

**UNIVERSITY PAPER**

**S.Y.BBI**

**SEM-IV**

**APRIL - 2019**

Time: 2:30 Hours

Marks: 75

- Note:-
1. All questions are compulsory
  2. Figure to the right indicate marks

Q.1[a] Multiple choice questions. [Any 8]

[8]

- i. \_\_\_\_\_ bears digital signature.  
a) E-cheque      b) E-cash      c) E- Wallet
- ii. \_\_\_\_\_ contains an embedded microprocessor.  
a) Debit card      b) Credit card      c) Smart card
- iii. \_\_\_\_\_ is a repository where information from multiple sources is stored under single Schema.  
a) Databases      b) Data Warehouse      c) Data Centres
- iv. UPI stands for \_\_\_\_\_.  
a) Universal payment Interface  
b) Uniform Payment Interface  
c) Unified Payment Interface
- v. OTP generation is a feature of \_\_\_\_\_.  
a) SMS banking      b) Home banking      c) Mobile banking
- vi. \_\_\_\_\_ redefine the concept of "Anywhere, anytime banking".  
a) CTS      b) CBS      c) CHI
- vii. \_\_\_\_\_ Protocol is developed by Visa and Master card company for secure online payment transaction.  
a) SSL      b) HTTPS      c) SET
- viii. \_\_\_\_\_ Handles bulk and repetitive payment requirement of corporate and other institutions.  
a) ECS      b) EDI      c) EFT
- xi. Themes in Power point are in \_\_\_\_\_ menu.  
a) Transition      b) Animation      c) Design
- x. \_\_\_\_\_ is known as unsolicited emails.  
a) Phishing      b) Spam      c) Data Doodling

- Q.1[b] State whether given statements are True or False .[any 7] [7]
1. Bit coins are example of digital money.
  2. Wholesale banking focuses more on large clients, such as large corporation or other banks.
  3. An individual cannot access his own CIBIL score.
  4. In CTS an electronic image of cheque is transmitted.
  5. A data centres provides uninterrupted power supply.
  6. MICR code consists of 6 digits.
  7. Settlement in RTGS is done in real time.
  8. Data mining is done only on data warehouses.
  9. Google drive supports single file format.
  - 10 Outlook express is free email client with windows 98.
- Q.2[a] Explain various E-payment Systems. [8]  
[b] What is Online-banking? Write advantages and disadvantages of online-banking. [7]
- OR**
- Q.2[a] Explain Mobile Banking in detail. [8]  
[b] What is System development life cycle? [7]
- Q.3[a] What is CIBIL? What solution and product CIBIL provides to businesses? [8]  
[b] Explain MICR technology used for cheque clearing. [7]
- OR**
- Q.3[a] What are Data Centres? What points are considered for building data centres? [8]  
[b] Explain Core Banking Solution. [7]
- Q.4[a] Write about various banking soft wares ? [8]  
[b] What is Hyperlink? Write steps for creating internal links between slides . [7]
- OR**
- Q.4[a] Write Steps for configuring Outlook Express? [8]  
[b] Define E-commerce. Explain role of banks in E-commerce. [7]
- Q.5 Write short notes on: [any 3] [15]
- i. Automated clearing House
  - ii. Role of DBMS in Banking .
  - iii. Smart Quill computer pen.
  - iv. Advantages of Google drive
  - v. Boomerang Facility of Email.

25-04-19

Duration: 2 ½ Hrs.

Marks: 75

Please check whether you have got the right question paper.

- NOTE :**
1. All questions are compulsory
  2. Figures to right indicate full marks.

