

ok	<p style="text-align: center;">M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT: FOUNDATION COURSE – III (Environmental Management) Time: 2 ½ hours</p>	Marks:75
Q1A)	Multiple Choice Questions (any 8 out of 10)	8 marks
1.	The outermost layer of the Earth is known as the _____. a) Inner Core b) Outer Core c) Crust d) Mantle	
2.	Waste collected from metropolitan cities, small cities and towns is classified as _____ waste. a) Rural b) Urban c) Municipal d) Industrial	
3.	The concept of 'sustainable development' was for the first time discussed in UN Conference on Environment and Development held in _____. a) Japan b) Rio de Janeiro, Brazil c) China d) Switzerland	
4.	Which type of energy generation power plant releases radioactive materials? a) Nuclear b) Hydroelectric c) Solar d) Coal-burning	
5.	Houses, malls, towers, buildings, rails and roads, religion, etc. are all examples of the _____ environment. a) Cultural b) Physical c) Physiological d) Geological	
6.	The practice of converting waste materials into product of greater value is called as _____. a) Recycling b) Downcycling c) Upcycling d) Overcycling	
7.	The movement which involved women hugging the trees to stop them from being axed is well known as _____. a) Chipko Andolan b) Save the Earth Movement c) Save the Silent Valley Movement d) Koel Karo Struggle	
8.	A fuel that is produced through contemporary biological process is called as a _____. a) Artificial fuel b) Inorganic fuel c) Biofuel d) Non-bio fuel	
9.	Plants produce their own food and hence they are called as _____. a) Herbivores b) Carnivores c) Heterotrophs d) Autotrophs	
10.	_____ are the early warnings for the oncoming cyclones that generate into the seas and gradually approach the coasts. a) Tsunamis b) Floods c) Landslides d) Storms	
Q1B)	True or False (any 7 out of 10)	7 marks
1.	It has been observed that the developing countries are the main culprits responsible for the high levels of GHG emissions in the atmosphere.	
2.	The term 'green' has become a symbol of eco-friendly policies, practices or products.	
3.	At every trophic level, 30% of energy is transferred to the next trophic level.	
4.	The term 'anthropogenic waste' means waste generated by micro-organisms.	
5.	Tsunamis are very high sea-waves which generate into the seas/ oceans on account of very intense earthquake.	
6.	Farmers who have taken organic farming systematically and doing it for business purpose are certified organic farmers.	
7.	Tidal energy is a form of non-conventional energy.	

8.	Environmental protection is the responsibility solely of the government.	
9.	The goal of National parks and Wild life sanctuaries is to conserve wild life.	
10.	A fuel that is produced through contemporary biological process is called as a biofuel.	
Q2 A	Define Environment. Explain the abiotic components of the environment.	8 Marks
Q2 B	What is meant by Land Degradation? Examine the causes of land degradation.	7 Marks
	OR	
Q2 P	What is a Disaster? Explain the disaster management cycle.	8 Marks
Q2 Q	Explain the Water Cycle with the help of a diagram.	7 Marks
Q3 A	Explain the process of obtaining environmental clearance for establishing and operating industries in India.	8 Marks
Q3 B	What are the advantages and disadvantages of using solar energy?	7 Marks
	OR	
Q3P	What is Green Marketing? Explain its benefits.	8 Marks
Q3 Q	Explain the concept of Carbon Trading with the help of an example.	7 Marks
Q4 A	What are Resources? Explain the characteristics of natural resources.	8 Marks
Q4 B	Explain the causes and effects of Air Pollution.	7 Marks
	OR	
Q4P	Discuss the salient features of Water Act, 1974.	8 Marks
Q4 Q	Discuss in brief the concept of eco-friendly packaging.	7 Marks
Q5 A	What is Eco-tourism? Highlight the various Do's and Don'ts of eco-tourism.	8 Marks
Q5 B	Discuss in detail about Biomedical Waste Management.	7 Marks
	OR	
Q5	Write Short Notes On (any 3)	15 Marks
1	Food Chain and Food Web	
2	E-waste	
3	Environmental Audit	
4	Organic Farming	
5	Three pillars of sustainability	

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT :Accounting for Managerial Decisions Time : 2 ½ hours		Marks:75
Q1A)	Multiple Choice Questions (any 8 out of 10)	8 marks
1.	Quick assets is equal to _____ A) CA- (Stock-Prepaid Expenses) B) CA-(Stock + Prepaid Expenses) C)CA+(Stock-Prepaid Expenses) D) CA+(Stock + Prepaid Expenses)	
2.	Long Term Loans are shown in the vertical financial statement as _____ A) Current Assets B) Loan Funds C) Investments D) Current Liabilities	
3.	In common size analysis, the items in the income statement are expressed as a percentage of _____ A) Total Assets B) Net Sales C) Total Expenses D) Gross Sales	
4.	Advance received are shown in the vertical financial statement as _____ A) Part Of Investment B) Part Of Loans And Advances C) Part Of CA D)Part Of CL	
5.	Return on capital employed is _____ A) Balance sheet Ratio B) Revenue Statement Ratio C) Combined Ratio D) None Of These	
6.	Return on equity is given as _____ A) NPAT/Proprietors Funds*100 B) NPAT-Preference Dividend/Paid Up Equity Capital*100 C) NPBT/Capital Employed*100 D) Retained Earning/Capital Employed *100	
7.	Sources of credit information include _____ A) Track Checking B) Credit Bureau C) Bank Reference D) All of the Above	
8.	Goodwill written off is _____ in cash flow statement as per AS-3. A) Added to book profit B) Deducted from Book Profit C) Ignored D) Treated as cash out flow	
9.	Capital Gearing Ratio consists of _____ A) Capital Employed B) Capital With Only Interest C) Capital With No Interest D) Capital With Interest And Dividend	
10.	Shortage of Working Capital results in _____ A) Poor Credit Raking B) More Cash Discount C) Gross Working Capital D) None of These	

Q1B) State whether true or false (any 7 out of 10)

7 marks

1. While comparative analysis shows size of change, trend analysis shows direction of change.
2. Capital employed = Fixed Assets + Investments + Current Liabilities.
3. Inter firm and Intra firm comparisons are with the help of Common Size Analysis.
4. Public Deposits is a current Liability.
5. Goodwill is shown under 'Application of Funds' in the vertical balance sheet.
6. Staff loan written off is added back to net profit for computing cash from operations.
7. Net Profit Ratio = NPAT / Sales \times 100
8. High Stock turnover ratio indicates higher COGS.
9. Standard Current ratio is 2:1.
10. Creditors Turnover Ratio is a composite ratio

Q2 A From the following details you are required to prepare Comparative Balance sheet in vertical form.

