

Q1A. Fill in the blanks with the correct options given below Any 8 (8)

1. _____ committee was constituted for the regulation of derivatives
a. L.C. Gupta b. Malhotra c. Vaghul d. Buch
2. NSE was established in the year _____
a. 1982 b. 1994 c. 1875 d. 2000
3. How can an investor acquire equity shares?
a. secondary market only b. money market
c. primary market only d. through the primary or secondary market
4. _____ markets are where new securities are first issued and sold.
a. primary b. secondary c. old d. new
5. Another name for Jobber is _____
a. Tarawaniwalla b. Mandiwala c. Tejiwala d. Bhandliwala
6. Money market mutual funds can invest in _____
a. treasury bills b. certificate of deposits
c. commercial paper d. all of the above
7. Bull speculators are called as _____
a. tejiwala b. mandiwala c. raddiwala d. boddiwala
8. When securities are allotted to institutional investors & some selected individuals is referred to as
a. initial public offer b. offer through prospectus
c. private placement d. offer for sale
9. Permanent removal of securities of a company from the stock exchange.
a. de-listing b. re- listing c. listing d. none of these
10. An order put for the purchase of securities of a fixed price is known as _____
a. limit order b. open order c. stop loss order d. none of these

Q1B. State whether the following statements are True or False Any 7 (7)

1. Forwards are less liquid comparatively

2. ASBA is taken into consideration when dealing with the securities in the secondary markets
3. Sweat equity shares is a type of shares issue for the directors or the employees at a discount
4. Government securities are issued by private entities
5. The capital market is the market for short term maturities
6. The debt markets are the markets dealing in securities with guaranteed returns
7. Bonus shares are the additional shares given to the current shareholders without any additional cost, based on the number of shares that shareholder owns
8. Hard commodities are affected with the changing weather conditions
9. Futures cannot be reversed with any member of the exchange
10. ESOP is a type of employee benefit plan intended to encourage employees to acquire stocks or the ownership in the company

Q2. Answer the following Any 2

(15)

1. Define Primary market with its advantages & disadvantages (4 pointers from the each)
2. Define Money market with its advantages & disadvantages (4 pointers from the each)
3. Write a note on instruments of money market

Q3. Answer the following Any 2

(15)

1. Explain the trading mechanism
2. Define the term stock exchange & highlight its functions
3. Write a note on the regulatory authorities of Indian Debt Market

Q4. Answer the following Any 2

(15)

1. Write a note on underlying asset
2. Write a note on commodity futures
3. Define the concept of risk & explain its types

Q5. Answer the following

(15)

1. Define Derivative Contract & highlight its advantages & disadvantages

OR

Short notes Any 3

1. BSE
2. Fundamental analysis
3. Types of commodity market
4. ESOP
5. Players in the stock market

******ALL THE BEST******

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

2. Figures to Right indicate full Marks

Q.1(A) Choose correct alternative and rewrite the statement: (Any 8)

(08)

1. The Income Tax Act extend to _____ of India
a) States
b) Union Territories
c) Citizens
d) Whole
2. Gratuity received by the government employee is _____
a) Fully Taxable
b) Fully Exempt
c) Partly Taxable
d) Partly Exempt
3. M is entitled to Children Education allowance @ ₹ 80 p.m. per child for 3 children amounting ₹ 240 p.m. It will be exempted to the extent of _____
a) ₹ 200 p.m.
b) ₹ 160 p.m.
c) ₹ 240 p.m.
d) 230 p.m.
4. Municipal Tax paid is allowed as deduction for _____
a) SOHP only
b) LHOP only
c) LHOP and DLOP
d) DLOP only
5. If any asset is used for more than 180 days in the year of Purchase, the depreciation rate will be _____ of the normal rate,
a) 50%
b) 100%
c) 75%
d) 25%
6. Exemption under section 54, shall be available _____
a) All assesses
b) Individual only
c) Individual and HUF
d) Individual and AOP
7. Gift received by an Individual/HUF from relatives shall be _____
a) Exempt upto ₹ 50,000
b) Exempt upto ₹ 25,000
c) Fully Exempt
d) Fully Taxable
8. The deduction u/s 80E for payment of Interest on Loan for Higher Education is allowed for maximum period of _____
a) 8 Years
b) 6 Years
c) 7 Years
d) 5 Years
9. A.O.P is the abbreviation used for _____
a) Association of Person
b) Association of Professors
c) Association of Panchayats
d) Associate of person
10. Income which accrue outside India from a business controlled from India is Taxable in case of _____
a) Resident only
b) Not ordinary resident only
c) Both R & OR and R but NOR
d) Ordinary Resident