**Q.1 A) Choose the correct answers from the following (any eight) 08**

1. All of the following are characteristics of variable life except:
  - a) Flexible premium payments
  - b) Cash value is not guaranteed
  - c) Policy owner selects where saving reserve is invested
  - d) Minimum death benefit is guaranteed
2. Which is not a premium break-up of unit linked policies?
  - a) Expenses
  - b) Finance
  - c) Mortality
  - d) Investment
3. From the below given age proof documents, identify the one which is classified a non-standard by insurance companies.
  - a) Short certificate
  - b) Identify card in case of defense personnel
  - c) Ration card
  - d) Certificate of baptism
4. Which among the following is a limitation of tradition life insurance product?
  - a) Yields on these policies is high
  - b) Clear and visible method of arriving at surrender value
  - c) Well detained cash and saving value component
  - d) Rate of return is not easy to ascertain

**Q.P.Code: 52586**

5. Who among the following is most likely to buy variable life insurance?
  - a) People seeking fixed return
  - b) People who are risk averse and do not dabble in equity
  - c) Knowledgeable people comfortable with equity
  - d) Young people in general
6. Which of the below is not a valid address proof?
  - a) PAN card
  - b) Voter ID card
  - c) Bank passbook
  - d) Driving license
7. Which of the following documents is an evidence of the contract between insurer and insured?
  - a) Proposal form
  - b) Policy document
  - c) Prospectus
  - d) Claim form
8. Which one is section 2 of SBI's simple home insurance?
  - a) Burglary and theft
  - b) Fire
  - c) Public liability
9. Which is the special type of vehicle?
  - a) Honda city
  - b) Lamborghini
  - c) Publicity van

10. Which insurance contribute largest part in non-life insurance?

- a) Health insurance
- b) Motor insurance
- c) Fire insurance

B) State whether following statements are True or False (any Seven) s07

- 1. Premium amount decreases with the term of coverage.
- 2. Smart money back uses are a participating traditional life insurance.
- 3. Premium remains same level throughout the term.
- 4. Endowment assurance has both a death benefit as well as a survival component.
- 5. Endowment assurance is similar to a term plan.
- 6. The first premium receipt is the evidence that the policy contract has begun.
- 7. ULIPs are opaque with regards to their term, expenses and savings components.
- 8. Value of the units is determined by a formula fined in advance.
- 9. Flexible premium payments characteristics of variable life insurance.
- 10. The premium quote is evidence that the policy contract has begun.

Q.2 A) Explain briefly about Unit Linked Insurance.

08

B) Define whole life insurance. What are the benefits of whole life insurance?

07

OR

C) Define insurance. What are the advantages of life insurance?

08

D) Describe different riders in life insurance product

07

Q.3 A) What is the difference between life insurance and health insurance?

08

B) Briefly explain senior citizen health insurance in India.

07

Q.P.Code: 52586

OR

C) What is general insurance? Explain the essentials of general insurance contract. 08

D) Explain what is cashless insurance? Explain the procedure for cashless claim. 07

Q.4 A) Define cargo insurance and explain its importance. 08

B) What are the factors affecting motor insurance premium? 07

OR

C) Explain the classification of vehicle under motor insurance. 08

D) Explain the home insurance policy of SBI general insurance ltd. 07

Q.5 A) What is home insurance? What are the features of home insurance? 08

B) Define fire insurance. Explain general rules and regulations of fire insurance. 07

OR

Write short notes (any three) 15

1. Micro insurance

2. Add- on covers policy's

3. Particular risk

4. Floating policy

5. Fundamental risk

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[Time: Hours]

[ Marks: ]

Please check whether you have got the right question paper.

N.B:

Q.1 A) State whether the following statements are true or false (any eight)

1. To form a company, Registration is compulsory.
2. The minimum requirement is only one member to form OPC.
3. The liability of the members of the company is unlimited.
4. Securities contracts (Regulation) Act established in the year 1960.
5. Demutualization means the segregation of ownership and management.
6. SEBI came into existence in the year 1994.
7. The main object of SEBI is to protect interest of Investors.
8. Prohibiting insider trading in securities is one of the important powers of the SEBI.
9. The conversion of paper based securities into electronic form is known as dematerialization of shares.
10. NSDL is not a depository.

