

M.L.DAHANUKAR COLLEGE COMMERCE

EXTERNAL EXAMINATION –April 2023.

S.Y.B.B.I SEMESTER - IV

SUBJECT :COSTING

Date : 8th April, 2023

Time : 2.5 hours

Marks:75

Q1A) State whether True or False (any 8 out of 10)

8 marks

1. Prime cost is also known as _____ cost

- a) Direct
- b) Indirect
- c) Factory
- d) Office and Administration

2. Dividend received are showed in _____

- a) Costing Books
- b) Financial Books
- c) Both Cost and Financial Books
- d) Footnotes to balance sheet

3. The cost unit for bricks is _____ bricks.

- a) 1000
- b) 100
- c) 10
- d) 10,000

4. Marginal cost is a _____ cost.

- a) Fixed
- b) Variable
- c) Semi Variable
- d) Semi Fixed

5. At break even point, fixed cost is equal to _____

- a) Variable cost
- b) Sales
- c) Contribution
- d) Profit

6. _____ cost is called as incremental cost.

- a) Variable cost
- b) Differential Cost

	c) Normal Cost d) Period Cost	
7.	_____ standard is for a indefinite period. a) Basic b) Ideal c) Normal d) Historical	
8.	_____ variance is also called as gang variance. a) Labour mix b) Material mix c) Material usage d) Labour Yield	
9.	On the basis of _____ cost is classified as direct and indirect cost. a) Traceability b) Functionality c) Behaviour d) Elements	
10.	Closing stock of Finished goods is valued at _____. a) Weighted average cost b) Current years cost of production c) Last years cost of production d) Factory cost	
Q1B)	Fill in the Blanks (any 7 out of 10)	7 marks
1.	Before achieving the break even point the firm incurs losses.	
2.	Fixed cost per unit remains constant.	
3.	Marginal cost = Break even sales + Fixed Cost	
4.	Cost sheet helps in deciding the selling price of a product.	
5.	Assembly shops are example of productive cost centres	
6.	Codes used to classify cost should be unique.	
7.	Small firms find it difficult to adopt standard costing	
8.	Total Cost – Loss = Sales	
9.	Standard cost works as an yardstick against which the actual performance can be measured	
10.	Wealth Tax is a non-cost item .	

Q2 A

From the books of accounts of M/s. Tejas Enterprises, following details have been extracted as on 31.12.2012

15 Marks

Particulars	Rs
Opening stock of raw materials	1,44,000
Closing stock of raw material	1,50,000
Material purchased during the year	4,71,000
Direct labour cost	2,21,500
Indirect wages	27,000
Salaries to office staff	1,06,000
Freight outward	21,500
Repairs for plant and machinery	10,500
Factory rent and taxes	27,500
Office rent and taxes	16,000
Distribution expenses	38,000
Salesman salaries and commission	27,000
Manager's salary (40% of his time used in factory & rest in office)	30,000
Factory electricity charges	30,000
Office telephone expenses	12,500
Opening stock of finished goods	2,500
Closing stock of finished goods	1,01,500
Depreciation of office furniture	56,000

Q2 P

The following figures are available from financial accounts for the year ended 31st March 2003:

15 Marks

Direct Materials Consumption Rs. 2,00,000

Direct Wages Rs.1,00,000

Factory Overheads Rs. 75,000

Administration Overheads Rs 2,25,000

Selling and Distribution Overheads Rs 2,40,000

Bad Debts Rs 30,000

Preliminary expenses (Written off) Rs 40,000

Legal Charges Rs 20 000

Dividend Received Rs. 20,000

Sales (1,20,000 units) Rs 18,00,000

Closing Stock

Finished Stock (30,000 units) Rs 1,60,000

The Cost Account revealed

- Direct Material Consumption Rs. 2,20,000
- Direct Wages Rs 80,000
- Factory Overhead recovered at 20% on Prime Cost
- Administration Overhead at Rs. 2 per unit of production
- Selling and Distribution Overheads at Rs. 2 per unit sold

Prepare (1) Cost Sheet (2) Financial Profit and Loss Account (3) Statement of Reconciliation