Q.1 (B) State whether given statements are True or False: (Any Seven)

(07)

1. Residential Status has nothing to do with citizenship.
2. An Indian Co. is always treated as Non-resident Co.
3. There are 5 heads of Income under the Income tax Act, 1961.
4. Entertainment allowance deduction is only allowed to non-government employees.
5. The Assesses shall be allowed a statutory deduction of a sum equal to 30% of Gross annual value.
6. Depreciation is available only on tangible assets.

7. There will be long term capital gain, if Share of a Listed Company are transferred after being held for more than 12 months.
8. Total deduction u/s 80C and 80CCC cannot exceed ₹ 1,50,000.
9. Income from subletting shall be chargeable to tax under the head income from house property.
10. Gift received by an individual on occasion of marriage is not taxable.

Q.2 P Mr. Jack was born in UK in the year June 1991. He came to India for the first Time on 1st April, 2019 and Started Business in India. He went back to UK on 10th August, 2023. He again came back to India on 14th November, 2023 and returned to his country UK on 28th January, 2024. Determine his residential status for the assessment year 2024-25. (15)

OR

Q.2 Q Mr. Sagar has earned the following incomes during the financial year ended on 31st March, 2024. Compute his Gross Total Income for the Assessment Year 2024-25 assuming that he is:

- (a) Resident and Ordinary Resident
- (b) Resident and Not Ordinary Resident
- (c) Non-Resident

Sr. No.	Particulars	₹
1.	Rent from a property in Delhi received in USA	80,000
2.	Income from a business in U.S.A. controlled from Delhi	90,000
3.	Income From Business in Mumbai, Controlled from USA	1,00,000
4.	Rent from a property in USA received there but later remitted to India	1,10,000
5.	Interest from deposits with Indian Bank in Mumbai	1,20,000
6.	Income received in USA for services rendered in India	1,30,000
7.	Income from Agriculture in Sri Lanka	1,40,000
8.	Past Untaxed profit earned outside India, brought to India	1,50,000

Q.3 P Mr. Sameer Bhonsale who is physically disabled person (50% disability) as certified by medical authority is employed with Roshan college of Commerce. He Furnishes the following information for the previous year 2023-24. Compute his Taxable Income for A.Y. 2024-25. (15)

Basic Salary	₹ 10,000/- p.m.
DA	₹ 3,500/- p.m.
Arrears of Salary (not Taxed earlier)	₹ 10,000/-
Medical Expenses reimbursement	₹ 12,000/-
Leave Salary Received	₹ 14,000/-
Examinership fees from the college	₹ 2,000/-
Fees for setting T.Y.B. Com papers for Mumbai University	₹ 4,000/-

Royalty received from Marvel Publication for writing on accountancy ₹ 20,000,
Expenses incurred for writing manuscript of this book ₹ 4,000, Profession Tax paid ₹ 2,000.

OR

Q.3 Q Mr. Roshan More gives you the following information for the year ended 31-3-2024. (15)

Particulars	House 1	House 2
Status	(Self-Occupied)	(Let Out)
	₹	₹
Fair Rent	6,00,000 p.a.	5,20,000 p.a.
Rent Received	-	5,80,000 p.a.
Municipal Taxes paid by him		
- For Earlier Year		10,000
- For Current Year		20,000
- Unpaid Till Date	40,000	10,000
Interest of borrowed Capital for construction of property (Loans taken in F.Y. 2019-20)		
- Paid During the year	1,80,000	1,40,000
- Due but not paid	20,000	20,000

Other Information

During the year he received

- Refund of income tax of ₹ 97,800 (including interest of ₹ 24,000).
- Interest on fixed deposits with bank - ₹ 2,00,000
- Dividend from HDFC Mutual Fund - ₹ 8,000.
- Gifts from friends on the occasion of 25th marriage anniversary ₹ 1,51,000.
- Interest on saving bank account with HDFC Bank - ₹ 7,500.