08

B) Match the column (any seven)

- | A                | B                            |
|------------------|------------------------------|
| 1. Companies Act | a. Shares                    |
| 2. Ultra virus   | b. Object clause             |
| 3. Security      | c. Stock exchange            |
| 4. M/A           | d. Beyond the power          |
| 5. Listing       | e. 2013                      |
| 6. SEBI          | f. Existing shareholder      |
| 7. Advertisement | g. Depository                |
| 8. Rights Issue  | h. Electronic form of shares |
| 9. NSDL          | i. Newspaper                 |
| 10. De-mat       | j. 1992                      |

07

Q.2 A) Define company. State the features of company.

OR

- B) Discuss procedure for Registration of a company.  
C) Explain Name clause and Registered office clause of memorandum of association.

15

08

07

Q.3 A) Write a note on Articles of Association.

B) Discuss the procedure for corporatization and Demutualization.

08

07

Q.3 Explain: a) Documents required for listing under SCRA,  
b) Consequence of Non-Listing

15

Q.4 Discuss the following terms under SEBI

- a) Mutual Funds    b) Brokers    c) Portfolio manager  
d) under writere) Debenture Trustee

15

OR

Q.4 Explain power and functions of SEBI in detail.

15

Q.5 A) Explain the working of Depository System.

B) Discuss the power of Depositories to make Bye-Laws.

08

07

OR

Q.8 Short Notes on any two out of four.

- (a) Types of Company
- (b) Doctrine of ultra-virus
- (c) Derivatives
- (d) Objectives of SEBI
- (e) NSDL

15

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27-04-19

Q.P. CODE: 38204

[Time: 2.30 Hours]

(Total Marks:75)

- N.B: 1. All questions are compulsory.  
2. Figures to the right indicate full marks.  
3. Draw neat diagram wherever necessary.  
4. Attempt all questions.

Q1. (a) State whether the following statements are **True/ False (Any Eight)** (8)

- i) Macroeconomics deals with economic growth and development.
- ii) An open economy is one which has no foreign trade.
- iii) Accordingly to J.M. Keynes, demand for money is influenced by liquidity preference.
- iv) Inflation is a state in which the prices are decreasing.
- v) The fiscal policy is concerned with government expenditure and government revenue.
- vi) The government of India always has a surplus budget.
- vii) Forward exchange rate refers to the rate at which the transaction takes place at a future date.
- viii) Balance of payment is said to be in balance when receipts are equal to payments.
- ix) Multinational Corporation have their head office in foreign countries while having offices or factories in their home country.
- x) Comparative cost advantage theory has no limitations.

b) Match the following pairs (**Any seven**) (7)

Group A	Group B
1) Consumption function	a) Cambridge economists
2) Trade cycle	b) Central bank
3) Cash balance approach	c) Wave like movement
4) Monetary policy	d) Propensity to consume
5) Union budget	e) Comparative cost advantage theory
6) Public expenditure	f) Transfer of new technology
7) Arbitrage	g) Trade barrier
8) Tariffs	h) Buying and selling of foreign currency in different markets
9) Multinational corporation	i) Government expenditure
10) David Ricardo	j) Finance Minister

Q.2 a) Explain the circular flow of income for open economy four sector model with the help of diagram. (8)

b) What is National income? Explain the importance of National income. (7)

OR

c) Define effective demand. How is it determined? (8)

d) Explain the relationship between change in investment and change in income with the help of multiplier theory. (7)

Q.3 a) Discuss the effects of inflation (8)

b) Explain Monetary policy? What are the instruments of monetary policy? (7)

OR

c) Discuss the factor influencing Velocity of circulation of money. (8)

d) Explain the liquidity preference theory of Interest. (7)

Q.4 a) What is Fiscal Policy? What are the objectives of Fiscal Policy? (8)

b) Enumerate the canon of taxation. (7)

OR

c) What is Public expenditure? Explain the significance. (8)

d) Explain FRBM Act in detail. (7)

Q.5 a) What are the merits and demerits of Flexible exchange rate? (8)

b) What are the measures to correct disequilibrium in balance of payment? (7)

OR

c) Discuss the different gains from International Trade. (8)

d) Enumerate the arguments in favour of protectionism in International trade. (7)

Q.5 Write short notes (on any three): (15)

a) Trade cycle.

b) Cash transaction approach.

c) Role of Government in providing public goods.

d) Hedging, Speculation and Arbitrage.

e) Foreign portfolio Investment and Foreign direct investment.