15 Marks

Balance sheet of Winchester Ltd

Particulars	2020	2021	Particulars	2020	2021
Equity Share Capital	2,40,000	3,20,000	Goodwill	80,000	1,64,000
10% Preference Capital	1,20,000	1,00,000	Land	1,60,000	1,70,000
Capital Reserve	----	30,000	Plant	64,000	
General Reserve	32,000	40,000	Investment	16,000	84,000
P/L A/c	24,000	39,000	Debtors	1,22,000	1,48,000
Creditors	20,000	38,000	Stock	62,000	87,000
Proposed Dividend	34,000	40,000	Bills receivable	16,000	24,000
Bills Payable	16,000	13,000	Cash	12,000	24,000
Bank Overdraft	24,000	29,000	Bank	18,000	----
Provision for tax	32,000	40,000	Preliminary Expenses	2,000	-----
Provision for Doubtful Debts	10,000	12,000			
	5,52,000	7,01,000		5,52,000	7,01,000

OR

Q2 P Prepare Common Size Statement for the following:

8 Marks

Particulars	2020	Particulars	2020
To Cost of Sales	2,00,000	By sales	3,00,000
To salaries	20,000	By interest	10,000
To office rent	10,000		
To advertising Exp	30,000		
To travelling exp	15,000		
To income tax	5,000		
To Net Profit	30,000		
	3,10,000		3,10,000

Q2 Q From the following prepare vertical revenue statement and trend analysis of the Welma Ltd. for all the years

7 Marks

Particulars	March 2019	March 2020	March 2021
Sales	1,00,000	1,50,000	2,00,000

(-) Cost of Sales	60,000	90,000	1,20,000
Gross Profit	40,000	60,000	80,000
(-) Expenses			
Management Expenses	10,000	10,000	10,000
Sales expenses	20,000	25,000	30,000
Bad Debts	5,000	5,000	5,000
Income tax	1,000	8,000	15,000

Q3 A

The following are the summarized final accounts of Wilkinson Ltd.

15 Marks

Liabilities	Rs	Assets	Rs
Equity capital (of Rs 10 each)	70,000	Fixed Assets	90,000
Reserves	80,000	Current Assets	1,10,000
8% Debentures	22,000	Current Assets	52,000
Current Liabilities	26,000		
Provisions	54,000		
	2,52,000		2,52,000

Particulars	Rs	Particulars	Rs
Opening Stock	44,000	Sales	2,10,000
Purchases	84,000	Closing Stock	46,000
Wages	40,000		
Factory Expenses	32,000		
Administrative Expenses	8,000		
Selling Expenses	6,000		
Managerial Remuneration	2,000		
Transfer to Reserves	2,000		
Income Tax	22,000		
Proposed Dividend	6,000		
Balance c/f	10,000		
	2,56,000		2,56,000

Without preparing vertical financial statements calculate

- i) Debtors Turnover Ratio
- ii) Debtors Velocity
- iii) Creditors Turnover ratio
- iv) Creditors Velocity
- v) Stock to Working Capital Ratio
- vi) Administrative expense Ratio
- vii) Selling & Distribution Expense Ratio
- viii) Liquid Ratio
- ix) Stock Turnover ratio
- x) Debt Equity Ratio

OR

Q3P

The following figures are budgeted for the year 2014 of Potato Ltd.

8 Marks

Particulars	Rs
Sales	18,00,000
Raw materials	7,20,000
Labour	5,40,000
Overheads	1,80,000

Total cost	14,40,000
Profit	3,60,000

- a. Raw materials carried in stock for 1 month
b. Production cycle takes 1 month
c. Finished goods remain in stock for ½

- month
d. There is a custom in the market for the purchases and sales to be given credit of 3 months
e. 25% of sales are for cash and balance credit
f. Cash on hand is estimated at Rs 85,000

Q3 Q

Calculate from the following details of Akasa Ltd.

- a) Current ratio
b) Liquid ratio
c) Creditors turnover ratio
d) Debtors turnover ratio
e) Stock turnover ratio

Particulars	Rs
Stock	1,00,000
Debtors	1,40,000
Cash	1,40,000
Bank overdraft	1,60,000
creditors	30,000
Outstanding expenses	10,000
Total purchases	6,60,000

7 Marks

Q4 A

Vetal Ltd. has the following balance a 01.01.2014:

Particulars		
Fixed Assets	15,00,000	
Less: Depreciation	5,00,000	10,00,000
Bank		87,500
Other Current Assets		6,25,500
Current Liabilities		2,50,000

Next year's estimate are:

- (a) The company will acquire fixed assets costing Rs 2,50,000 after selling one machine for Rs 70,000, costing Rs 1,50,000 on which depreciation provided will amount to Rs 90,000.
(b) The net profits will be Rs ,75,000 after providing for a depreciation of Rs1,50,000.
(c) Current assets and current liabilities (other than bank balance) at 31.12.2014 are estimated to be Rs7,50,000 and Rs 4,00,000 respectively.

At the end of the accounting year, the company deposits all the cash into the bank. Calculate the cash flows from operations and investing activities for the year 2014.