He paid ₹ 17,000 by cheque for Medical Insurance for Himself.

Compute his Taxable Income for the assessment year 2024-25.

Q.4 P Mr. Shantaram Raje Proprietor of RR & Co. provides you the following information for the year ended 31st March, 2024. (15)

Profit and Loss Account for the year ended 31st March, 2024

Expenses	₹	Income	₹
To Salaries	1,50,000	By Gross Profit	5,07,000
To Bad Debts written off	10,000	By Income Tax Refund (Including Interest ₹ 2,000)	18,000
To Printing Expenses	11,000	By UTI Dividend	40,000
To Conveyances	30,000	By Gift from a Friend	10,000
To General Expenses	43,000		
To GST penalty	9,000		
To Fire Insurance Premium	4,000		
To Wealth Tax	6,000		
To Depreciation	20,000		
To Repairs and Maintenance	8,000		
To Net Profit	2,84,000		
Total	5,75,000	Total	5,75,000

Additional Information:

- Depreciation as per Income Tax Rules - ₹ 22,000.
 - General Expenses include payment of Labour charges for business ₹ 23,000 paid in cash on 16-8-2023.
 - Salaries include salary to proprietor - ₹ 48,000.
 - Printing expenses include ₹ 8,000 for printing of marriage invitation cards for his son.
 - He paid tuition fees to school of ₹ 15,000 for his school going daughter.
 - He paid Interest of ₹ 45,000 on Education Loan taken from Bank of India for his Son, pursuing post graduate degree in Medicine from University of Mumbai.
- You are required to compute his total Income for the Assessment Year 2024-25.

OR

Q.4 Q

Mr. Chirag Patel purchased a houses property on 20th June 1998 for ₹ 19,50,000. He Made the following additional / alteration to the house Property.
Cost of construction of 1st floor in the financial year 2011-12 ₹ 10,00,000.
Cost of construction of 2nd floor in the financial year 2017-2018 ₹ 4,50,000.
He sold the property on 21st January 2024 for ₹ 2,85,50,000 paying brokerage of ₹ 2,00,000.
He invested ₹ 1,55,00,000 in a new residential property on 18-3-2024.
He invested ₹ 65,00,000 in Bonds of Power Finance Corporation Limited (Eligible) on 30th March 2024. The Fair market value of the property on 1-4-2001 was ₹ 25,75,000
Relevant Cost Inflation Index are as follow

Previous year	₹
2001-02	100
2011-12	184
2017-18	272
2022-23	348

Compute his Capital Gains for the Assessment Year 2023-24.

(15)

Q.5 A

Define Capital Assets Under Section 2(14).

(08)

Q.5 B

Discuss Any Seven items specifically taxable under the head – income from other sources.

(07)

OR

(15)

Q.5

Write short notes on (any three)

1. Person
2. Residential Status of Individual
3. Long Term Capital gain
4. Deduction from Income from Salary
5. Gross Annual Value of the House Property.

GES /SBVC /SEMESTER END EXAM/ OCTOBER 2024-2025

PROGRAMME: SYBBI

SUBJECT : Management Accounting

DATE : 10/10/2024

SEMESTER: III

MARKS: 75

TIME: 7.30 am – 10.30 am

Q1A. Fill in the blanks with the correct options given below Any 8

(8)

1. **Management accounting is also called _____**
 - a. Managerial accounting
 - b. Internal accounting
 - c. Analytical accounting
 - d. Corporate Accounting
2. **How often should management accounting reports be prepared?**
 - a. Annually
 - b. Monthly
 - c. Quarterly
 - d. as & when needed
3. **Standard Liquid Ratio is _____**
 - a. 1:2
 - b. 1:1
 - c. 2:1
 - d. 65%
4. **The total Current assets without deducting the current liabilities**
 - a. Gross Working Capital
 - b. Net working capital
 - c. Permanent Working Capital
 - d. Temporary Working capital
5. **Shortage of working capital may result in _____**
 - a. poor credit standing
 - b. more cash discount
 - c. more trade discount
 - d. none of the above
6. **current ratio is _____ ratio**
 - a. balance sheet
 - b. current
 - c. composite
 - d. none of the above
7. **Uncalled amount on partly paid shares _____**
 - a. is shown under investments in the balance sheet of a company
 - b. is shown under share capital in the balance sheet of a company
 - c. is shown under provisions in the balance sheet of a company
 - d. is shown by the way of a note to the balance sheet of a company under the contingent liability
8. **Advance received are shown as in the vertical statement as _____**
 - a. part of investments
 - b. part of loans & advance
 - c. part of current assets
 - d. part of current liabilities
9. **Walter model on dividend policy assumes that**
 - a. The firm offers an increasing amount of dividend per share at a given level of price per share
 - b. the firm has a finite life
 - c. The internal rate of return on the firms investments is gradually decreasing
 - d. the retained earnings are the only source of finance available with the firm