Q3 A

From the following particulars calculate: (a) Material Cost Variance (b) Material Price Variance (c) Material Usage Variance (d) Material Mix Variance (e) Material Yield Variance

15 Marks

The Standard Mix of Product is :

Product	Quantity	Rate
Echol	75	Rs. 7.50 per unit
Protex	100	Rs 10 per unit
Benz	125	Rs. 12.50 per unit

The Actual Consumption of Product is:

Product	Quantity	Rate
Echol	80	Rs 10 per unit
Protex	120	Rs 7.50 per unit
Benz	105	Rs. 15 per unit

OR

Q3P The budgeted labour force for producing Product A is as follows

20 junior managers @Rs 0.75 per hour for 50 hours

10 senior managers @Rs 1.25 per hour for 50 hours

The actual labour force employed for producing Product A is as follows

22 junior managers @Rs 0.80 per hour for 50 hours

8 senior managers @Rs 1.20 per hour for 50 hours

Calculate all Labour variances

15 Marks

Q4 A From the following calculate

- 1) P/V ratio
- 2) Fixed cost for the year 2004
- 3) Desired Profit when sales are Rs 90,000
- 4) Expected Sales when desired profit Rs. 20,000

Year	Sales (Rs)	Profit (Rs)
2004	1,80,000	30,000
2005	2,60,000	50,000

15 Marks

	OR	
Q4P	For a company, sales are Rs 80,000, variable costs are Rs 40,000 and fixed costs are Rs 4,000. Calculate the following: (i) PVR, (ii) BEP (Sales), (iii) Margin of Safety, and (iv) Desired Profit when sales are Rs 36,000 (v) Required Sales when Desired Profit are Rs 80,000	15 Marks
Q5 A	Explain the reason for reconciliation of cost and financial accounting books?	8 Marks
Q5 B	What are the advantages of marginal costing ?	7 Marks
	OR	
Q5	Write Short Notes On (any 3)	
1	Break Even chart	15 Marks
2	Uses of cost sheet	
3	Types of standard	
4	Profit Volume ratio	
5	Cost Centre	

Date : 5th April , 2023

Time : 2 ½ hours

M.L.DAHANUKAR COLLEGE COMMERCE
EXTERNAL EXAMINATION –April 2023
S.Y.B.B.I SEMESTER - IV
SUBJECT : Financial Management - II

Marks:75

Q1A) Choose the Correct Alternative : (any 8 out of 10)		8 marks
1.	Working capital finance is provided against _____. a) Accounts Receivables b) Inventories c) Machinery d) Accounts Receivables and Inventories	
2.	Receivables Management deals with _____. a) Receipts of raw materials b) Debtors collection c) Creditors Management d) Inventory Management	
3.	When investment in current assets is exactly equal to current liabilities, it shows _____ working capital. a) Positive b) negative c) zero d) regular	
4.	_____ helps to forecast the future cash position of the firm. a) Cash book b) Cash flow statement c) Cash budget d) Bank Statement	
5.	_____ arises due to credit purchases. a) Receivables b) Payables c) Inventory d) Stock	
6.	_____ is the employment of an asset is sources of fund for which the firm has to pay a fixed cost or fixed return. a) Financial management b) Profit maximization c) Asset management d) Leverage	
7.	Strategic financial management focuses on _____. a) routine matters b) wealth creation c) capital appreciation d) wealth creation and capital appreciation	
8.	_____ plan serving as a pattern for and a control over future operations is known as Budget. a) Operational b) Financial c) Functional d) Organisational	
9.	5Cs of the credit does not include _____. a) Collateral b) Character c) Conditions d) Comfort	
10.	Budgetary control system acts as a friend, philosopher and guide to the _____. a) Creditors b) Shareholders c) Management d) Employees	
Q1B) State whether following statements are True or False : (any 7 out of 10)		7 marks
1.	Seasonal working capital remains constant.	
2.	Higher rate of stock turnover improves liquidity.	
3.	A service organisation requires more working capital than of a trading organisation.	
4.	Under conservative approach, requirement of funds is met from short term source.	
5.	Financial decision making is very simple.	
6.	Financial leverage exists if there are fixed costs.	
7.	Budget is prepared for the future period.	
8.	Financial plan should be flexible.	
9.	Default cost is the cost of receivables.	
10.	Longer the process higher will be the working capital requirement.	

