

Class: SYBBI Sem-3 19/10/23
Duration: 2 ½ Hrs.

Subject: Financial Management I
Marks: 75

- N.B.
1. All the questions are compulsory.
 2. Figures at the right indicate full marks

Q. 1 Answer the following:

A) State whether the following statement are True or False (Any 8) [8M]

1. Inter corporate deposits carry a feature of demand call deposits.
2. Return on investments indicates the earning capacity of business.
3. Capital budgeting decisions are a reversible and hands require careful evaluation.
4. Floating ~~cost~~ affect the overall cost of the security.
5. Financial management is important even to non-profit form of organization.
6. Financial managers and financial accountant have same function.
7. Factoring is long term source of finance.
8. Internal rate of return considers the time value of money.
6. Profitability index ratio is called as benefit to cost ratio.
9. M-M Approach assumes there are no transactions cost involved while raising capital.
10. Payback method always gives same results compared to NPV method.

B) Match the Column (Any 7) [7M]

1. Cost of 12% preference shares issued at per assuming tax rate to be 30% will _
a. 10% c. 12%
b. 8.4% d. 15.6%
2. Payback period for a project costing of 10,00,000 with an annual cash inflow of 2.50,000 will be
a. 4 years c. 5 years
b. 6 years d. 8 years
3. _____ method uses trial and error.
a. Net present value c. Internal rate of return
b. Profitability index d. None of the above
4. _____ a modern approach of financial management.
a. Profit maximization c. Cost minimisation
b. Zero risk d. Wealth maximisation
5. _____ Shares are received by shareholders at free of cost.
a. Preferential c. Right
b. Bonus d. None of the above

6. Capital is the maximum capital that company can issue during its life time.
- Authorized
 - Issued
 - Reserve
 - Called up
7. During the period of _____ no transfer of share is undertaken by the company.
- Book closer
 - FPO
 - SPO
 - All of the above
8. The term capital employed include _____
- Equity shares
 - Preference shares
 - Loans
 - All of the above
9. _____ is not a type of preference share.
- Cumulative
 - Bearer
 - Redeemable
 - Convertible
10. _____ is a method based on time value of money.
- Net terminal value method
 - Discounted payback period
 - Internal rate of return
 - All of the above

Q.2 Sawantwadi industries Ltd. is considering purchase of one machine from two machines models one ABX and another PQX available in the market. The initial cost of ABX machine is ₹ 1,50,000 and that of PQX is ₹ 1,25,000. Both machines have five years of life with no scrap value. Company provides depreciation on straight line method. Income tax rate is 30%. expected profit before depreciation and tax for both the machines and present value of ₹ 1 @ 10% rate for the next five years is as follows [15M]

Year	PV of ₹ 1	ABX Machine	PQX Machine
1	0,909	42000	35000
2	0,826	45000	42000
3	0,751	52000	48000
4	0,683	55000	52000
5	0,621	60000	60000

You are required to calculate the present value of each machine model @ 10 % discounting factor and suggest company has to which machine should be purchased.

OR

Q.2 Chetan Ltd. is considering purchase of a machine two machines LPX and GPX machine are available each costing ₹ 5,00,000. In comparing profitability of machines, a discounted rate of 10% is to be considered. Expected profit after tax before depreciation are as follows: [15M]

Year	1	2	3	4	5
LPX machine Profit	160000	200000	250000	150000	200000
GPX machine Profit	60000	150000	200000	300000	200000

Indicate which machine would be more profitable under following methods:

(1) Payback period method (2) Net present method (3) payback profitability
The net present value ₹ 1 @ 10% discounting factors is as follows:

Year	1	2	3	4	5
Present value factor	0.909	0.826	0.751	0.683	0.621

Q.3 (A) Beeta Ltd. Has furnished the following information:

[10M]

Earnings per share	₹ 4
Dividend payout ratio	25%
Market price per share	₹ 40
Rate of Tax	40%
Growth rate of dividend	8%

The company wants to raise additional capital of ₹ 10 lakhs including debt of ₹ 4 Lakhs. The cost of debt (before tax) is 10% upto ₹ 2 lakhs and 15% beyond that.

Compute the after tax cost of equity and debt and the weighted average cost of capital.

Q.3 (B) SK Ltd. has obtained funds from the following sources the specific cost also given against them.