10. Promotion expenses are to be included under _____ in the profit-Loss statement

- | | |
|---------------------------|-------------------|
| a. Selling & Distribution | b. Office & admin |
| c. Finance | d. Non-operating |

Q1B. Choose the correct alternative from the given below (Any 7) (7)

1. A high gearing ratio represents a high proportion of debt to equity
2. In NPV method, the discounting rate is assumed to have known to the evaluator
3. There is low cost, high risk & high profits in aggressive method of working capital
4. Financial statements are reports prepared by the company management to present the financial performance & position at a point of time
5. Inter firm analysis is used to compare the financial figures of two firms from the different industry & different period
6. Higher the stock working capital ratio, greater is the weakness of the working capital
7. Net working capital is also known as Current assets
8. Discounted payback period is a variation of payback period which accounts for the time value of money by discounting the cash inflows from a project
9. Ignoring the pause while preparing the financial statement is a significant material information which needs to be disclosed at time of preparation of account
10. In the period of boom & depression, more working capital is required than the other stages of cyclical fluctuations

Q2A. Solve the following Any 1 (15)

A) The following information is presented by Mayora Ltd. For the year 2016-17.

Estimated yearly production = 30,000 units

Estimated cost sheet per unit

Raw Materials Rs 5

Wages Rs 3

Overheads Rs 2

Selling price Rs 12

- Further information:**
1. The company extends 2 months credit to the customers
 2. The company maintains 1 month stock of raw material
 3. The company maintains 2 months stock of finished goods
 4. The processing period is $\frac{1}{2}$ month
 5. The company is allowed 1 month credit by suppliers
 6. Wages & overheads are paid 1 month in arrears
 7. The cash & bank balance is expected to be Rs 8125
 8. There is regular purchase, production & sales cycle
 9. During production process, wages & overheads accrue evenly
 10. Debtors are to be calculated on sale price basis

Prepare an estimate of working capital

OR

B) Tejiwallah Ltd. present the following information 2016-17

Estimated yearly production & sales = 60,000 units. Prepare an estimate of working capital

Estimated cost per unit

Raw Materials Rs 5
Wages Rs 3

Overheads Rs 2
Selling price Rs 12

- Further information:**
1. The company extends 2 months credit to the debtors
 2. The company maintains 1 month stock of Raw material
 3. The company maintains 1 month stock of finished goods
 4. The processing period is 1 month
 5. The company is allowed 2 months credit by suppliers
 6. Wages & overheads are paid 1 month in arrears
 7. The cash & bank balance is expected to be Rs 25000
 8. There is regular purchase, production & sales cycle
 9. During production process, wages & overheads accrue evenly
 10. Debtors are to be calculated on cost basis
 11. 20% of the customers pay 1 month in advance

Q3A Following is extracted from books of company given as on 31st march 2019 (15)

particulars	Amt
Authorized share capital 10,000 , 12% preference shares of Rs 10 each	1,00,000
1,00,000 equity shares of Rs 10/-	10,00,000
Issued & subscribed share capital 8000 12% preference shares off Rs 10/- each fully paid	
90,000 equity shares of Rs 10/- Rs 8 paid up	1,60,000
Reserves & surplus	
General reserve	35,000
Revaluation reserve	20,000
Securities premium	
Profit-loss account	2,05,000
secured loans: debentures	5,00,000

On 1st April 2019, the company has made the final call of Rs 2 on 90000 equity shares. The call money was received by 20th April 2019. Hereafter the company decided to capitalize its reserves by the way of bonus at the rate of one share for every four shares held. Prepare the extract of the balance-sheet immediately after the bonus issue assuming that the company has passed necessary resolution at its general meeting for increasing the authorized capital .