Q2 A

Nirav Ltd. supplies the following information for calculating the working capital. Firm's annual level of activity is 3,00,000 units. The cost structure is as follows :

15 Marks

Elements of Cost	Cost Per Unit Rs.
Raw Materials	30
Direct Labours	10
Overheads	20
Total Cost	60
Profit	15
Selling Price	75

- (a) Raw materials are in store on average for 1 month.
 (b) Work in process (100% complete in regard to materials and 50% for labour and overheads for half a month's production.
 (c) Finished goods remain in godown on average for a month.
 (d) Suppliers one month and to customers 2 months (calculation of customers may be made on selling price).
 (e) Minimum cash balance required is Rs. 50,000.
 (f) The production is evenly throughout the year.
- You are required to prepare a statement of Working Capital Requirement.

OR

Q2 P

Prepare a cash budget for April, May and June from the following information : The estimated sales and expenses are as follows:

15 Marks

Month	Sales	Raw Materials	Wages	Factory Overheads
February	2,00,000	1,20,000	15,000	5,000
March	2,40,000	1,40,000	15,000	3,000
April	2,80,000	1,60,000	20,000	4,000
May	3,00,000	1,68,000	20,000	4,000
June	2,40,000	1,56,000	12,000	4,000

- i) Collection from debtors is half in the same month and balance in the next month. 10% of the sales are in cash.
 ii) Of the creditors, half are paid in the next month and balance after 2 months from the date of purchase.
 iii) Wages and factory overheads are outstanding for one-fourth in a month.
 iv) Advance tax paid in the month of May Rs. 20,000 and depreciation charged in the month of June Rs. 50,000.
 v) Dividend to be received in June Rs. 4,000.
 vi) Cash balance as on 1st April is Rs. 16,000.

