FUBBI- Sem II 20/4/23

CLASS-FYBBI Max. Time-21/2 Hrs. SUB : QUANTITATIVE METHODS-II Max.Marks : 75

Instructions :-

2)	All questions are compulsory. Attempt both the Sections I and II. Use of non-programmable calculator is allowed.
<i>ا</i> ر	Q.1. A. Fill in the blanks (10 Sentence each with three options Any 8) 8 Marks
	The hypothesis rejecting the null hypothesis is called the a) alternate b) null c) neutral d) non-significance
	2) If we reject when Ho is actually true then we are committing error a) Type I b) Type II c) positive c) both
	3) linear programming forms the basic foundation for an important of mathematics and Statistics called a) Linear Research b) Operations Research c) Computer Programming d) none of these
	4) The linear function z which is to be minimized or maximized in a L.P.P then is calledconstraints a) decision variable b) objective function c) optimum function d) logical function
	5) A Matrix with all elements of value zero is called a) identity Matrix b) square matrix c) null matrix d) none of these
	6) The matrix obtained from a given matrix by interchanging rows and columns is calleda) negative matrix b) transpose matrix 3) unit matrix d) none of these
	7) The systematic risk is the risk the market risk a) related to b) independent of c) that is double of d) none of these
	8) Return is calculated as total gain divided byas % a) selling price b) purchase price c) discounted price d) return price
	9) NDP a) GNP=Depreciation b) NNP-Depreciation c) GDP-Depreciation d) none of these
	10) Infrastructure facilities consist of a) Railways b) Inflation c) income d) real come
	Q.1. B. State whether the following statements are True or False 7 Marks (10 Sentence each with three options Any 7)
	 Test statistic is used to decide whether to accept or reject Ho. The hypothesis of rejecting the null hypothesis is called wrong hypothesis. Type I error when a true hypothesis is rejected.

	*	 4) A linear programming problem always has a solution. 5) Simplex method is easier than graphical method. 6) A feasible solution satisfies only the constraints and not the non-negativity conditions. 7) The sum of two identity matrices is an identity matrix. 8) The sum of two null matrices is a null matrix. 9) The expected return is calculated from the mean deviation of the returns. 10) Business risk is a type of systematic risk. 	y
Q.2:	Α	What are type I and type II errors. Explain briefly	(8)
	В	Explain level of significance, Null Hypothesis and Alternate Hypothesis. OR	(7)
	С	Explain duality in linear programming with an example.	(8)
	D	Explain the term slack variable, surplus variable and artificial variable	(7)
Q.3	A.	If $A = \begin{pmatrix} 3 & 7 \\ 1 & 4 \end{pmatrix}$ and $B = \begin{pmatrix} 2 & 5 \\ -1 & 0 \end{pmatrix}$, find (i) $(A + B)$ (ii) $(A-B)$,	(8)
	В.	Find the inverse of matrix A using elementary transformations where $A = \begin{pmatrix} 3 & 1 \\ 0 & 2 \end{pmatrix}$ OR	(7)
	С	Solve the following equations in using Cramer's Rule. 5x +2y=21, 3x-4y=7	(8)
	D	Write a note on Types of matrices	(7)
Q.4			
	Α.	Explain briefly the concept of ratio, compound ratio, inverse ratio and continued ratio	(8)
	В.	A person saved 13% of her income if her savings rs.2106.find her income	(7)
*	С	OR Find three positive numbers in the ratio 1:4:2 such that the sum of their squares is 1701.	(8)
	D	in 4 days, 6 workers make 8 chairs. In 7 days how many chairs will 9 work	

Q.5 A) What are problems in estimating the GDP of india? Elaborate

B) Nominal GDP and Real GDP

C. Short Notes (out of 5 Any 3) 15 Marks

- a) What are Problems in estimating the GDP of India? Elaborate.
- b) Explain briefly External Economics indicators
- c) What are different types of risk
- d) Explain beta of security
- e) Inflation and price level

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Max Time: 2 ½ hrs. Subject: FA II Max Marks: 75 Q.Code:

Enstructions:

All Questions are compulsory.

Figures to right indicate full marks.