8 Marks

Q4 B

In order to increase the sales from normal Rs 2.4 lakhs per annum, the manager proposes the following:

Credit period in days	Sales (Rs in lakhs)	Contribution(Rs in lakhs)
Existing 30	2.4	0.8
Policy I 45	2.52	0.84
Policy II 60	2.58	0.86
Policy III 75	2.61	0.87

7 Marks

	Policy IV 90	2.64	0.88			
	Pretax return is @ 20%. Evaluate the credit policies and advise the management.					
	OR					
Q4P	From the following information, prepare a Cash Flow Statement as per AS-3 from the following Balance sheet of Pilot Ltd			15 Marks		
	Particulars	2015	2016	Particulars	2015	2016
	Equity Capital	2,00,000	2,00,000	Land	50,000	50,000
	9% Pref Capital	1,50,000	1,50,000	Building	1,50,000	1,35,000
	General Reserve	1,00,000	1,22,500	Plant	1,50,000	1,35,000
	10% Debentures	50,000	75,000	Furniture	50,000	70,000
	Creditors	75,000	1,00,000	Stock	1,00,000	1,50,000
	Bills Payable	25,000	37,500	Debtors	1,00,000	1,50,000
	Tax Payable	50,000	75,000	Cash	50,000	70,000
		6,50,000	7,60,000		6,50,000	7,60,000
Q5 A	Calculate the cash from Investing activities from the following information:			8 Marks		
	Particulars	2017	2018			
	Equity Share Capital	2,40,000	3,20,000			
	10% Preference Share Capital	1,20,000	1,00,000			
	Debentures	5,00,000	3,00,000			
	i) Preference shares were redeemed at 10% premium ii) Interim dividend of Rs 35,000 was paid during the year					
Q5 B	Explain trend analysis. Elucidate its advantages and disadvantages.			7 Marks		
	OR					
Q5	Write Short Notes On (any 3)			15 Marks		
1	Cash flow from investing activity					
2	Limitations of ratio analysis					
3	Daily Sales Outstanding					
4	Operating Cycle					
5	Common Size Statement					

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT : IT in Business Management - I Time : 2 ½ hours		Marks:75
Q1A)	Multiple Choice Questions (any 8 out Of 10)	8 marks
1.	The term “_____” refers to something people can modify and share. a) Open Source b) Shareware c) Close Source c) Freeware	
2.	A Database is an organized collection of _____. a) Data b) information c) programmes d) virus	
3.	To create new document _____ is shortcut key. a) Ctrl + A b) Ctrl + C c) Ctrl + N c) Ctrl +H	
4.	In HTTPS- S means a) http safe b) http soft c) http secure d) http state	
5.	_____ is a collection of web pages maintained by a single person or organization that are linked with each other to form a single body of information. a) Web page b) website c) web server d) web client	
6.	_____ Converts all characters in a supplied text string to upper case. a) CAPS b) SMALL c) LOWER d) UPPER	
7.	_____ gives your readers instant access to information in another part of the same document. a) Hyperlink b) Mail Merge c) Spell check d) smart art	
8.	_____ is a financial exchange that takes place online between buyer and sellers. a) Digital Signature b) IDS c) VPN d) Electronic Payment System	
9.	_____ of the information can be maintained by implementing proper access controls through hardware and software. a) Integrity b) Confidentiality c) Availability d) Copyright	
10.	_____ means the buying and selling of goods and services through wireless handheld devices such as cellular, telephone or handheld and smartphones. a) B2B b) M-Commerce c) Webserver d) E-banking	
Q1B)	State whether True or False (any 7 out Of 10)	7 marks
1.	Business Intelligence system provide information to the organization that is not directly available from operational support systems.	
2.	EIS is a type of management information system intended to facilitate and support the information and decision-making needs of senior executives.	

3.	Information technology is same as information system.	
4.	Ctrl + S is use to select document.	
5.	B2B e- commerce refers to the selling and buying of goods and services via the web from web retailers to web customers.	
6.	A Router is the most basic networking device that connect multiple computer or other networking devices together.	
7.	A MAN spans a large geographic area, such as a state, province or country.	
8..	Electronic Data Interchange is the computer-to-computer exchange of routine business data between trading partners in standard data formats.	
9.	Real time processing is data processing that occurs as the user enter in the data or a command.	
10.	Hacking refers to the technique or process by which gain access to a computer system.	
Q2 A	Compare Management Information System with Executive Information System?	8 Marks
Q2 B	What is difference between Data, Information and knowledge?	7 Marks
	OR	
Q2 P	What is Digital Economy? Explain the steps taken by India to move toward Digital Economy?	8 Marks
Q2 Q	Explain the Concept of EDI? Its Advantage and Disadvantages?	7 Marks
Q3 A	What is IP Address? What is URL?	8 Marks
Q3 B	Explain different types of computer network with suitable example?	7 Marks
	OR	
Q3P	What is Mail merge? Explain steps to add mail merge to Document?	8 Marks
Q3 Q	Explain the difference between VLOOKUP and HLOOKUP?	7 Marks
Q4 A	Explain in Brief Business Revenue model on Revenue?	8 Marks
Q4 B	Explain the concept of Email and how to write professional email?	7 Marks
	OR	
Q4P	Explain LAN, MAN and WAN?	8 Marks
Q4 Q	What are benefits and drawback of M-commerce?	7 Marks
Q5 A	What is Risk Mitigation? Explain its Strategies?	8 Marks
Q5 B	What are the various security measures in Cross Boarder Financial transaction?	7 Marks
	OR	
Q5	Write Short Notes On (any 3)	15 Marks
1	Open Source Software	
2	Electronic Payment System(EPS)	
3	Header and Footer.	
4	Digital Organization	
5	Types of Threats to Computer System	

13th OCT, 22

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT : ORGANISATIONAL BEHAVIOUR and HRM Time : 2 ½ hours		Marks:75
Q1A)	Choose the correct alternative (any 8 out of 10)	8 Marks
1)	Organisational behaviour is _____ a) Only art b) Only science c) Art as well as science d) A separate discipline	
2)	_____ group is normally formed to solve a problem a) Command b) Task c) Ingroups d) Formal	
3)	The managerial orientation of _____ model is money . a) Authoritarian b) Custodial c) Supportive d) Collegial	
4)	_____ is also referred to as Manpower Planning a) Human Resource Management b) Human Resource Planning c) Human Resource Development d) Employee Attrition	
5)	Planning is a _____ function of Human Resource Management 1) Managerial 2) Operative 3) Advisory 4) Executive	
6)	_____ is done to adjust human resource demand and supply. a) Human Resource Management b) Human Resource Planning c) Human Resource Development d) Employee Attrition	
7)	_____ means performance appraisal is influenced by one positive factor considered while rating employees. a) Halo Effect b) Horn Effect c) Primacy Effect d) Recency Effect	