V.B.I

BBI Semester IV

Paper / Subject Code: 77910 / Cost Accounting

02/05/19

Duration-2 ½ Hours

Marks-75

- Notes- 1) All questions are compulsory carry 15 marks each.  
2) Suitable assumptions and working notes should form the part of your answer.  
3) Figures to the right hand side indicate full marks.

- 1 A) Fill in the blanks (any 8): (08)
- a) Salary to office staff is classified as \_\_\_\_\_ overheads.
  - b) Cost that changes with the level of output is called \_\_\_\_\_ cost.
  - c) Donations paid are recorded in \_\_\_\_\_ accounts only.
  - d) Interest on investment is recorded on the \_\_\_\_\_ side of Profit & Loss Account.
  - e) \_\_\_\_\_ standard is a past performance standard.
  - f) \_\_\_\_\_ selling price is the price at which it is planned to sell the products.
  - g) \_\_\_\_\_ in variable cost will increase the contribution.
  - h) If profit is Rs. 20000 and Profit volume ratio is 40%, then Margin of safety will be Rs. \_\_\_\_\_.
  - i) Carriage on purchase of materials is recorded in cost sheet under the head \_\_\_\_\_.
  - j) Insurance to warehouse is classified as \_\_\_\_\_ overheads.

- B) Rewrite the statement and state whether they are true or false (any 7): (07)
- a) A location, person for which costs may be ascertained and used for the purpose of cost control are called cost centres.
  - b) Sunk costs are historical costs.
  - c) A cost unit is a unit of a product, service or time in terms of which costs are expressed or ascertained.
  - d) Cost accounting and Financial Accounting are the same.
  - e) Non-cost items are not included in cost sheet.
  - f) Standard cost is a planned cost.
  - g) Standard cost helps to project financial statements
  - h) Sales Value Variance = Sales Price Variance + Sales Mix Variance.
  - i) Under Marginal Costing, fixed costs are considered in the valuation of closing stock.
  - j) Increase in selling price will increase Break even point.

- 2) A) Following figures are obtained from the Cost records for the year 2017:  
Direct Materials Rs. 1200000, Wages Rs. 800000, Factory overheads Rs. 600000,  
Selling overheads Rs. 520000, Office overheads Rs. 780000 and Sales Rs. 5000000.  
A work order has been executed for the year 2018 and following expenses have been incurred:  
Materials Rs. 32000, Wages Rs. 20000. Assume that in 2018, Factory Overheads have gone up by 20%, Selling overheads have gone up by 5% and Office overheads have gone down by 10%.  
Find the price at which the order is to be executed so as to earn same rate of profit on selling price as in 2017.

67879

Paper / Subject Code: 77910 / Cost Accounting

NOTE: Factory overheads is based on Wages and other overheads are based on Factory Cost.

(15)

OR

B) Following details are obtained from the books of a manufacturing company:

Particulars	Cost Accounts (Rs.)	Financial Accounts (Rs.)
Opening stock:		
Materials	10000	15000
Finished goods	18000	16000
Closing stock:		
Materials	12000	13000
Finished goods	20000	17000
Wages	12000	10000
Factory expenses	6000	7000
Office expenses	5000	3500
Selling expenses	3000	1000
Purchase of materials	22000	26000
Preliminary expenses written off		1500
Dividend received		3000
Loss on sale of machine		2000
Sales	69000	69000

You are asked to prepare a Cost Sheet, Profit and Loss Account and a statement showing reconciliation of profits between both the set of books.