FYBBI Sem-II

Q.1.A.State whether True or False. [Any Eight]

[8M]

- 1. Goodwill consists of the super earning power.
- 2. A company can buy back any security.
- 3. Bonus shares can be issued out of CRR.
- 4. Debentures cannot be exchanged for new shares.
- 5. FMP is considered in valuation of Goodwill.
- 6. Equity shares can be redeemed by a company.
- 7. Debentures can be redeemed at discount.
- 8. Goodwill is fictitious asset.
- 9. After buy back debt equity ratio should not exceed 2:1.
- 10. Capital reserve is a divisible profit.

Q.I.B.Match the following.

[Any Seven]

[7M]

Group A	Group B
1. Equity shares	a. Intangible Asset
2. Debentures	b. Tangible Asset
3. Sections 55	c. Buy Back of shares
4. Sections 68	d. Fluctuating Dividend
5. Dividend Equatization Reserve	e. REDEMPTION OF preference shares
6. Goodwill	f. Fixed Dividend
7. Machinery	g. SEBI Guidelines
8. Buy back of shares	h. Repurchases of shares
9. Preference shares	i. Fixed Interest
10. Buy back must be as per	j. Divisible profit

Q.2. Following is the Balance sheet of Ninad Ltd. as on 31/3/2015.

[15M]

Liabilities	Rs.	Assets	Rs.
Equity shares of Rs. 10 each 8% Preference shares of RS. 100	5,00,000	Fixed Assets Current Assets	7,00,000 4,80,000
Reserves and Surplus	2,00,000	Preliminary Expenses	20,000

7.5% Debentures on Rs.100 each	2,00,000	
Unsecured Loans	1,00,000	
Current Liabilities	1,00,000	
Total	12,00,000	12,00,000

Additional information:

L. Details of sales expenses and interest for the last five years for the year ended are as under:

Particulars	31/3/2011	31/3/2012	31/3/2013	31/3/2014	31/3/2015
Particulars	Rs.	Rs.	Rs.	Rs.	Rs.
Sales	450000	550000	700000	400000	800000
Expenses	175000	290000	300000	155000	400000
Interest on Loans	10000	20000	25000	30000	10000
Interest on	15000	1500ũ	15000	15000	15000
Debentures					

- 1. Fixed assets are valued at Rs.10,00,000 and current assets are valued at Rs.6,00,0000
- 2. Normal Rate of Return is 12.5%
- 3. Rate of Income Tax is 40%
- 4. Calculate
- a. Net Assets Method
- b. Earning Capacity Method
- c. Fair Value Method

OR

Q.2.Reena, Sheena and Reema are partners in a firm. Sharing profit and loss in the ratio 5:2:1. The partnership deed provides that in the event of retirement or death of a partner goodwill is to be valued as three years purchase of weighted average of future maintainable profits over a period of four years (the weight being four for the immediate year after the event, three for the nest year, two for the third year and one for the last year) in excess of 12.5% of capital employed in the business at the time of retirement. On 31st December 2010 Sheena retired the balance sheet of the firm was as follows:

Liabilities	Amount	Assets	Amount
Capital			
Seeta	700000	Fixed Assets	500000
Geeta	350000	Net current Assets	800000
Reeta	250000		
	1,300,000		1,300,000

Sales during the year ended 31st December 2010 totaled Rs. 1 crore and were at gross margin of 10%. the expenses amount to 30% of gross profit. It is expected that sales will increase at 20% cumulative rate of growth every year. Gross profit margin percentage being reduced to 9%. The expenses would continue to be 30% of gross profit. Calculate goodwill which is to be credited to Sheena.

Q.3 Following is the Balance sheet of Creative Ltd. as on 31/3/2018.

[15M]

Liabilities	Amount	Assets	Amount
Equity shares of RS 10 each	3,00,000	Fixed assets	9,00,000
Preference shares of RS 100 each	1,00,000	Long term investments	1,00,000
Securities premium A/c	1,00,000	Cash and bank	10,50,000
General reserve	1,00,000		
Profit and loss A/c	1,00,000		
Debentures	8,00,000		
Trade payables	5,00,000		
Total	20,50,000		20,50,000

Keeping in view all the legal requirements ascertained the maximum number of equity shares that Creative Ltd. can buy back @ Rs.30 per share being the current market price.