OR

B) Solve the following questions

1. The following information is given for the QuiBitau Ltd.

Earning per share Rs 12
Dividend per share Rs 3
Cost of capital 18%
Internal rate of return on investment 22%

Retention ratio

75%

Calculate the market price per share using the following methods

1. Gordon model

2. Walters model

2. The following data is given by Belliza Ltd.

Rate of Return= 12%

Earnings per share = Rs 60

Find out the market price per share in the following cases, using Gordon model

Dividend payout	Retention	cost of capital
50	50	15%
80	20	10%

Q4. Solve Any 1

(15)

A) Comment on the position of the company from the following profit & loss account & balance sheets after calculating the following ratios

1. current ratio

2. proprietary ratio

3. Debt-equity ratio

4. stock to working capital

5. liquid ratio

6. cost of sales ratio

7. admin expenses to sales ratio

Balance sheet as on....

Liabilities	2017	2016	Assets	2017	2016
Capital of Rs 10 each	1,40,000	1,40,000	Fixed assets	1,80,000	1,84,000
			Current assets	2,20,000	2,24,000
Reserves	1,60,000	1,36,000	Loan & advances	1,04,000	80,000
Secured loans	44,000	48,000			
Current liabilities	52,000	60,000			
Provisions	1,08,000	1,04,000			
TOTAL	5,04,000	4,88,000	TOTAL	5,04,000	4,88,000

Profit & Loss Account for the year ended

	2017	2016		2017	2016
To opening stock	88,000	80,000	By sales	4,20,000	4,00,000
To purchases	1,68,000	1,44,000	By closing stock	92,000	88,000
To wages	80,000	72,000			
To factory expenses	64,000	56,000			
To admin expenses	16,000	12,000			
To selling Distribution Expenses	12,000	20,000			

To managerial remuneration	4,000	4,000			
To transfer to the reserves	4,000	4,000			
To income tax	56,000	64,000			
To balance c/f	20,000	32,000			
TOTAL	5,12,000	4,88,000	TOTAL	5,12,000	4,88,000

OR

B) From the following information, calculate

- | | |
|-------------------------|--------------------------|
| 1. Current ratio | 2. Liquid Ratio |
| 3. Stock Turnover ratio | 4. Capital Gearing Ratio |
| 5. Debt Equity Ratio | 6. Proprietary ratio |

Balance-sheet as on 31st march 2017

Liabilities	Amt	Assets	Amt
Equity share capital	1,50,000	Fixed assets	1,30,000
Preference share capital	1,00,000	Investments	1,00,000
10% debentures	50,000	Stock	80,000
Reserves & surplus	62,000	Debtors	60,000
Bank loan	40,000	Bills receivable	50,000
Creditors	60,000	Cash	85,000
Provision for tax current year	20,000	Preliminary expenses	5,000
Bank overdraft	20,000		
Outstanding expenses	8,000		
TOTAL	5,10,000	TOTAL	5,10,000

(15)

Q5. Answer in brief

1. Define the management accounting & highlight its functions (ANY 5)
2. Give out the users of the financial statements

OR

Short notes ANY 3

1. Current ratio
2. Types of working capital
3. forms of dividend ANY 4
4. Gordon growth model
5. Ratio analysis on the basis of functions

*****ALL THE BEST*****

GES/SBVC/SEMESTER END EXAM/OCTOBER/2024-25
PROGRAMME: SYBBI
SUBJECT: Organisational Behaviour
Time: 7.30AM-10.00AM

SEMESTER: III
DATE: 14/10/2024
Marks: 75

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

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

1. Family Atmosphere doesn't matter atmosphere.
2. School experiences do not have an impact on the development of personality.
3. Moods are similar to emotions.
4. Employee motivation is not affected by moods and emotions.
5. Communication process ends when sender has a thought or an idea.
6. Political behaviour only happens at senior management position in an organisation.
7. Frustration is healthy habit for employee.
8. Frustration affects only the employee and not the organisation.
9. Lack of emotions, motivation or enthusiasm leads to frustration.
10. Quality of work gets hampered because of technological developments.