Q3 A	<p>Omega Corporation is considering relaxing its present credit policy and is in the process of evaluating two proposed policies. Currently, the firm has annual credit sales of Rs. 50 Lakhs and accounts receivable turnover ratio of 4 times a year. The current level of loss due to bad debts is Rs. 1,50,000. The firm is required to give a return of 25% on the investment in new accounts receivables. The company's variable costs are 70% of the selling price. Given the following information, which is the better option?</p>	15 Marks																												
<table border="1"> <thead> <tr> <th></th> <th>Present Policy</th> <th>Policy Option I</th> <th>Policy Option II</th> </tr> </thead> <tbody> <tr> <td>Annual credit sales (Rs.)</td> <td>50,00,000</td> <td>60,00,000</td> <td>67,50,000</td> </tr> <tr> <td>Accounts receivable turnover ratio (times)</td> <td>4</td> <td>3</td> <td>2.4</td> </tr> <tr> <td>Bad debt losses (Rs.)</td> <td>1,50,000</td> <td>3,00,000</td> <td>4,50,000</td> </tr> </tbody> </table>				Present Policy	Policy Option I	Policy Option II	Annual credit sales (Rs.)	50,00,000	60,00,000	67,50,000	Accounts receivable turnover ratio (times)	4	3	2.4	Bad debt losses (Rs.)	1,50,000	3,00,000	4,50,000												
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OR																														
Q.3 P	<p>Calculate Reorder Level, Minimum Level and Maximum Level from the following information :</p> <p>Re-order quantity 1,500 units Re-order period 4 to 6 weeks Maximum consumption 400 units per week Average consumption 300 units per week Minimum consumption 250 units per week</p>	8 Marks																												
Q 3 Q	<p>M/s Rajat Industries Ltd. supplies you the following information :</p> <p>Consumption of materials per annum 15,000 kg Cost of placing an order Rs. 48 Cost of Raw Materials Rs. 2 per kg Carrying cost is 8% of average inventory You are required to ascertain the economic order quantity ? state the no. of orders to be placed in a year and also state the frequency of order to be placed in a year ?</p>	7 Marks																												
Q4 A	<p>With the following data for 60% activity, Prepare a Flexible Budget for production at 80% and 100% capacity.</p> <p>Production at 60% capacity is 600 units Materials Rs. 100 per unit Labour Rs. 40 per unit Direct Expenses Rs. 10 per unit Factory overheads Rs. 40 per unit (40% fixed) Administration Expenses Rs. 30 per unit (60% fixed)</p>	15 Marks																												
OR																														
Q4P	<p>Calculate the degree of operating leverage, financial leverage and combined leverage for the following firms and interpret the results:</p> <table border="1"> <thead> <tr> <th></th> <th>C</th> <th>F</th> <th>X</th> </tr> </thead> <tbody> <tr> <td>Output (Units)</td> <td>20,000</td> <td>25,000</td> <td>40,000</td> </tr> <tr> <td>Fixed Cost (Rs.)</td> <td>30,000</td> <td>40,000</td> <td>60,000</td> </tr> <tr> <td>Variable Cost (per unit Rs.)</td> <td>10.00</td> <td>15.00</td> <td>25.00</td> </tr> <tr> <td>Interest Expense (Rs.)</td> <td>15,000</td> <td>40,000</td> <td>40,000</td> </tr> <tr> <td>Unit Selling Price (Rs.)</td> <td>15.00</td> <td>20.00</td> <td>30.00</td> </tr> <tr> <td>Tax @</td> <td>40%</td> <td>40%</td> <td>40%</td> </tr> </tbody> </table>		C	F	X	Output (Units)	20,000	25,000	40,000	Fixed Cost (Rs.)	30,000	40,000	60,000	Variable Cost (per unit Rs.)	10.00	15.00	25.00	Interest Expense (Rs.)	15,000	40,000	40,000	Unit Selling Price (Rs.)	15.00	20.00	30.00	Tax @	40%	40%	40%	15 Marks
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Q5 A	Briefly explain the importance of financial plan.	8 Marks
Q5 B	What are the elements of working capital ?	7 Marks
OR		
Q5	Write Short Notes On (any 3)	15 Marks
1	Material Requirement Planning	
2	Objectives of Budgetary Control	
3	Leverage	
4	Opportunity Cost	
5	Operating Cycle	

M. L. DAHANUKAR COLLEGE COMMERCE**EXTERNAL EXAMINATION –April 2023.****S.Y.B.B.I SEMESTER - IV****SUBJECT: FOUNDATION COURSE IV****Date: 6th April, 2023****Time: 8:00 am to 10:30 am****Marks:75****Q1A) State whether True or False (any 8 out of 10) 8 marks**

1. The USP of term insurance is low pricing.
2. Motor insurance is not required in India.
3. The 1st General Insurance in India was set up in Delhi.
4. Top-up cover is an add-on health insurance cover.
5. Address evidence is valid with a PAN card.
6. According to Maternity Act, on the proof of illness an additional leave will pay upto one month.
7. During the cooling period, if the policyholder has bought a policy and does not want it, he/she can return it and get a refund.
8. Insured individuals can apply online for reimbursement or cashless treatment.
9. If the age of vehicle is more, then premium value will be low.
10. Health insurance has a tax Benefit U/S 80D of the Income Tax Act.

Q1B) Multiple Choice Questions (any 7 out of 10) 7 marks

1. _____ insurance is taken by owners of the ship.
a. Hull b. Liability c. Freight d. Cargo
2. In AYUSH Ministry, S stands for _____.
a. Siddha b. Service c. Savings d. Security
3. CNG run cars have _____ premium
a. High b. Low c. No d. Zero
4. The minimum period covered in micro insurance is _____ year.
a. 1 b. 2 c. 5 d. 10
5. _____ is not a hazard of shipping goods by sea.
a. Weather and geographical hazards b. Man-made disasters c. packaging hazards d. passenger lawsuits
6. _____ contract is a combination of two plans.
a. Term Insurance b. Whole Life Insurance c. Permanent Insurance d. Endowment Assurance
7. _____ is a natural disaster.
a. Cyber-attack b. Arson c. Terrorism d. Tornadoes