OR

Q.3 Following is the Balance sheet of Kavya Ltd.(a non listed company) as on 31/3/2021

Liabilities	Amount	Assets	Amount
Share Capital:		Fixed assets	10,20,000
80,000 Equity shares	8,00,000		
of Rs. 10 each			
4,000 Preference	4,00,000	Bank Balance	6,20,000
shares of Rs. 100 each			
Profit and loss A/c	80,000		
Debentures	1,60,000		
Creditors	2,00,000		
Total	16,40,000		16,40,000

The company wants to buy 20% of its equity capital at 10% premium. Not having sufficient profits to buy back, the company issued 1200 preference shares of RS.100 each at 105 premium payable as Rs.20 on application and the balance on allotment. These shares were duly taken up and company purchased the equity shares immediately, sufficient profits were used to supplement the new issue.

Pass the necessary journal entries.

Paper/ Subject Code:/ Foundation Course-II	
[Time: 2 ½ Hours] Marks : 75	
Instructions: (a) All questions are compulsory and carry equal marks (b) Figures to the right indicate marks (c) Support answers with examples wherever necessary	
1.A. Choose the correct option: (Any 8)	(08)
factor is formed of all living organism. (a) Biotic b) Abiotic c) Robotic 2. The is a layer of gases surrounding our planet (a) Hydrosphere b) Biosphere c) Atmosphere 3 degrades the soil and makes the cultivation of the crops impossible. (a) Deforestation b) Desertification c) Soil erosion 4. The is a layer of gases surrounding our planet. a) Hydrosphere b) Atmosphere c) Biosphere 5. Human rights have application.	
a) Universal b) Limited c) Maximum 6. Liberalization is based on ideas. a) Capitalist b) Socialist c) Communist 7. Acid rain is one of the harmful effects of pollution. a) Water b) Soil c) Air 9 directly feed on producers. a) Omnivores b) Carnivores c) Herbivores	
10 helps to develop the power of concentration.	
a) Physical exercise b) Meditation c) Social support	
 1.B. State whether True or False: (Any 7) 1. Magna Carta was signed in 2015. 2. Stress aggravates diabetes. 	(07)
3. Inter-group conflict occurs within an individual.	

4. Degradation occurs when earth's natural resources are depleted.

6. IT has made communication expensive and complex.	
7. Dereservation of public sector has resulted in efficiency in firms.	
8. The fundamental rights are absolute.	
9. The share of employment in the agriculture sector has increased over the years.	
10. Forced migration may also be called as forced displacement.	
2.A. Explain the concept of migration and its causes and effect. OR	(15)
2.B. Explain briefly the impact of IT and communication.	(15)
3.A. Explain the concept of human rights and explain its characteristics OR	(15)
3.B. What are fundamental rights? Explain its significance.	(15)
4.A. What is environmental degradation? Explain its impact on human life OR	(15)
4.B. Explain the concept of sustainable development. Discuss the principles of sustainable development.	(15)
5.A. What is stress? Discuss various strategies to reduce stress.	(15)
OR	
 5.B. Write Short Notes on: (Any 3) 1. Coping with stress 2. Liberalization 3. Right against exploitation. 4. Types of conflicts. 5. Noise Pollution. 	(15)

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5. In India, the concept of privatization gained importance in the post reform period since 1991.

Paper	/ Subject Code/ Principles and Practices of Banking and Insur	ance
	: 2 1/2 Hours PYBBI - Sem-II 10 4123 Marks: 75	
Instru	ctions: (a) All questions are compulsory and carry equal marks (b) Figures to the right indicate marks (c) Support answers with examples wherever necessary	
1)A. C	Choose the correct option: (Any 8)	(08)
1.	RBI was established in the year (a) 1935 b) 1934 c) 1933	(00)
2.	E-Banking is also known as (a) Internet Banking b) Economic Banking c) Electronic Banking	
3.	Banking is essentially a business dealing with (a) Money b) Electronic c) Goods	
4.	Marine policy is also called as (a) Sea policy b) Floating policy c) Valued policy	
5.	is also known as insurance of insurance. (a) Double Insurance b) Reinsurance c) Fire Insurance	
6.	are also called as fixed deposits and are repayable after the expiry of specified term.	
	(a) Term deposit b) Demand deposit c) Saving deposit	
7.	deals with financial impact of risk and uncertainty. a) Rider b) Risk manager c) Actuary	
8.	risk refers to risk affecting individual but not to a community. a) Fundamental b) Dynamic c) Particular	
9.	Causa Proxima means a) Periodic cause b) Nearer cause c) Far-off cause	