[5M]

Sources of funds	Amount (₹)	Cost of capital (%)
Equity shares	30,00,000	15
Preference shares	8,00,000	8
Retained earnings	12,00,000	11
Debentures	10,00,000	9 (before tax)

You are required to calculate weighted average cost of capital assume that corporate tax rate is 30%.

OR

Q.3 Pillavi's Capital Structure consists of the following:

[15M]

Particulars	Amount (₹)
Equity Shares of 100 each	80,00,000
Retained Earnings	40,00,000
10% Preference Share Capital (FV) 1,000 each	60,00,000
8% Debentures (FV 1,000 each)	20,00,000
Total	2,00,00,000

The company earns 15% on capital employed. The income tax rate is 50%. The company requires sum of ₹ 50,00,000 to finance expansion programme for which the following plans are available it

- Issue of new equity shares at a premium of 25 per share. issue of 12% Preference Shares.
- Issue of 10% debentures.
- It is estimated that the P/E ratio in the case of equity, preference and debentures financing would be 12, 14 and 10 respectively.

d) Which of the three financial alternatives would you recommend and why?

Q.4 A company need ₹ 31,25,000 for the construction of new plant the following three plants are feasible: [15M]

1. The company may issue 3,12,500 equity shares of ₹10 per share
2. The company may issue 1,56,250 ordinary equity shares at ₹ 10 per share and 15,625 debentures of ₹ 100 denomination bearing at 8% rate of interest.
3. The company may issue 1,56,250 ordinary equity shares at ₹ 10 per share and 15,625 preference share of ₹ 100 per share bearing at 8% rate of dividend.
 - a. If the company earnings before interest and tax are ₹ 62,500 ₹ 1,25,000 ₹ 2,50,000 ₹ 3,75,000 and ₹ 6,25,000 what are the earnings per share under each of these financial plans?
 - b. Assume corporate income tax rate of 40%
 - c. Which alternative would you recommended and why?
 - d. Determine the EBIT EPS indifference points by formula between financing Plan I Plan II and Plan III.

OR

Q.4 (A) Calculate the Efficient rate of 12% if the interest is compounded: [8M]
(a) Yearly (b) half yearly (c) Quarterly (d) Monthly

Q.4 (B) Calculate EVA: [7M]

Equity share capital	₹ 5,00,000
13% preference share capital	₹ 2,00,000
Reserves and surplus	₹ 6,00,000
Non trade instruments face value 100000 rate of interest 10%	
20% debentures	₹3,00,000
Profit before tax	₹2,00,000
Tax Rate	40%
WACC	13%

Q.5 (A) What should be the qualities of efficient finance manager? [8M]

Q.5 (B) What are the determinates of capital structure? [7M]

OR

Q.5 Write a short note on (Any three) [15M]

- (a) Hybrid Financing
- (b) Concept of Free Cash Flow
- (c) Weighted Average Cost of Capital
- (d) Walter Model
- (e) Accounting Rate of Return

ALL THE BEST

SY-BBI
Sem-3

20.10.2023

Paper/ Subject Code: _____ / Organisational Behaviour

[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. State whether the following statements are True or False (Any 7) (07)

1. Eysenck identified cardinal traits.
2. We tend to be more attentive to novel stimuli.
3. Regulation of emotions has some drawbacks.
4. Programmed decisions are routine decisions.
5. Interest groups are Formal groups.
6. The grapevine communication spreads very fast.
7. Organisational politics is positively related to job satisfaction.
8. Integrative bargaining creates a win-lose situation.
9. Ego states are easy to identify in group conversations.
10. Intra personal Conflict means Conflict between two People.