8)	_____ is linked to employee performance. a) Incentives b) Perquisites c) Fringe Benefits d) Allowances	
9)	_____ communication is very flexible in nature. a) Formal b) Informal c) Both formal as well as informal d) None of the above	
10)	Time is _____ a) Irreversible b) Inelastic c) Irreplaceable d) All of the above	
Q1B)	State whether True or False (any 7 out of 10)	
1.	Individuals , group, structures are the three determinants of Organisation behaviour	7 Marks
2.	Organisation behaviour does not adopt a multi- disciplinary approach .	
3.	The managerial orientation of Collegial model is teamwork.	
4.	Recruitment and Selection is done to correct employee shortage	
5.	HRD ensures that the organisation has such competent human resource to achieve its desired goals and objectives.	
6.	Human Resource Management is resource centred.	
7.	Salary is given to people who do manual work	
8.	360 degree appraisal is a traditional method of performance appraisal,	
9.	Communication can take place in organisation through formal and informal channels.	
10.	Boundary less organisation is a new type of organisational design	
Q2A)	Bring out the importance of organisation behaviour .	
Q2 B)	Explain the stages involved in group formation	8 Marks
	OR	7 Marks
Q2C)	Bring out the historical evolution of organisational behaviour .	
Q2 D)	Distinguish between Traditional and Modern Learning organisations.	8 Marks
		7 Marks
Q3A)	Explain the process of communication	
Q3 B)	Bring out the reasons for downsizing,	8 Marks
	OR	7 Marks
Q3C)	Bring out the scope of Human Resource Management function .	
Q3 D)	State the objectives of Human Resource development function	8 Marks
		7 Marks

Q4A)	State the factors that affect the process of Human Resource Planning.	8 Marks
Q4 B)	Bring out the objectives of wages and salaries administration	7 Marks
	OR	
Q4C)	Bring out the advantages and limitations of incentives	8 Marks
Q4 D)	Explain the stages in career development	7 Marks
Q5A)	Distinguish between formal and informal groups	8 Marks
Q5 B)	What are the requisites of an incentive plan?	7 Marks
	OR	
Q5)	Write Short Notes on (any 3)	15 Marks
1.	Cross Cultural Dynamics	
2.	Time Management	
3.	Global HR Strategies	
4.	Process of Performance Appraisal	
5.	Key Result Areas	

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT : Advertising		Marks:75
Time : 2 ½ hours		
Q1A)	Multiple Choice Questions (any 8 out of 10)	8 marks
1.	I'm lovin' it" is a tagline of _____. a. Pizza Hut b McDonald c KFC d Dominos	
2.	Amitabh Bachchan promoting ICICI Bank is an example of _____. a. puffery b. classified c. surrogacy d. institutional	
3.	Ads that use a _____ focus on the dominant traits of the product or service. a. negative appeal b. fearful appeal c. feature appeal d. anger appeal	
4.	Celebrity Brand Endorser of KALYAN JEWELLER brand is _____. a. Amitabh Bachchan b. Vinod Khanna c. Siddhart Malhotra d. Rajesh Khanna	
5.	In _____ advertising cartoons, puppets, or other types of fictional characters may be used. a. non-fiction b. animated c. non-technical d. humour	
6.	_____ is a special design of the advertiser or its products which is used to facilitate identification. a. tagline b. slogan c. logo d. jingle	
7.	Essential of Good Copy is _____. a. clarity b. confusing c. rigid d. complicated	
8.	In this type, informal language may be used to convey the message. a. Colloquial Copy b. Personality Copy c. Topical Copy d. Narrative Copy	
9.	The TVC of Fair and Lovely shows that only fair complexion gives you the path to success is an example of _____. a. Subliminal b. surrogacy c. classified d industrial	

10.	The tagline of Airtel is _____ a. Try all, then choose the best b. Its Hot c. The King of Good Times d. Bleed Blue	
Q1B)	State whether True or False (any 7 out of 10)	7 marks
1.	Advertising is paid form of communication.	
2.	Creativity is becoming one of the basic condition for the success of Advertising.	
3.	Advertising is an element of marketing mix.	
4.	Copy testing evaluates advertisement on demographics	
5.	Sales promotion includes various techniques such as discounts and free gifts.	
6.	Ad agency consists of clerical staff only.	
7.	Industrial advertising is also known as B2C advertising.	
8..	Emotional appeal is logic based appeal.	
9.	Jingles are short phrases that communicate descriptive information about brand.	
10.	The time frame of advertising is fixed and specially defined.	
Q2 A	Discuss various types of advertising.	8 Marks
Q2 B	What are the various methods of budgeting?	7 Marks
	OR	
Q2 P	Discuss ethics and laws in advertising.	8 Marks
Q2 Q	Explain role of different elements of advertising.	7 Marks
Q3 A	Explain importance of advertising.	8 Marks
Q3 B	Discuss the elements of TV commercial	7 Marks
	OR	
Q3P	Discuss the ways in which advertising agencies are compensated.	8 Marks
Q3 Q	Distinguish between advertising and publicity.	7 Marks
Q4 A	Explain advertising planning process in detail.	8 Marks
Q4 B	Discuss benefits of advertising to business/firms.	7 Marks
	OR	
Q4P	Discuss the integration of advertising with other communication tools.	8 Marks
Q4 Q	What are the types of advertising appeals?	7 Marks
Q5 A	Explain the career options in advertising.	8 Marks
Q5 B	Explain the concept of creativity and its importance.	7 Marks
	OR	
Q5	Write Short Notes On (any 3)	15 Marks
1	5 M's of advertising	
2	Role of advertising in Product Life Cycle	
3	Digital advertising	
4	OOH	
5	Hierarchy Effects Model	