10. The IRDA was incorporated as a statutory body in

b) A pril,2001

c) April,2002

a) April,2000

1B. Match the following: (ANY 7)

Group A	Group B			
1) Recurring Deposits	a) Foreign Bank			
2) Indemnity	b) Flexi Deposits			
3) Fund transfer	c) Risk management tool			
4) T-Pin	d) Not to allow profit			
5) Standard chartered Bank	e) IRDA			
6) Hybrid Deposits	f) Minimum paid-up capital life- insurance			
7) 1999	g) 1938			
8) Rs.100 Cr	h) NEFT			
9) Risk Financing	i) Cumulative deposit			
10) Insurance Act	j) Tele Banking			

2.	a) Define Banking. Explain the function of Banks.b) What are the scopes for banking?	(08) (07)
	OR.	
	c) Distinguish between private and public sector banks. d) Explain the reasons for regulation of banks.	(08) (07)
	_,,	
3.	a) Explain the types of bank accounts.	(80)
	b) Differentiate saving account and current account.	(07)
	OR	
	c) Explain the role and functions of RBi.	(08)
	d) Define Financial inclusion. Explain the scope of Financial inclusion	(07)
4.	a) What is risk? Explain different types of risk in business.	(08)
	b) Differentiate between risk and uncertainty with examples.	(07)
	OR	(08)
	c)What is Insurance? Explain the uses and benefits of Insurance	(07)
	d) Explain in brief basic Principles of Insurance	(07)
5.	a) What is Marine Insurance? Explain the types of Marine policy	(80)
	b) Define Actuary. Explain the role of Actuaries in insurance.	(07)
	OR	
5.	Write Short Notes on: (A7NY 3)	(15)
	1. Actuary.	
	2. E-Banking.	
	3. Procedure to take Life Insurance.	
	4. Fire Insurance.	
	5. Risk Management.	

External Examination

Class: FYBBI-II Sem-I 1719 25	Subject: Business Law
Time: 2½ hrs	Maximum Marks: 75
Q1) a) Match the columns: (Any 8)	(8)
Column A	Column B
1) Contract	a) Electronic form
2) E-contract	b) Already done
3) No agreement	c) Save from loss
4) Executed contract	d) may be crossed
5) Withdrawal of offer	e) 2000
6) Contract of indemnity	f) There is an agreement
7) Bill of lading	g) Quasi Contract
8) Cheque	h) Before acceptance
9) Cyber Crime	i) document of title of goods
10) IT Act	j) using computer and mobiles
Q1) b) State whet/aer the following statements are tru	ue or false: (Any 7) (7)
1) Contract can be expressed or implied.	
2) Contract is an agreement in the first place	
3) Enforceability is an essence of every contract.	
4) No consent No contract	
5) All agreements form into contract.	
6) A contract of guarantee must be in writing.	
7) Breach of condition cannot be treated as breach of wa	arranty.
8) Right of lien is a right to regain possession of goods	
9) Drawer is a person who draws a bill.	
10) Due to non-payment of bill amount a bill can be dis	honoured.
Q2) A) Define a proposal what the essential elements o	f a proposal (8)
B) Explain the features of law.	(7)
OR	
C) State the essential requirements of a valid contract.	(8)
D) State the circumstances under which proposal stands	s revoked. (7)
Q3) A) Distinguish between sale and agreement to seil.	. (8)

B) Define goods and explain the types of goods.	(7)
OR	
C) Distinguish between condition and warranty and explain the remedies available to the breach of condition	buyer on (8)
D) Explain the term doctrine of CAVEAT EMPTOR state its exceptions.	(7)
Q4) A) What is negotiable instrument act state its reatures.	(8)
B) What is promissory note. Explain its essentials.	(7)
OR	
C) What is bills of exchange. Explain its essentials.	(8)
D) Distinguish between promissory note & Bills of exchange.	(7)
Q5) A) Explain the concept of E-commerce in brief.	(8)
B) Explain the different ways of Cyber Crime.	(7)
OR	
Q5) Write short notes (Any 3)	(15)
1) Auction sale	
2) Unfair trade practices	
3) Consideration	
4) Remedies for breach of contract	
5) Warranty	