8.	Variable life insurance policy was first introduced in _____. a. United States b. India c. United Kingdom d. Germany	
9.	In case of Life Insurance, HLV stands for _____. a. Human Legal Value b. Human Life Value c. Home Life Value d. Health Long Value	
10.	In case of _____, a person or persons to whom the money secured by the policy shall be paid on the death of the policy holder but the rights of the policy holder are not transferred a. Assignment b. Nomination c. Insurer d. Insured	
Q2 A	Explain the procedure and forms of life insurance.	
Q2 B	What is life insurance? What are the essential features of Life Insurance?	8 Marks
	OR	7 Marks
Q2 P	Write a note on ULIP.	
Q2 Q	Elaborate in detail about traditional life insurance products	8 Marks
		7 Marks
Q3 A	What are the factors that affect Health Insurance Premium?	
Q3 B	Write a note on Health Insurance Portability.	8 Marks
	OR	7 Marks
Q3P	Distinguish between Life Insurance and Health Insurance.	
Q3 Q	Explain the benefits of health insurance.	8 Marks
		7 Marks
Q4 A	What is Home Insurance? Explain Home Insurance Claim process.	
Q4 B	Explain the classification of vehicles under Motor Insurance	8 Marks
	OR	7 Marks
Q4P	Discuss the benefits of Home Insurance.	
Q4 Q	Explain SBI's Two Wheeler Motor Insurance Policy.	8 Marks
		7 Marks
Q5 A	What is cargo insurance. Explain the importance of cargo Insurance.	
Q5 B	Explain special policies of Fire insurance.	8 Marks
	OR	7 Marks
Q5	Write Short Notes On (any 3)	
1.	Risk Pooling	15 Marks
2.	Cashless Health Insurance	
3.	Road Side Assistance	
4.	Payment of Gratuity Act	
5.	Standard Fire and Special Perils Policy	

Date : 31ST March, 23

Time : 2.1/2 hours

M.L.DAHANUKAR COLLEGE COMMERCE
EXTERNAL EXAMINATION –April 2023
S.Y.B.B.I SEMESTER - IV

Marks:75

SUBJECT : Information Technology In Banking and Insurance

Q1A) Fill in the Blanks (any 8 out Of 10)

8 marks

1. Email messages remain in trash for _____
2. NPCI stands for _____
3. Contactless payments are also known as _____
4. Smart quill pen was invented by _____
5. _____ is the output of KDD
6. Google drive is _____ storage system.
7. _____ is a pen that can remember the word used to write and then transform into computer text.
8. IDRBT stands for _____
9. _____ contains an embedded microprocessor.
10. Themes in Power Point are in _____ menu.

Q1B) State whether True or False (any 7 out Of 10)

7 marks

1. Bit coins are example of digital money.
2. Airtel Money, Free Charge, ICICI pockets are examples of E-Wallets.
3. Data Center provides uninterrupted power supply.
4. There are four phases in SDLC.
5. Settlement in RTGS is done in real time.
6. KDD is associated with data mining.
7. MICR code consists of 6 digits.
- 8.. Google drive supports single file format.
9. Outlook express is free email client with Windows 98.
10. EFT stands for Electronic Funds Transfer.

Q2 A What is Internet Banking? Explain the significance of E-banking.

8 Marks

Q2 B What is Automated Teller Machine? Explain its advantages and disadvantages.

7 Marks

OR

Q2 P What is Bitcoin? How does it work?

8 Marks

Q2 Q Explain the different types of EFT payments.

7 Marks

Q3 A Explain the Software Development Life Cycle phases in detail.

8 Marks

Q3 B Explain the Project Management Phases.

7 Marks

OR

Q3P How to build a Data Center? Explain in detail the criteria's be considered?

8 Marks

Q3 Q Explain the role of DBMS in Banking.

