Explain the role of business ethics in Business Development. (7)

Q.5 A) State and explain Zero Tolerance Corruption with its action plan. (8)

B) Define CSR. Explain the social responsibility towards shareholders, Employees and Government. (7)

OR

C) Write a short note on (any 3) (15)

- a) Audit Committee
- b) Stewardship theory of corporate governance
- c) Ethics in marketing
- d) Teaching from Quran
- e) Family owned business.