1.B Match the Following.(Any 8) (08)

1. Apathy	a. Manipulating the situation
2. Division of Work	b. B.F Skinner
3. Formalization	c. Group Size
4. Brainstorming	d. Specialisation
5. Cohesiveness	e. Eric Berrie
6. Games People Play	f. Piggy Backing
7. Undue Credit Of Success	g. Ivan Pavlov
8. Classical Conditioning	h. Standardisation
9. Operant Conditioning	i. Being indifferent to coworkers
10. Power Play	j. Self serving Bias
	k. Behaviour Produces certain Consequences

2. A) What are the determinants of personality? (07)
 B) Explain perception and its impact on organisation (08)
 OR
 C) What are the various sources of emotions and mood? (07)
 D) What is individual decision making? What are the various obstacles of Individual decision making? (08)
3. A) What are the steps involved in the process of communication? (07)
 B) What are the different political tactics used to gain power? (08)
 OR
 C) Explain Negotiation and explain the process of negotiation? (07)
 D) State the Advantages & disadvantages of Virtual teams (08)
4. A) What are the factors influencing organisational structure (07)
 B) What are the various causes of frustration? (08)
 OR
 C) Define Organisational Structure. What are the 3 most common organisational designs? (07)
 D) Explain the following term: (08)
1. Span of Control
 2. Departmentalisation
 3. Work Specialisation
 4. Organisational Climate.
5. A) Discuss different Organisational Behaviour Issues in Insurance Sector (07)
 B) What is separation? How an employee gets separated from the organisation? (08)
 OR

Write Short Notes on (Any 3) (15)

1. Difference between Formal and Informal Communication
2. Johari Window
3. Brainstorming
4. Stages of Group Development
5. Sigmund Freud's Psychoanalytical Theory

Class: S.Y.BBI.

Marks: 75

Sub: Direct Tax

21/10/23

Duration: 2.5 Hours

Q1. (A) State whether the following statement are true or false (any 8) 8 marks

1. Income means any receipt in cash.
2. Assessee means a person liable to pay tax on his income.
3. Residential status is important in deciding whether Indian income of a person is taxable or not.
4. A person is deemed to be of Indian origin if his mother was born in Nepal.
5. Income from salary is covered under section 22.
6. Deduction under income from house property is covered under section 16.
7. Rent receipts are taxable under income from capital gain.
8. Maximum Deduction under section 80U is Rs.300,000
9. Advertisement in souvenir of political party is allowed expenditure.
10. Personal effects are considered as capital assets.

Q1 (B) Match the column (any 7) 7 marks

Column A	Column B
1. Dividend	a. Allowance as business expenses
2. Standard deduction on family pension	b. Income from other sources
3. Housing loan repayment	c. 80DD
4. Depreciation	d. taxable income
5. Pune University	e. Individual
6. Rent received from open plot	f. Residential house
7. Dependent relative physically handicap	g. 33.33 % or 15000 whichever is less
8. Mr. Shiva	h. Artificial judicial person
9. Capital gain	i. Personal car
10. Not a capital asset	j. Allowance u / s 80 C

Q2: Mr. D is employed with Cybertech Ltd. He provides the following information for the Assessment year. 23- 24. (15 Marks)

Net salary per months Rs. 9,000.

Income tax deducted at source Rs. 900 per month.

Professional tax deducted at source Rs. 100 per month.

He has been employed since 1st April, 1986 and received entertainment allowance of Rs. 750 per month, since that date.

Perquisite Value of Water, Gas and Electricity Rs. 10,000.

Received bonus during the year in respect of earlier year Rs. 6,000.

Received arrears of Salary for Rs. 6,000.

The employers paid L.I.C. Premium of Mr. Dutta amounting to Rs. 5000.

Took advance salary of Rs. 10,000, an account of marriage of his son and loan of Rs. 6,000.

Mr. D, who is also a director in the company received Rs. 2,000 as directors sitting fees during the year.

Mediclaim Premium paid by the company Rs. 2,500.

He incurred the expenses incidental to employment, such as purchase of books, car expenses etc. amounting to Rs. 12,000.

Compute his Total Taxable Salary for the assessment year.

OR

(8 Marks)

Q 2 (a) Q1. Shilpa is an Indian citizen, came to India for the first time on 1.10.22 and left India on 31.3.23. During the previous year 2022- 23. Is he a resident during the Assessment year 23 - 24?

(7 Marks)

Q 2 (b) Q. Mr. David is a citizen of U.S.A. and non-resident in India during previous year 2022-23. He gives you the following information relating to his Income for P.Y. 2022-23.