Subject: Business Communication-II

1.]	B.	1. All the questions are compulsory	Marks
		2. Figures to right indicate full marks	
)		- 2 m M the Maries Will Stitle Die Options (Mily 0)	Marks
	1.	A selection or employment interview is also known as a interview.(job / seg//selector)	regation
	2.	A group interview is similar to a (group discussion / panel interview / stinterview)	ructured
	3.	A / An provides written intimation about the date, time and venue of a meeting. (notice / resolution/ agenda)	business
	4.	are based on the findings of a business report. (Recommendations / Treference / Appendix)	erms of
	5.	A is a powerful means of communication within an organization. (press television / house organs)	release /
	6	A is a decision making body. (conference / symposium / committee)	
		AIDA Stands for Attention Desire and Action (Internet / Interest/Intranet)	
	8.	The right to information act was passed in the year (2005 / 2006 / 2007)	
	9.	Catalogue, pricelist and product literature are sent by a seller in response to a	letter of
	10	(order / complaint / inquiry) is an ongoing activity (Public relations / Group discussion /Conference)	
) .	1. B	. State whether the following statements are True or False (Any 7)	7 Marks
	1.	Screening off applications involve short listing of eligible candidates	
	2.	Sponsoring sports events promotes the external public relations of an organization	
		A summary is the same as the précis	
	4.	The names of both the complainant and the defendant should be mentioned in a letter will consumer Redressal Forum	itten to a
		An appraisal interview should be conducted at regular intervals of time	
		A group discussion is the same as a debate	
		Offering a discount is a bad sales strategy	
		Virtual conferences increase travel costs	
		Public relations is the same as advertising	
	10	. The purpose of writing a letter of complaint is to start a quarrel	
շ.	2. A	Discuss the process of conducting a selection interview	8 Marks
Q.	2. E	3. Discuss the advantages and disadvantages of a conference	7 Marks
		OR	
Э.	2. (C. What is appraisal interview why should it be conducted	8 Marks
		D. List and explain the measures that can be taken by an organization to promote externelations	nal public 7 Marks
^	3 /	A. An educational institution requires one hundred and fifty desks for its classrooms. Draft	
v.	J. 1	with educational institution requires one nationed and titty donds for its ownstooms. Example	

Inquiry addressed to Famous Furniture Mart asking for a pricelist and catalogue.

8 Marks

Q.3. B. You had ordered three books from Amakon - an online Bookselling Company. Two of the books in the package received by you were in a damaged condition. Write a Letter of Complaint, asking for either a replacement or a refund.

OR

- Q.3.C. A Committee has been formed to investigate the possibilities of starting a co-operative store in your college. Draft the report of the committee with favorable recommendations.

 10 Marks
- Q.3. D. Prepare a notice and agenda for the board meeting of Millenium Industries, Vikhroli

Mumbai 5 marks

Q.4. A. Draft a sales letter to promote the sales of a tourist agency in Alibaug

8 Marks

Q.4. B. Rajesh Shah purchased an A to Z Washing Machine from Yudhan Sales. However, within the warranty period of 1 year the washing machine stopped operating and Yudhan Sales failed to rectify the defect. The manufacturers, A to Z Ltd. was also unable to repair the washing machine.
 Draft a letter addressed to the Consumer Redressal Forum seeking compensation.
 7 Marks

OR

Q.4. C. Your application for your pressport has not been processed in spite of having submitted all the required documents draft a letter under the RTI act for the same

8 Marks

Q.4. D. Summarize the following passage:

7 Marks

Education has always had two objects: on the one hand, to give skill: and on the other, to impart a vaguer thing which we may call wisdom. The role of skill has become very much larger than it used to be and is increasingly threatening to oust the role of wisdom. At the same time it must be admitted that wisdom in our world is useless except for those who realize the great part played by skills, for it is increase of skill that is the distinctive feature of your world.