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT : CORPORATE FINANCE Time : 2 ½ hours		Marks:75																								
Q1A)	Fill in the blanks : (any 8 out of 10)	8 marks																								
1.	_____ is the type of debt security where the whole value of the debentures is converted into equity shares at the issuer's notice.																									
2.	_____ is a situation in which actual profits of a company are not sufficient to pay interest on debt and to pay dividends on shares.																									
3.	_____ is a negotiable certificate issued by an international bank to a company against a certain number of shares which are traded on international stock exchange.																									
4.	_____ leverage measures the % change in EPS over the % change in EBIT.																									
5.	_____ is the rate of return that a project generates.																									
6.	The cost of preference share is equal to _____.																									
7.	An improper NPV analysis leads to the _____ of projects.																									
8.	An _____ occurs when money is withdrawn from a bank account and the available balance goes below zero.																									
9.	_____ leverage exists only when there are fixed operating costs.																									
10.	When bonds are purchased at a _____, the investor pays more than the face value upfront.																									
Q1B)	State whether following statements are True or False : (any 7 out of 10)	7 marks																								
1.	Corporate Finance is used for expansion and diversification.																									
2.	Secondary market is the market for fresh issue of shares.																									
3.	Interest on public deposits is paid at a fixed rate.																									
4.	Leverage is the employment of an asset or a source of finance which the firm pays a fixed return.																									
5.	Trading on Equity results in decreasing EPS for the shareholders.																									
6.	Financial Breakeven level occurs when EBIT is zero.																									
7.	WACC is the overall cost of capital.																									
8..	Securities are financial assets																									
9.	Global Depository Receipt and American Depository Receipt are the same.																									
10.	IRR method does not consider the time value of money.																									
Q2	Calculate the Operating Leverage , Financial Leverage and Combined Leverage for the following firms : <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Particulars</th> <th style="text-align: center;">A</th> <th style="text-align: center;">B</th> <th style="text-align: center;">C</th> </tr> </thead> <tbody> <tr> <td>Production (in units)</td> <td style="text-align: center;">17,500</td> <td style="text-align: center;">6,700</td> <td style="text-align: center;">31,800</td> </tr> <tr> <td>Fixed Cost (Rs.)</td> <td style="text-align: center;">4,00,000</td> <td style="text-align: center;">3,50,000</td> <td style="text-align: center;">2,50,000</td> </tr> <tr> <td>Interest on Loan</td> <td style="text-align: center;">1,25,000</td> <td style="text-align: center;">75,000</td> <td style="text-align: center;">NIL</td> </tr> <tr> <td>Selling Price per unit (Rs.)</td> <td style="text-align: center;">85.00</td> <td style="text-align: center;">130.00</td> <td style="text-align: center;">37.00</td> </tr> <tr> <td>Variable cost per unit (Rs.)</td> <td style="text-align: center;">38.00</td> <td style="text-align: center;">42.50</td> <td style="text-align: center;">12.00</td> </tr> </tbody> </table>	Particulars	A	B	C	Production (in units)	17,500	6,700	31,800	Fixed Cost (Rs.)	4,00,000	3,50,000	2,50,000	Interest on Loan	1,25,000	75,000	NIL	Selling Price per unit (Rs.)	85.00	130.00	37.00	Variable cost per unit (Rs.)	38.00	42.50	12.00	15 Marks
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<p>Q2</p>	<p>PX Ltd. desires to plan its capital structure involving investment of Rs. 1,00,00,000. Profit before interest and tax is expected to be 20% on capital employed. Tax rate applicable is 40%. The company has following alternative plans for capital structure :</p> <table border="1" data-bbox="300 264 1260 425"> <thead> <tr> <th></th> <th>I</th> <th>II</th> <th>III</th> </tr> </thead> <tbody> <tr> <td>Equity capital (Rs. 100 each)</td> <td>30%</td> <td>60%</td> <td>50%</td> </tr> <tr> <td>15% Loan</td> <td>70%</td> <td>40%</td> <td>50%</td> </tr> <tr> <td></td> <td>100%</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table> <p>The company expect to have pay-out ratio of 80%. Reasonable rate of dividend on Shares is 10% You are required to evaluate each alternative on the basis of i) EPS ii) Dividend per share. Also suggest alternative which would maximise shareholders' worth from different criteria.</p>		I	II	III	Equity capital (Rs. 100 each)	30%	60%	50%	15% Loan	70%	40%	50%		100%	100%	100%	<p>15 Marks</p>																	
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<p>Q3</p>	<p>Vision Ltd. is planning an investment in new project. The investment budget is Rs. 30,00,000 . The company has following two investment alternatives :</p> <table border="1" data-bbox="300 1344 1356 1747"> <thead> <tr> <th>Particulars</th> <th>Project M</th> <th>Project N</th> </tr> </thead> <tbody> <tr> <td>Investment</td> <td>Rs. 30,00,000</td> <td>Rs. 30,00,000</td> </tr> <tr> <td>Useful Life</td> <td>5 years</td> <td>6 years</td> </tr> <tr> <td>Cost of Capital (Discounting Factor)</td> <td>12%</td> <td>12%</td> </tr> <tr> <td colspan="3">Cash Inflows at the end of the year (in Rs.) :</td> </tr> <tr> <td>Year 1</td> <td>7,00,000</td> <td>8,00,000</td> </tr> <tr> <td>Year 2</td> <td>10,00,000</td> <td>8,00,000</td> </tr> <tr> <td>Year 3</td> <td>9,00,000</td> <td>8,00,000</td> </tr> <tr> <td>Year 4</td> <td>8,00,000</td> <td>8,00,000</td> </tr> <tr> <td>Year 5</td> <td>4,00,000</td> <td>6,00,000</td> </tr> <tr> <td>Year 6</td> <td>NIL</td> <td>2,00,000</td> </tr> </tbody> </table> <p>Find which project the company should select on the basis of Net Present Value Method.</p>	Particulars	Project M	Project N	Investment	Rs. 30,00,000	Rs. 30,00,000	Useful Life	5 years	6 years	Cost of Capital (Discounting Factor)	12%	12%	Cash Inflows at the end of the year (in Rs.) :			Year 1	7,00,000	8,00,000	Year 2	10,00,000	8,00,000	Year 3	9,00,000	8,00,000	Year 4	8,00,000	8,00,000	Year 5	4,00,000	6,00,000	Year 6	NIL	2,00,000	<p>15 Marks</p>
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Q4	<p>Blue Label Company Ltd. is considering a project which costs Rs. 5,00,000 . The estimated scrap value is zero. Tax rate is 55%. The company uses straight line depreciation and the proposed cash inflows before depreciation and tax as follows :</p> <table border="0"> <thead> <tr> <th>Year End</th> <th>Cash inflows (Rs.)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1,50,000</td> </tr> <tr> <td>2</td> <td>2,50,000</td> </tr> <tr> <td>3</td> <td>2,50,000</td> </tr> <tr> <td>4</td> <td>2,00,000</td> </tr> <tr> <td>5</td> <td>1,50,000</td> </tr> </tbody> </table> <p>PV Factors against 5 years are :</p> <p>at 12% 3.605 at 14% 3.433 at 16% 3.274</p> <p>If the cost of capital is 12%, would you recommend the acceptance of the project under IRR Method?</p>	Year End	Cash inflows (Rs.)	1	1,50,000	2	2,50,000	3	2,50,000	4	2,00,000	5	1,50,000	15 Marks
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Q5 A	Explain briefly the advantages of Public Deposits.	8 Marks												
Q5 B	Explain briefly 'Factoring' as a method of financing.	7 Marks												
OR														
Q5	Write Short Notes On (any 3)	15 Marks												
1	Combined Leverage													
2	Cumulative and Non-Cumulative Preference Shares													
3	Floatation Cost													
4	Relationship between Finance Function and Human Resource Function													
5	Capital Expenditure Decisions													