(15)

3) A) Following information was obtained from the books of a company:

Particulars	Budgeted	Actual
Production (units)	15000	16000
Fixed Overheads (Rs.)	30000	30500
Working days	25	28
Hours	60000	61000

Compute:

- Fixed overheads Cost Variance
- Fixed overheads Expenditure Variance
- Fixed overheads Volume Variance
- Fixed overheads Efficiency Variance
- Fixed overheads Capacity variance
- Fixed overheads Calendar variance

(15)

OR

B) Following data is available:

Budgeted sales: Product P 10000 units @ Rs. 5 p.u. and Product Q 7000 units @ Rs. 4p.u.

Actual sales: Product P 9000 units @ Rs. 6 p.u and Product Q 7500 units @ Rs. 5p.u.

67879

Calculate:

- Sales Value Variance
- Sales Price Variance
- Sales Volume Variance
- Sales Mix Variance
- Sales Quantity/ sub- volume Variance

(15)

- 4) A) During the first half of accounting year ended 30<sup>th</sup> June, 2017, the company incurred fixed expenses of Rs. 180000 and made a Sales of Rs. 600000. Profit is 20% of Sales. During the second half of the accounting year the company made a loss of Rs. 40000. Find out:

- Profit Volume Ratio for the first half and second half.
- Break even point (in Rs.) for the second half.
- Margin of Safety for the first half (in Rs.)
- Also prepare Marginal cost statement for the full year.

(15)

OR

B) Following information of sales and cost for the last two years:

Year	Sales (Rs.)	Cost (Rs.)
2017	200000	120000
2016	120000	80000

Calculate:

- Profit Volume Ratio
- Fixed cost
- Break Even Point
- Profit when sales are Rs. 70000
- Sales to earn a profit of Rs. 10000

(15)

- 5) A) Budgetary control vs standard costing

(08)

- B) Give the classification of cost on the basis of behaviour (with examples)

(07)

OR

C) Write short notes on (any 3):

(15)

- Opportunity cost and Incremental cost
- Utility of a cost sheet
- Advantages of standard costing
- Marginal cost and Marginal costing
- Cost apportionment

03-05-19

BBI

Duration – 2.5 Hrs

Marks – 75

- Note: 1) All questions are compulsory.  
 2) Figures to the right hand side indicate full marks.  
 3) Suitable assumptions if any and working notes should form the part of your answer.

Q1A. State whether following statements are true or false (Any 8)

(08)

- 1) Type of investments depends on the age of investors.
- 2) Liquidity refers to convertibility of investments into cash.
- 3) Jewelry does not give recurring income to the investor.
- 4) Combined leverage should be as low as possible.
- 5) Fixed costs tend to remain fixed irrespective of variations in the volume of activity within a relevant range and during a defined period of time.
- 6) Re-order point takes into account safety stock requirements.
- 7) Loss on sale of investment is accounted for while preparing cash budget.
- 8) Good Receivables management help to prevent the risk of bad debts.
- 9) Motive for holding cash is a transaction motive alone.
- 10) Trade creditors are the spontaneous source of finance

B) Match the following (any seven)

(07)

A	B
1. Commercial Paper	1. Debt Instruments
2. Equity Financing	2. Upper level of Inventory
3. Safety Stock	3. Issued by Central Government
4. Receivables Management	4. Maximize Liquidity Position
5. Maximum Stock	5. Sale of Shares
6. Wealth maximization	6. Increase sales and profit
7. Cash Management	7. Objective of financial management
8. Working Capital Management	8. Buffer Stock
9. Treasury Bill	9. Broad Based Function
10. Debt Financing	10. Issued by Corporates

Q.2.A) You are required to prepare a statement showing the working capital required to finance the level of 24000 units per year from the following information

(15)