7 Marks

Q4 A	What are the current trends in banking and Information Technology explain.	8 Marks
Q4 B	What is Information Technology? Explain the benefits of Information Technology.	7 Marks
	OR	
Q4P	Explain the role of banks in E-Commerce.	
Q4 Q	What is SET? Explain the SET functionalities.	8 Marks
		7 Marks
Q5 A	What are Slide Designs in MS PowerPoint? How to modify the Slide Design colour, Style, and Variants?	8 Marks
Q5 B	What is MS Power Point? Explain how you can insert an online Video into a Presentation.	7 Marks
	OR	
Q5	Write Short Notes On (any 3)	
1	Google Drive	15 Marks
2	Converting a presentation into video in MS Power Point	
3	Smart Quill Pen	
4	NEFT	
5	ATM	

M.L.DAHANUKAR COLLEGE COMMERCE
EXTERNAL EXAMINATION –April 2023
S.Y.B.B.I SEMESTER - IV
SUBJECT :Wealth Management

Marks:75

Date: 10th April, 2023

Time : 8:00 am to 10:30am

Q1A) True or False (any 8 out of 10)

8 marks

1. Government Bonds are considered to be the safe asset class.
2. Dividend & Bonus is associated with fixed deposit investment.
3. Ignoring the financial issues plays crucial role while investing for wealth creation.
4. Technical analysis tells us about the charts to be used for investment decisions.
5. Philosophy of wealth management is to diversify but stay focussed.
6. COVID was considered as unsystematic risk from investment point of view.
7. Wealth Management deals with converting the debentures into shares.
8. Real estate as an asset class has problems with respect to liquidity.
9. Life Insurance should be looked upon from the point of view of Return on Investment.
10. Philosophy of wealth creation is not to keep all the eggs in the same basket.

Q1B) Multiple Choice Questions (any 7 out of 10)

7 marks

1. _____ planning is the stage where one become the nature part of earing population. (a) Retirement (b) Insurance (c) Financial (d) Estate
2. Gift & Trust Charity Planning are _____ concepts (a) same (b) different (c) marginally same (d) None of these
3. Life Insurance & Health Insurance are _____ concepts. (a) same (b) marginally same (c) different (d) all of these
4. _____ are considered as principles of insurance (a) Insurable Interest (b) Utmost good faith (c) Indemnity (d) All of these
5. Auto Insurance is a type of _____ insurance (a) life (b) health (c) fidelity (4) general
6. _____ is a legal document that gives a person a power to operate the finances on behalf of the one who gives it. (a) Power of Insurance (b) Power of medical decision (c) Power of attorney (d) Fixed deposit certificate
7. A _____ deals with the planning of financial activities. (a) Financial management (b) Financial Planner (c) Planning department (d) Insurance agent
- 8.. _____ is a snapshot of the client's financial position (a) Financial condition (b) Financial blood test report (c) Liquidity position (d) Balance sheet
9. _____ is an investment vehicle offered by mutual funds to investors (a) SIP (b) CIP (c) HRP (d) ZBB
10. The total return received from holding a financial assets is called _____. (a) Holding period return (b) Aggregate return (c) Investment return (d) ROI

Q2 A	Explain the Wealth Management Process.	8 Marks
Q2 B	What are the objectives of Saving & Investment?	8 Marks
OR		
Q2 P	Explain the various Investment Attributes.	7 Marks
Q2 Q	Explain the various approaches to investment decision making.	8 Marks
Q3 A	What are the Unhealthy Habits with reference to Investment & Wealth?	7 Marks
Q3 B	What are the steps in Investment planning?	8 Marks
OR		
Q3P	Explain the need for Planning in wealth management.	7 Marks
Q3 Q	What are types of Assets Class available for investment?	8 Marks

Q4 In January 2022, Mr. Prasad purchased the following five company's shares. 15 Marks

Company	Number of shares	Buying Price
Infosys	100	1,400
TCS	100	3,200
ITC	100	380
HUL	100	2,100
Maruti	100	8,500

He paid brokerage of Rs.50,000

During the period of 2 years, Prasad received the following:

Company	Dividend (Rs.)	Bonus
Infosys	5,000	-
TCS	7,500	-
ITC	1,500	1:2
HUL	2,500	-
Maruti	6,000	-

After 2 years in January 2024, Mr. Prasad sold all this holdings at the following prices:

Company	Selling Price
Infosys	2,000
TCS	4,000
ITC	500
HUL	3,000
Maruti	10,000

He paid brokerage of Rs.65,000.