Although scientific skill is necessary, it is by no means sufficient. A dictatorship of men of science would very soon become horrible. Skill without wisdom may prove to be purely destructive. For this reason, if for no other, it is of great importance that those who receive a scientific education should not be merely scientific, but should have some understanding of that kind of wisdom which, if it can be imparted at all, can only be impacted by the cultural side of education. Science enables us to know the means to any chosen end, but it does not help us to decide upon what ends should be pursued. If you wish to exterminate the human race, it will show you how to do it. If you wish to make the human race so numerous that all are on the very verge of starvation, it will show you how to do that. If you wish to secure adequate prosperity for the whole human race, science will tell you what you must do. But it will not tell you whether one of these ends is more desirable than another. Nor will it give you that instinctive understanding of human beings that is necessary if your measures are not to arouse fierce opposition which only ferocious tyranny can quell. It cannot teach you patience, it cannot teach you sympathy, it cannot teach you a sense of human dignity. These things, insofar as they can be taught in formal education, are most likely to emerge from the learning of history and great literature:

Q. 5. C. Short Notes (Any 3)

15 Marks

- 1. Crisis management
- 2. Functions of PR department of an organization
- 3. Advantages of meetings
- 4. Videoconferencing
- 5. Exit interview

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FY-BBI Sem-II

Max Time: 21/2 hrs.

Subject: OB

Max Marks: 75

Q.Code:

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All Questions are compulsory.

Figures to right indicate full marks.

Q.1.A. Match the following with appropriate answer. [Any Eight]

[8M]

COLUMN A	COLUMN B
Supportive Model	a. Stressed
2. Collegial Model	b. Lay-off survivors sickness
3. ERG Theory	c. Disagreement over the goals
4. Two Factor Theory	d. Partnership
5. Type –A-Personality	e. Leadership
6. Trauma	f. Clayton
7. Conflict	g. Fredrick Herzberg
8. Organisational Development	h. No clear outcome
9. Compromising strategy	i. Win – win
10. Confronting strategy	j. Planed change

Q.1.B.	. Answer the following Multiple choice quest	ions	s. [Any Seven] [7M]
1.	According to Herzberg' theory whendissatisfied.	fac	tors are adequate, people will not be
a)	Motivators	c)	Hygiene
b)	Primary		Secondary
2.	Togoes the credit for developing t	he f	irst test of intelligence.
	Mayer		Binet
b)	Wechsier	d)	Herzberg
3.	Interpersonal intelligence is also known as		
	Social intelligence	(C)	Kinesthetic intelligence
b)	Spatial intelligence		Spiritual Intelligence
4.	self contains aspects of our sel	fi th	nat we know and other do not know.
a)	Hidden		Blind
b)	Unknown		Unhidden
5.	Ability to drive a rule from given information	is	ability.
a)			Reasoning
b)	Memory	,	Intelligence
6.	refers to on organizations values,	bel	iefs and attitudes.
a)	Organisational Culture		Organisational Condition
b)	Organisational Environment	c/.)	Organisational Behaviour
		7.	Partnership is at the heart of
			model.

,	Custodial		Collegial Supportive	
Í	Autocratic		••	
8.	The science that seeks to measure, expl humans and animals is a called	,		vior of
a)	Sociology	c)	Social psychology	
b)	Psychology	d)	chronology	
9.	When a manager has the ability to work or group he has skills.	c with, un	derstand and motivate oth	er people
a)	Conceptual	c)	Technical	
	Human	ď)	Soft	
10	The acceptable standard of behavior wi	thin a gro	up that are shared by grou	p rnembers
a)	Role	c)	Norms	
•	Identify	,	value	
	. Describe the four models of Organization. Define Organizational Behaviour. Expla			[8M] [7M]
	O	R		
-	Explain Maslow's Need Hierarchy theo Describe the job characteristics models	-	od of job enrichment.	[8M] [7M]
-	. What are the five dimension of emotion . Define groups. Expalin the stages of groups.	_		[8M] [7M]
-	Explain the model for creating the term. Suggest the guidelines for effective fee			[8M] [7M]
	A.Define stress and describe the nature of B. Write a note on time management?	of stress.		[8M] [7M]
	_	R		
	State the functions of Organizational cu Briefly enumerates the sources of confl			[8M] [7M]
Q.5. _. A ₄	.What is the essential aspects of Organis: B.What are the different steps involved			[8M] [7M]
	0	R		
) S.C	.Write short notes of the followings: [An	y Threel		[15M]
ą.υ.∈. ∂.		d.	Steps to implement cha	-
	Characteristics of OD	e.	m: 14	J
	Spiritual Intelligence	e.	1 IIII I I I I I I I I I I I I I I I I	