- 1) Raw materials are in stock on an average for two months
- 2) Materials are in process on an average for half a month
- 3) Finished goods are in stock on average for two months
- 4) Credit allowed by suppliers is 2 months and credit allowed to customers is three months .  
 20% of goods are sold on cash
- 5) Lag in payment of wages and overheads is one month
- 6) Cash and Bank balance is Rs.2, 00,000
- 7) Cost per unit Rs  
 Raw material 10  
 Wages 5  
 Total cost 30  
 Profit is 20% on selling price
- 8) Core Current Assets Rs.50,000

Also find out the MPBF under all methods

OR

Q.2 B) Radiance Garments Ltd. manufactures readymade garments and sells them on credit basis (15) through a network of dealers. Its present sale is Rs. 60 lakhs per annum with 20 days credit period. The company is contemplating an increase in the credit period with a view to increasing sales. Present variable cost are 70% of sales and the total fixed cost is Rs 8,00,000 per annum. The company expects pre-tax return on Total investment @25% .Some other details are given as under

Propose credit policy	Average collection period(Days)	Expected annual sales (Rs.)
I	30	65
II	40	70
III	50	74
IV	60	75

Which policy should company adopt? Adopt 360 days in a year

Q.3) A) Following details are available from the records of a firm. Prepare a cash budget for the (15) 3 months ending 30.06.2018

Month	Sales (Rs.)	Materials (Rs.)	Wages (Rs.)	Overheads (Rs.)
February	14,000	9,600	3,000	1,700
March	15,000	9,000	3,000	1,900
April	16,000	9,200	3,200	2,000
May	17,000	10,000	3,600	2,200
June	18,000	10,400	4,000	2,300

**Additional Information:**

- 10% sales are on cash.
- 50% of the credit sales are collected next month and the balance in the following month.
- Period of credit allowed by suppliers 2 months.
- Delay in payment of wages 1/4<sup>th</sup> month.
- Delay in payment of overheads 1/2 month.
- Cash and Bank Balance on 1.04.2018 is expected to be Rs. 6,000.
- Plant and Machinery will be installed in February 2018 at a cost of Rs. 96,000. The monthly instalment of Rs. 2,000 is payable from April 2018 onwards.
- Advance to be received for sale of vehicle Rs. 9,000 in June 2018.
- Dividend from investments Rs. 1,000 is expected to be received in June 2018.
- Advance Income Tax to be paid in June 2018 Rs. 2,000.

**OR**

Q3.B Manat Ltd. Manufactures 10,000 units of Product JV at a cost of Rs. 90 per unit. Presently, the company is utilizing 50% of the total capacity. The information pertaining to cost per unit of the product is as follows: (15)

	<b>Rs.</b>
Material	50
Labour	10
Factory Overheads	20 (40% fixed)
Administrative overheads	10 (50% fixed)

**Other information:**

- The current selling price of the product is Rs. 100 per unit.
- At 60% capacity level – Material cost per unit will decrease by 2% and current selling price per unit will reduce by 2%.
- At 90% capacity level – Material cost per unit will decrease by 6% and current selling price per unit will reduce by 6%.

Prepare the budget for 60% and 90% capacity.

Q.4) A) Naysha Products Ltd Nasik ,is offered discount on its order in the manner stated as follows: (15)

Price per tonne	Order (in Tonnes)
Rs. 12	Less than 500
Rs. 11.80	500 but less than 1600
Rs. 11.60	1600 but less than 4000
Rs. 11.40	4000 but less than 8000
Rs. 11.20	8000 and over

The annual demand for the material is 8,000 tonnes .Inventory carrying costs are 20% of material cost per annum. The delivery cost per order is Rs.12

Calculate the “Best quantity order” for Naysha Products Ltd.