	M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT : STRATEGIC MANAGEMENT Time : 2 ½ hours	Marks:75
Q1A)	Choose the correct alternative (any 8 out of 10)	8 Marks
1)	Process of strategic management starts with _____. a) Strategy Formulation b) Strategy control c) Strategy Implementation d) Environmental Scanning	
2)	Business policies act as a _____ to an action. a) Reward b) Reference c) Guide d) Preference	
3)	Henry Mintzberg 5P's of strategy does not include _____. a) Ploy b) Position c) Pattern d) Philosophy	
4)	Which of the following is a strength ? a) New Markets b) Adequate Financial Resources c) New competition d) Poor trained staff	
5)	Transnational strategy involves _____. a) Low cost and High local response b) High cost and High local response c) High cost and Low local response d) Low cost and Low local response	
6)	Strategic alliance is a type of _____ growth strategy. a) Internal b) External c) Subjective d) Objective	
7)	The businesses in the Green Zone of GE planning grid must use the _____ strategy. a) Investment b) Harvest c) Stability d) Divestment	

8)	_____ structure is also called as boundaryless structure . a) Matrix b) SBU c) Functional d) Network	
9)	_____ control helps organisation to cope up with emerging environmental realities in unstable environment. a) Strategic Leap b) Special Alert c) Premise d) Implementation	
10.	_____ places emphasis on inter-related activities performed in a sequence for production and marketing of a product or service a) Value chain Analysis b) Quantitative Analysis c) Qualitative Analysis d) Comprehensive Analysis	
Q1B)	State whether true or False (any 7 out of 10)	7 Marks
1.	Policies are applicable to all functional areas of the organisation	
2.	Joint goal setting is done in the process of Management by Objectives	
3.	Project implementation starts with conception phase.	
4.	Environmental scanning is an exploratory process.	
5.	GE Planning grid is a nine cell matrix.	
6.	SWOT analysis is also called as ETOP analysis.	
7.	Bargaining power of suppliers is higher when there are no substitute products available .	
8.	Refreezing is the last step in the change process.	
9.	Strategies are not applicable to non business organisations	
10.	The proper analysis of external environment helps to know the strengths and weakness of organisation.	
Q2A)	Define Strategic Management? Bring out its features	8 Marks
Q2 B)	Discuss the hierarchy of strategic intent.	7 Marks
	OR	
Q2C)	State the advantages and limitations of Strategic Business Units?	8 Marks
Q2 D)	State the reasons for using divestment strategy.	7 Marks
Q3A)	Explain the different types of Diversification .	8 Marks
Q3 B)	Bring out the different types of stability strategy? What conditions are favourable for the use of stability strategy?	7 Marks
	OR	

Q3C)	Explain the different models of strategic Making	8 Marks
Q3 D)	Explain the Mc Kinsey 7 'S Framework.	7 Marks
Q4A)	Explain the BCG matrix as a tool of product portfolio matrix	8 Marks
Q4 B)	Explain the reasons for organisational change .	7 Marks
	OR	
Q4C)	Why is strategic control and evaluation necessary .	8 Marks
Q4 D)	What are the different measures to manage the resistance to change?	7 Marks
Q5A)	Write a detailed note on Cost Leadership strategy .	8 Marks
Q5B)	Explain the Human Resource strategy in detail	7 Marks
	OR	
Q5)	Write Short Notes on (any 3 out of 5)	15 Marks
1.	Levels of Strategy	
2.	Issues in Behavioural implementation	
3.	Factors affecting Strategic Choice	
4.	Synergy	
5.	Marketing Strategy	

	M.L. DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT: CONSUMER BEHAVIOUR Time: 2 ½ hours	Marks:75
Q1A)	Multiple Choice Questions (any 8 out of 10):	8 marks
1.	The activities of marketing are essentially for _____. a) earning profits b) exploitation of consumers c) satisfaction of consumers d) self-pleasure of producer	
2.	The desire to become what one is capable of becoming is called as _____. a) Self-Actualisation b) Attitude c) Self-esteem d) Affiliation	
3.	Person in the family who has identified a gap and to bridge the gap he suggests to make a purchase is called as _____. a) Information gatherer b) Initiator c) Decision maker d) Disposer	
4.	In Innovator profiles, _____ is the ability to successfully connect unrelated problems or ideas. a) Questioning b) Observing c) Associating d) Experimenting	
5.	When the customer is highly involved in the purchase and there are significant differences between brands, it is described as _____ buying behaviour. a) Variety-seeking b) Complex c) Dissonance-reducing d) Habitual	
6.	_____ individuals tend to move away from the crowd. a) Detached b) Attached c) Aggressive d) Complaint	
7.	_____ power relates to children's ability to force their parents into purchasing items they may not otherwise buy. a) Super b) Child c) Pester d) Force	
8.	_____ is an observation of benefits of adopting a specific innovation. a) Complexity b) Trialability c) Relative advantage d) Compatibility	
9.	Which of the following is a psychological factor influencing buying behaviour? a) Age and life cycle b) Social class c) Discretionary income d) Perception	
10.	_____ are innate and inherent personal qualities which an individual possesses. a) Dreams b) Desires c) Beliefs d) Traits	
Q1B)	State whether True or False (any 7 out of 10):	7 marks
1.	Consumer behaviour does not change with the social class.	
2.	Decision making is a cognitive process.	
3.	Consumers show high involvement when brands tend to be less expensive.	
4.	Innovation converts new ideas into usable applications.	