Q1. (B) Match the Following (Any 7) (7 marks)

A	B
1. Happiness	a. Improves corporate image
2. Business Ethics	b. Rumours
3. Grapevine	c. Cheerfulness and delight
4. Group cohesion	d. Group unity
5. Charismatic power	e. Personality
6. Child ego stage	f. Cause of organisational politics
7. Role ambiguity	g. Immature
8. Organisational climate	h. Employee absenteeism
9. Frustration	i. Division by function
10. Departmentation	j. Internal environment

Q2A) What are the Determinants of Personality? (8 Marks)

Q2B) Explain the Source of Emotions and Moods? (7 Marks)

Or

Q2C) Explain the Major Personality trait influencing OB? (8 Marks)

Q2D) Explain the Classical Conditioning theory. (7 Marks)

Q3A) What is Downward communication? Explain its Advantages and Disadvantages (15 Marks)

Or

Q3C) Explain in Process of Communication? (8 Marks)

Q3D) What are the Types of Transactional analysis? (7 Marks)

Q4A) What are the Advantages and Disadvantages of Group decision Making (15 Marks)

Or

Q4B) What are the Causes and Sources of Job Frustration? (15 Marks)

P.T.O

Q5A) What are the Nature and Characteristics OB in Banking and Insurance company? (8 Marks)
Q5B) What are Practise of OB in Banking and Insurance? (7Marks)

OR

Q5. Write short note: (Any 3)

(15 marks)

1. Learning process
2. Operant Conditioning theory
3. Group communication
4. Third party Negotiation
5. Quality work life

GES/SBVC/SEMESTER END EXAM/OCTOBER/2024-25
PROGRAMME: SYBBI
SUBJECT: IT IN BANKING AND INSURANCE -I
Time: 7.30AM-10.00AM

SEMESTER: III
DATE:15/10/2024
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. ____ had a flawless market place model where users could buy and sell pre-owned product.
a. Bazee.com b. IRCTC c. Air Deccan
2. ____ was in the business of personalisation of products online.
a. Mnytra b. Book my Show c. Yatra.com
3. ____ is the lightweight, stateless protocol that browsers and server use to converse with each other.
a. HTTP b. CGI c. SERVER
4. ____ was a scientist at CERN, Invented the world wide web.
a. Tim Berners Lee b. Tim Cook c. Sundar Pichai
5. ____ is located to the right of the Microsoft office button.
a. Quick Access toolbar b. Ribbon c. MS -office
6. ____ contains shortcuts for formatting text.
a. Mini Toolbar b. Ribbon c. Graphics
7. ____ is the panel at the top portion of the document.
a. Ribbon Mini B. Toolbar c. Graphics
8. For saving the document Press ____.
a. CTRL + S b. CTRL + P c. CTRL + V
9. ____ function is used to reduce a given value to a specific number of decimal Places.
a. ROUND b. AUTO SUM c. SUM
10. ____ function provides a quick way to add numbers together in an excel spreadsheet.
a. SUM b. AUTO SUM c. ROUND

Q1. (B) Match the Column (Any 7)

(7 marks)

A	B
1. Rediff	a. Hyper text transport protocol
2. Air Deccan	b. 1999
3. HTTP	c. 2003
4. E-banking	d. Signature strip
5. Electronic Money	e. 24*7 Service
6. Reverse side of debit card	f. E-Currency
7. View toolbar	g. Good for viewing two pages at a time
8. Full Screen reading	h. Finds the minimum Value
9. MIN	i. Add all cell in the argument
10. SUM	j. Located in the lower right corner

P.T.O

- Q2A) What are the History of E-commerce in India? (15 Marks)
Or
Q2C) Explain in Detail about Components of WWW (8 Marks)
Q2D) What are the Disadvantages of E-Commerce? (7 Marks)
- Q3A) What are the Benefits of E-Banking? (8 Marks)
Q3B) Explain the First classification of E-payments? (7 Marks)
Or
Q3C) What Are the Types of electronic payment system? (8 Marks)
Q3D) What are Risk in Electronic payment system? (7 Marks)
- Q4A) What are the Features of Ms-office? (8 Marks)
Q4B) What is Excel used for? (7 Marks)
Or
Q4C) How to Edit and Save the document? (8 Marks)
Q4D) Explain Sum function and Auto sum function. (7 Marks)
- Q5A) Explain Types of Cyber Crime? (15 Marks)
Or
Q5. Write short note: (Any 3) (15 Marks)
1. HTML
 2. Phishing
 3. Virus
 4. Cyber Security
 5. Paste special in Excel