Calculate Holding Period Return and Annualized Return.

OR

Q4P

Based on the information given below, calculate,

- i) Capital Gearing Ratio
- ii) Net Profit Ratio
- iii) Debt Equity Ratio
- iv) Current Ratio
- v) Quick Ratio

10 Marks

Particulars	Rs.
Debentures	5,00,000
Preference Share Capital	1,50,000
Equity Share Capital	3,00,000
Term Loan	1,50,000
Reserves	2,00,000
Net Profit after Tax	1,00,000
Net Sales	1,50,000
Inventory	3,00,000
Debtors	3,00,000
Cash	1,00,000
Creditors	6,00,000

Q4 Q

Mr. Aarti made an investment of Rs.10,000 that grows to Rs.12,000 in 2 years.
Calculate CAGR.

5 Marks

Q5 A

Explain the meaning and objectives of Retirement planning.

8 Marks

Q5 B

Explain the concept of Estate Planning.

7 Marks

OR

Q5

Write Short Notes On (any 3)

15 Marks

1

Life Cycle planning

2

Role of Financial Planner

3

CAGR

4

Financial Blood Report

5

Steps in Financial Planning

M.L.DAHANUKAR COLLEGE COMMERCE
EXTERNAL EXAMINATION –April 2023
SYBMS /S.Y.B.B.I//SYBFM SEMESTER - IV
SUBJECT : Business ECONOMICS II

Marks:75

Q1A)	Select the best answer from the given options. (any 8 out of 10)	8 marks
1.	There is no ending and beginning point in -----. a) National income b) Per capita income c) Total product d) Circular flow	
2.	National income is the flow of goods and services produced in an economy in course of -----. a) A year b) A month c) A day d) Six months	
3.	Multiplier K = -----. a) $1/1-MPC$ b) $\Delta S/\Delta Y$ c) I/C d) C/I	
4.	According to Cash balance Equation of quantity theory of money----- a) $MP = KDY$ b) $MD = KPY$ c) $MD = dPY$ d) $MD = Y$	
5.	The money multiplier is measured as ----- a) $mm = 1+r / 1+ k$ b) $mm = 1+ k/ 1+ r$ c) $mm = 1 +k /1+ k$ d) $mm = 1+ r/1+ r$	
6.	Which of the following is not an instrument of fiscal policy? a) Taxation policy b) Expenditure policy c) Disinvestment policy d) Interest rate policy	
7.	Which of the following is not a feature of public goods? a) Non – rival in consumption b) Non- excludability c) Free rider problem d) Consumer voluntarily pay for such goods	

8.	The difference between total expenditure and total receipts is _____. a) Fiscal deficit b) Budget deficit c) Primary deficit d) Revenue deficit	
9.	Expenditure switching policies used to correct deficit in the balance of payment consist of----- a) Devaluation b) Revaluation c) Appreciation d) Inflation	
10.	MNCs may not cause the following----- a) Create environmental problem b) Secure monopoly power c) Exploit the host economy for their benefits d) Work only for welfare of host country	
Q1B)	State whether True or False. (any 7 out of 10)	7 marks
1.	Open economy deals with the rest of the world.	
2.	GDP – Net natural Capital Consumption formula is used to calculate GGDP.	
3.	There are total two phases of trade cycle.	
4.	Offer curve is based on the reciprocal demand.	
5.	The speculative motive is given by Neo-classical cash balance approach.	
6.	Bank rate is included in quantitative instruments of monetary policy.	
7.	FRBM act passed in 2003.	
8..	Inflation may result due to indirect tax which is raised to repay debt.	
9.	Free float exchange rate is also termed as clean float.	
10.	Bertin Ohlin's theory of international trade is also known as Modern theory of international trade.	
Q2 A	Discuss the scope of Macroeconomics.	
Q2 B	Explain the circular flow of income in a three sector economy.	8 Marks
	OR	7 Marks
Q2 P	Define the concept trade cycle? Explain various phases of trade cycle.	
Q2 Q	Describe the concept and working of multiplier in detail.	8 Marks
		7 Marks