OR

Q.4 B) The following data have been furnished by A Ltd. And B Ltd. for the year ended 31-3-2018 (15)

Particulars	A Ltd	B Ltd
Operating Leverage	3:1	4:1
Financial leverage	2:1	3:1
Interest charges per annum	Rs.12 lakhs	Rs.10 lakhs
Corporate tax rate	25%	20%
Variable cost as % of sales	60%	50%

Prepare Income statements of the two companies and comment on its financial position

Q.5 A) Distinguish between financial leverage and operating leverage. (08)

B) Discuss the steps involved in evaluation of credit policies. (07)

OR

Q.5) Write short notes (any three) (15)

- 1) Strategy
- 2) Certificate of Deposit
- 3) Zero Based Budgeting
- 4) Sources of working capital finance
- 5) Reserve and surplus as a source of finance

04-05-19

Q.P. Code: 36009

Duration: 2.5 Hours

Marks: 75

Note:

- A. All Questions are compulsory
- B. Figures to the right indicate full marks

**Q1. A. True or false (Attempt any 8) (1\*8=8)**

1. Investment management is one of the integral aspects of wealth management.
2. Wealth managers help you to assess Retirement Planning if you have adequate financial resources.
3. Insurance solutions to meet the needs of agriculture and rural is known as Home Insurance.
4. Market risk applies when you own foreign investments.
5. Working capital is Current assets / current liabilities
6. Salary received in previous year for next year is known as Outstanding salary
7. Asset Allocation involves different assets categories like Stocks and bonds.
8. Retirement Planning is essential for every Individual
9. Savings & Investments are one and the same.
10. Will is not a legal declaration

**Q1. B. Match the following. (Attempt any 7)**

1. Marine insurance	a. Determined retirement goals	7
2. Portfolio management	b. Uncertainty of returns	
3. Legal declaration	c. Lotteries, crossword puzzles, races	
4. Risk	d. Asset allocation	
5. Income from other sources	e. Will	
6. CFP	f. Freight, cargo insurance	
7. Risk occurs due to unforeseen events.	g. Reinvestment risk	
8. Retirement planning	h. Life insurance	
9. Loss due to reinvestment at lower rates	i. Certified financial planner	
10. Covers all damages related to life	j. Horizon risk	

**Q2. Answer the following.**

- a. Explain the philosophy of wealth creation and management in detail. 8
  - b. Explain the types of investment risks with suitable examples. 7
- OR
- c. Explain The concept of Savings & Investments. 8
  - d. Explain the steps in investment Planning. 7

**Q3. A)** Radhe Invested Rs.25 lakhs in a mutual fund and redeemed for Rs.36 lakhs at the end of 2 years. What is the compounded rate of return. 8

**B)** Kapil makes a deposit of Rs.10000 in a bank which gives 12% interest compounded annually for 5 years. Calculate the maturity value. 7

OR

Q No 3 Jaikumar commenced business on Jan 01, 2015. The balance sheet as on 31.12.2015 is as follows:

15

Balance sheet as on 31.12.2015

Liabilities	Amount	Assets	Amount
Equity shares of Rs.10 each	300000	Fixed assets	300000
General Reserve	50000	Stock in trade	150000
Profit and Loss A/c	8000	Debtors	90000
Mortgage Loan	130000	Cash and Bank balance	80000
Bank overdraft	22000		
Creditors	110000		
<b>Total</b>	<b>620000</b>		<b>620000</b>

Calculate:

- Net Worth
- Debt / Equity Ratio
- Quick Ratio

Q No 4 A) What are the mistakes one should avoid while planning for retirement. Explain with example. 8

B) Explain the need and tools of estate planning. 7

OR

C) Explain the concept of general insurance and explain types of general insurance policies 8

D) Explain The Rights & responsibilities of the Insured. 7

Q no 5 A) Explain The Types of Life Insurance policies 8

B) Explain the concept of Human Life Value. 7

Q5. Write short notes. (Any 3)

(3\*5=15)

- Rights of insured
- Wealth cycle
- Investment alternatives
- Goal based financial planning
- Gifts and trust planning