GES/SBVC/SEMESTER END EXAM/OCTOBER/2024-25
PROGRAMME: SYBBI
SUBJECT: MUTUAL FUND MANAGEMENT
Time: 7.30AM-10.00AM

SEMESTER: III
DATE: 17/10/2024
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 (Any 8)

(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. SWP	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) what are the Advantages and Disadvantages of Mutual fund

(15 Marks)

Q3A) Explain the Classification of Mutual fund?

(15 Marks)

Or

P.T.O

Q3C) Calculate the closing NAV in each of the following (8 Marks)

Assuming sales and purchase NAV to be Rs- 20.00 , Opening NAV = Rs.12.5 , outstanding = 40,500
Appreciation= 8000, unit subscribed =2000 units , unit sold/redeemed = 1000units, dividend = Rs500,
Expenses = Rs700

Q3 D) Calculate Closing NAV and Closing units (7 Marks)

Opening NAV = 8.336 ,outstanding units = 50,00,000 , appreciation in portfolio=8,00,000 , unit
subscribed = 20,00,000, units redeemed = 10,00,000, dividend received =150000, assumes sales and
purchase =8.336

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 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. Wealth cycle
-

NOTE: 1.All question are compulsory

2. Figures to right indicated marks

Q1 A MULTIPLE CHOICE QUESTION (any 8)

(08)

1. Cooperative Bank has a ____ tier set up in India.
a) 3 b) 4 c) 7 d) 9
2. Banks are advised to open basic account called ____
a) No frill account b) Saving account c) Demat account d) Trading account
3. Sukanya Shiksha is a welfare scheme for ____
a) Child girl b) Child boy c) Transgender d) Boy & Girl
4. Microfinance loan are in nature of ____
a) Micro b) Macro c) Megha d) Mini
5. ____ is not a valid document as per KYC
a) Passport b) Driving license c) College ID d) voter ID
6. Solar power ATM is mostly used in ____ area
a) Urban b) Rural c) Aerial d) Costal
7. Which one is a time deposit?
a) Saving deposit b) Fixed deposit c) Current deposit d) Trading Deposit
8. Retail bank serves the need of ____
a) Individual b) Corporate c) Government d) NGO
9. E banking saves ____ of the customer.
a) Life b) Money c) Time d) Friends
10. ____ banking refers to linking banks through deposits.
a) Investment b) Correspondent c) Electronic d) Wealth

Q1 B State whether the following statements are True or False (any 7)

(07)

1. There are four parties in Bill of Exchange.
2. Credit card holder cannot withdraw cash by using credit card.
3. Chain banking & group banking are completely different.
4. IDBI is one of the industrial banks operating in India.
5. Online fund transfer is free from any charge.
6. RRB is allowed to function in metro cities
7. Mobile banking is possible only through mobile app.
8. PMJDY is applicable only to rural area.
9. Political interference is one of the problems of SHG.
10. Acting Trustee is the primary function of banks.

Q2 A Define banking .Explain the feature & principles of banking? (15)

OR

Q2 P Define Negotiable Instrument. Explain the features of Negotiable Instrument (15)

Q3 A Define Universal banking? Explain the feature, advantage & disadvantage of Universal banking. (15)

OR

Q3 P What is e banking? Explain the feature, advantage & disadvantage of e banking. (15)

Q4 A Define Banking Ombudsman? Discuss its power & duties of it. (15)

OR

Q4 P What is retail Banking? Explain its Importance of it (15)

Q5 A What is Micro finance? Discuss the need, Feature & role of Micro Finance. (15)

OR

Q5 P Write a short note on:(Any Three) (15)

- 1.Self Help Group
- 2.World Findex Report
3. Exchange Bank.
- 4.Unit banking
- 5.Land development Bank