5.	In Family Life Cycle, the stage in which children have left home for either education or employment is called as dissolution.	
6.	Adoption and Diffusion are one and the same.	
7.	Chisellers constantly demand extra discounts for purchasing.	
8.	In Brick-and-Mortar shopping, consumers cannot touch and see the product before buying.	
9.	Gatekeeper is the final decision maker in the purchase decision.	
10.	Input variables refer to the stimuli in the environment.	
Q2 A	What is Consumer Behaviour? Explain its features.	8 Marks
Q2 B	Explain the meaning and significance of Consumer Perception.	7 Marks
	OR	
Q2 P	Explain Freudian Psychoanalytic theory of personality.	8 Marks
Q2 Q	Explain the steps involved in consumer decision-making process.	7 Marks
Q3 A	Explain the influence of social class on consumers.	8 Marks
Q3 B	Explain in detail the adoption process.	7 Marks
	OR	
Q3P	Discuss the EBM Model of consumer decision-making.	8 Marks
Q3 Q	Describe the role of opinion leaders in purchase process.	7 Marks
Q4 A	Explain in brief the different types of consumer behaviour.	8 Marks
Q4 B	Explain briefly Maslow's Need Hierarchy Theory.	7 Marks
	OR	
Q4P	How do customs and traditions influence buyer behaviour?	8 Marks
Q4 Q	Explain in brief the disadvantages of online shopping.	7 Marks
Q5 A	What is Consumer Learning? Discuss in brief the Classical Conditioning Theory.	8 Marks
Q5 B	What is meant by diffusion? Explain the process of diffusion.	7 Marks
	OR	
Q5	Write Short Notes On (any 3)	15 Marks
1	Importance of Consumer Profiling	
2..	Trait Theory	
3	In-group v/s Out-group Influences	
4	Adopter Categories	
5	Retail Buyer v/s Institutional buyer	

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT :Motivation and Leadership Time : 2 ½ hours		Marks:75
Q1A)	True or False (any 8 out Of 10)	8 marks
1.	The incentive which can be calculated in terms of money is called as Non-financial incentive.	
2.	Self-leadership is a self-developed activity.	
3.	There is no innovation without creativity.	
4.	Carrot and stick is a part of fear motivation.	
5.	Motivation is different from satisfaction.	
6.	There should not be strong bond between organisation and its employees.	
7.	Millennial are those who are born before 1980s.	
8.	Charismatic leadership involves a sense of style, flair and confidence.	
9.	Motivation is an unplanned process.	
10.	Strategic leadership focuses on result and helps to achieve targets.	
Q1B)	Multiple Choice Questions (any 7 out Of 10)	7 marks
1.	It is an inner feeling which energizes a person to work more. a. guilt b. fear c. Motivation d. negativity	
2.	_____ Motivation is achieved by the co-operation of employees and they have a feeling of happiness. a. Positive b. negative c. fearful d. neutral	
3.	Exhibited leadership qualities of Ratan Tata are _____. a. Self confident b. irresponsible c. dominating d. autocratic	
4.	Motivation for Western culture is basically _____ and they use materialistic ways to motivate their employees. a. Unprofessionalism b. bond of trust c. external d. less salary	
5.	_____ leaders inspire their team members because they expect the best from everyone, and they hold themselves accountable for their actions. a. Autocratic b. bureaucratic c. Transformational d. dominating	
6.	_____ is one of the cognitive traits. a. Creativity b. narrow minded thoughts c. negative attitude d. rude	
7.	_____ helps a leader build good relationship with his group members, a. Enthusiasm b. arrogance c. rudeness d. not empathetic	
8.	_____ is about coping with change. a. Managing b. following c. Leadership d. relationship	
9.	He is the chairman and president of The Trump Organization and the founder of Trump Entertainment Resorts. a. Donald Trump b. Ratan Tata c. Mark Zuckerberg d. Bill Gates	
10.	_____ founded Reliance Industries. a. Dhirubhai Ambani b. Mark Zuckerberg c. Narayan Murthy d. Ratan Tata	
Q2 A	What are the different ways of motivating employees at the workplace?	8 Marks
Q2 B	Distinguish between Eastern and western Culture.	7 Marks
OR		

Q2 P	What are the tips for better Work Life Balance	8 Marks
Q2 Q	Explain importance of self-leadership.	7 Marks
Q3 A	Distinguish between Generation X and Generation Y.	8 Marks
Q3 B	Explain Eastern culture in detail.	7 Marks
OR		
Q3P	What are the advantages and limitations of Trait theory?	8 Marks
Q3 Q	Explain characteristics of Strategic leader?	7 Marks
Q4 A	What methods are used to enhance creativity in an organisation?	8 Marks
Q4 B	“Leaders envisages the idea of influence”. Explain with the help of characteristics of leadership.	7 Marks
OR		
Q4P	Explain Baby boomers and Generation X in detail.	8 Marks
Q4 Q	Mentoring plays a significant role in everyone’s life. Explain	7 Marks
Q5 A	Distinguish between traditionalist and Millennial in detail.	8 Marks
Q5 B	Explain features of Charismatic leader.	7 Marks
OR		
Q5	Write Short Notes On (any 3)	15 Marks
1	Charismatic leader	
2	Equity theory	
3	Traditionalist	
4	Generation X	
5	Theory Z	