Q3 A	What are the various components of money supply?		8 Marks
Q3 B	Explain demand-pull inflation with appropriate diagram.	(9)	7 Marks
	OR		
Q3P	Evaluate the Fisher's Equation of exchange.		8 Marks
Q3 Q	Discuss various instruments of monetary policy.		7 Marks
Q4 A	Describe various principles of sound finance. X		8 Marks
Q4 B	What is deficit? Explain various types of deficit. X		7 Marks
	OR		
Q4P	Explain various types of public debt.	(7)	8 Marks
Q4 Q	Discuss the objectives of fiscal policy.		7 Marks
Q5 A	Examine Ricardian theory of comparative cost.	(10)	8 Marks
Q5 B	Explain structure of Balance of payment.		7 Marks
	OR		
Q5	Write Short Notes On (any 3)		15 Marks
1	Factors affecting consumption function X		
2	Characteristics of Public goods		
3	Burden of internal debt. X		
4	Canons of taxation		
5	Floating exchange rate X		

b7 Long term demand & supply
 c) Long & Short term
 d) ...
 e) ...
 f) Voluntary ...
 g) Compulsory
 Internal / Domestic
 External / Foreign
 Production
 Unproduction

8/15
 2/11

Date: 1st April, 2023

Time: 2.1/2 hours

M.L. DAHANUKAR COLLEGE COMMERCE
EXTERNAL EXAMINATION –April 2023
S.Y.B.B.I SEMESTER - IV
SUBJECT: CORPORATE AND SECURITIES LAW

Marks:75

Q1A)	State whether True or False (any 8 out of 10)	8 marks
1.	The company is defined under section 2(0).	
2.	The company does not have separate legal existence.	
3.	Derivative is a financial instrument which deal the value of underlying asset.	
4.	Contract means a contract relating to purchase and sale of securities.	
5.	Class action is the action taken by particular class of people.	
6.	OPCC means 2-person company.	
7.	DIN means director identification number.	
8.	Directors are the agents of the company.	
9.	The role of financial institution and bank is crucial in economy.	
10.	The main object of companies act is to safe guard the interest of creditors.	
Q1B)	Fill in the Blanks (any 7 out of 10)	7 marks
1.	The English common law is the source of origin of the legislation in _____.	
2.	In _____ the first law on registration of joint stock exchange companies was enacted in India.	
3.	Maximum _____ number of persons are required to form private company	
4.	Public company is defined is defined under sec _____.	
5.	_____ means the intending parties exchange their cashflow for the future date.	
6.	_____ means the right to buy the securities.	
7.	_____ is the fundamental or public document which states the objects of the company.	
8..	All the Sub brokers are mandatory to registered with _____	
9.	An individual who controls the assets of mutual funds is known as _____	
10.	_____ service means keeping safe of securities belonging to client.	
Q2 A	Discuss in details the Doctrine of Alter ego.	8 Marks
Q2 B	Discuss in detail lifting of corporate veil	7 Marks
	OR	
Q2 P	Discuss in detail producer company.	8 Marks
Q2 Q	Discuss in detail doctrine of Ultra virus.	7 Marks
Q3 A	What are the powers of Securities appellate tribunal? (SAT)	8 Marks
Q3 B	What are the powers of Central government to make rules under Sebi Regulation	7 Marks

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	Act 1956?	
	OR	
Q3P	Discuss all contracts in notified areas are illegal.	8 Marks
Q3 Q	Discuss in detail Licensing of dealer in certain securities.	7 Marks
Q4 A	Explain establishment and constitution of Sebi.	
Q4 B	Discuss in detail the meeting under Section 7 of Sebi Act 1992.	8 Marks
	OR	7 Marks
Q4P	What are the powers of Sebi under section 11, subsection 4?	
Q4 Q	What are the powers of investigating authority?	8 Marks
		7 Marks
Q5 A	What are the duties of beneficial owner under Depository Act 1996.	
Q5 B	Explain Depositories in India.	8 Marks
	OR	7 Marks
Q5	Write Short Notes On (any 3)	15 Marks
1	Portfolio manager.	
2	Mutual funds.	
3	Debenture trustee.	
4	Sub broker.	
5	Government securities.	