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT :Equity and Debt Market Time : 2 ½ hours		Marks: 75																						
Q1A)	Multiple Choice Questions (any 8 out of 10)	8 marks																						
1.	NSE was incorporated in 1982.																							
2.	FPO is cheaper way to raise short term capital instead of borrowing from banks.																							
3.	The settlement cycle is T+2.																							
4.	Equity holders are debtors to the company.																							
5.	Commercial Papers is sold at a discount and redeemed at par.																							
6.	ESOP is in some ways similar to profit sharing plan.																							
7.	Money Market instruments have maturity less than 3 year.																							
8.	Floating rate bonds are bonds on which the coupon rate is fixed for the life of bond.																							
9.	The corporate debt market basically comprises of PSU bonds and private sector bonds.																							
10.	Interest on debt is tax deductible expenditure.																							
Q1B)	Multiple Choice Questions (any 7 out of 10)	7 marks																						
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Q2 A	Explain the regulatory framework in Indian Debt Market	8 Marks																						
Q2 B	Explain in details the constituents of financial market.	7 Marks																						
OR																								

Q2 P	What is Money Market? Explicate various instruments traded	8 Marks
Q2 Q	What are the various sources of capital generation for an organisation? Elucidate	7 Marks
Q3 A	What is primary market? Discuss various methods of raising finances in primary market.	8 Marks
Q3 B	What are the various categories of shares traded on the stock exchange?	7 Marks
OR		
Q3P	Explain the role and function of Merchant Bankers.	8 Marks
Q3 Q	What the various benefits of listing of securities?	7 Marks
Q4 A	ACC Ltd Ltd's share are quoted at Rs. 20 on BSE currently. The company pays Re. 1 per share as dividend and the investors expect a growth rate of 5% per year. The required rate of return is 6% Compute i) Expected rate of return. ii) If the anticipated growth rate is 6% pa, calculate the indicative market price iii) Advise on the basis of indicative market price computed above whether it is profitable to invest in the shares of ACC Ltd. at its current price on BSE	8 Marks
Q4 B	Calculate yield to maturity (VTM) of bond – I Annual interest 12% Face Value Rs 100 Price of Bond Rs 70 Maturity period 10 years If bond II gives 20% YTM, which is better to invest?	7 Marks
OR		
Q4P	Explain the role of Primary dealers in Govt Securities	8 Marks
Q4 Q	Elaborate Constant Growth Model	7 Marks
Q5 A	Cocomelon Ltd. had paid dividend @20% in the last year. The paid up Equity Capital of the Company is Rs. 6,00,000 and Preference Share Capital of Rs 1,00,000. Net operating profit is Rs. 4,00,000. The tax rate is 32%. The company expects a growth rate of 5%. Required rate of return is 10%. Compute the value of Equity Share using: a) Dividend Approach b) Dividend Growth Approach c) Earning Approach	8 Marks
Q5 B	Explain the various types of bonds.	7 Marks
OR		
Q5	Write Short Notes On (any 3)	15 Marks
1	Commercial Papers	
2	Merchant Bankers	
3	Book Building process	
4	OTCEI	
5	YTM	

M.L.DAHANUKAR COLLEGE COMMERCE EXTERNAL EXAMINATION – OCTOBER 22 S.Y.B.M.S SEMESTER - III SUBJECT :Business Planning and Entrepreneurial Management Time : 2 ½ hours		Marks:75
Q1A)	True or False (any 8 out of 10)	8 marks
1.	The term intrapreneur was coined by Gifford Pinchot	
2.	Manufacturing entrepreneur is an entrepreneur who undertakes production activities.	
3.	Fixed capital can be raised through public issue of shares.	
4.	Franchise and merger mean one and the same thing.	
5.	Size of the firm is an important factor while determining fixed capital requirements.	
6.	Entrepreneurship is an intangible factor of production.	
7.	Entrepreneur precedes entrepreneurship	
8.	Schumpeter gave difference between innovator and inventor.	
9.	In SWOT, threats are internal conditions of an organization.	
10.	Social change theory was coined by F.H. Kinght	
Q1B)	Multiple Choice Questions (any 7 out of 10)	7 marks
1.	Entrepreneurs are not necessarily born but can be _____ through training, development and experience. a. Developed b. Manipulated c. cannot be developed d. destroyed	
2.	_____ is created directly or indirectly by entrepreneurs. a. Problems b. pollution c. employment d. manipulation	
3.	_____ is a form of financing especially for funding high technology, high risk and perceived high reward projects a. Fixed capital b. Current capital c. Seed capital d. Venture capital	
4.	_____ capital is also known as short term capital. a. working b. fixed c. equity d. share	
5.	_____ in economic development are corrected by entrepreneurs in private and public sectors. a. regional equality b. regional equivalence c. regional disparity d. regional uniformity	
6.	_____ is not merely a training programme. a. entrepreneurial development b. irrelevant training c. unwanted d. not important	
7.	All of the following are the broad categories of External forces EXCEPT: a. Political b. Economic c. Social d. vision of the company	
8.	A typical inventor is usually _____. a. Highly creative & in love with the invention b. Does not encourage change c. Willing to modify the invention d. Not enthusiastic	
9.	_____ is the best option to enter into business. a. franchising b. manufacturing c. constructing d. outsourcing	
10.	_____ entrepreneur is one who undertakes buying and selling of goods and	

	services. a. Trading b. business c. technical d.non-technical	
Q2 A	Explain the need of an entrepreneurship development	
Q2 B	Discuss the institutional support to entrepreneurs.	8 Marks
	OR	7 Marks
Q2 P	Explain types of entrepreneurs on the basis of business and ownership.	
Q2 Q	What are the features of fixed capital	8 Marks
		7 Marks
Q3 A	What are the factors determining working capital requirement?	
Q3 B	Discuss qualities of an entrepreneur	8 Marks
	OR	7 Marks
Q3P	Explain different steps in starting a new venture.	
Q3 Q	Explain role of marketing channels.	8 Marks
		7 Marks
Q4 A	What are the sources of idea generation?	
Q4 B	Explain importance of working capital	8 Marks
	OR	7 Marks
Q4P	Explain theory of social change by Everett Hagen.	
Q4 Q	Explain the role of an entrepreneurial culture in entrepreneurial development.	8 Marks
		7 Marks
Q5 A	Explain advantages of franchising.	
Q5 B	What are the challenges faced by an entrepreneur?	8 Marks
	OR	7 Marks
Q5	Write Short Notes On (any 3)	
1	X-Efficiency theory	15 Marks
2	Women Entrepreneurs	
3	BPO	
4	Theory of High Achievement by David McClelland	
5	Creative Process	