- (1) Salary earned and received in USA 75,000
- (2) Interest on Debentures from Indian companies received in India 25,000.
- (3) Interest on Bonds of companies in Germany received in Germany 30,000.
- (4) Professional Fees Received in India 50,000.
- (5) Income from business in London controlled from Mumbai 70,000.
- (6) Interest on bank accounts in USA 15,000

Find out the total income taxable in India for Assessment Year 2023-24 if he is:

(a resident and ordinary resident , a resident but not ordinary resident , a non-resident

Q 3: Mr Suneet is the owner of a house property. One-third of the house is used for business and the remaining is let-out at the rate of Rs. 3,000 per month. The property was vacant for 4 months. Following additional information is available to you. (15 Marks)

Particulars	Rs.
1) Municipal Taxes paid	1,500
2) Interest on funds borrowed for repairs	6,000
3) Repairs (borne by tenant)	2,000
4) Municipal rentable value	48,000

Mr. Suneet receives during the year unrealized rent of the previous year i.e. 2021- 22 Rs. 750 You are required to ascertain the income chargeable to tax under the head 'income from House Property' of Mr. Suneet for the assessment year 23-24.

OR

Q.3. Dr. Ram Bharose is employed with Bhagwan Hospital as a full time Doctor. Following are details of his income for the year ended 31st March, 2023. (15 MARKS)

- (1) Basic salary Rs. 12,000 per month.
- (2) D.A. @ 30% of Basic.
- (3) H.R.A. Rs. 10,000 (exempt u/s 10(13A), Rs. 4,500).
- (4) He is provided conveyance Rs. 5000
- (5) Entertainment allowance Rs. 500 p.m.
- (6) Arrears of salary Rs. 6,000.
- (7) Professional Tax paid by him Rs. 2,400.
- (8) Best Doctor Award given to him by Bhagwan Hospital Rs. 2,500.
- (9) He was selected the surgeon by the state government and was awarded "The Dhanvantari" award institute in Public Interest Rs. 10,000.
- (10) He received honorarium for presenting paper in various seminars Rs. 3,000.
- (11) He was owning a surgical equipment which was given on hire to Dr. Laxman Prasad. Hire charged received by him were Rs. 30,000. The expenses on maintenance amounted to Rs. 2,500 and allowable depreciation Rs. 4,500.
- (12) He paid Rs. 16,000 by cash to LIC for pension fund.
- (13) He paid by cheque for Medical Insurance as follows:

(a) For Self	12,670
(b) For Wife	12,670
(c) Dependent Children	12,670
(d) Independent Parent	<u>12,670</u>

Compute his NT Taxable Income for the A. Y.

Q 4: From the following income & Expenditure Account of Dr. Kamble compute his total taxable income for Assessment year 23- 24. (15 Marks)

Income & Expenditure Account for the year ended 31-3-2013

Particulars	Rs.	Particulars	Rs.
To Staff Salaries	1,20,000	By Consulting Fees	4,00,000
To Dispensary Expenses	67,500	By Visit Fees	1,00,000
To Dispensary Rent	60,000	By Gifts From Patients	40,000
To Purchase of Medicines	45,000	By Sale of Medicines at the dispensary	80,000
To Income Tax	35,000	By Rent from House Property	1,20,000
To Professional Fees to Doctors	22,000		
To Car Expenses (For Profession)	36,400		
To Membership Fees	2,000		
To Municipal Tax for Rental House	12,000		
To Interest on Housing Loan for Rented House	18,000		
To Printing Charges	4,000		
To Depreciation	48,000		
To Charity	1,500		
To surplus for the year	2,68,600		

Total	7,40,000	Total	7,40,000
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Additional Information:

- 1) Gifts from patients include Rs. 1,000 from his father in personal capacity.
- 2) Depreciation as per income Tax Rules Rs. 45,000.
- 3) He paid medical insurance premiums of Rs. 8,000 by cheque.
- 4) He purchased National Saving Certificate of Rs. 30,000 & Paid Life Insurance Premium of Rs. 60,000.
- 5) He paid Rs. 20,000 to Nationalized Bank towards Principal of Housing Loan.

OR

Q 4: Mr. Kamlesh purchased a house property for Rs. 1,00,000 on 27 August, 1978. He made the following additions / alterations to the house property. **(15 Marks)**

Cost of construction of 1st floor in Financial Year 2002-03 Rs. 3,00,000
 Cost of construction of 2nd floor in financial Year 2005-06 Rs. 4,00,000

Fair market value of the property on 1-04-2001 was Rs. 5,00,000. He sold the property on 20th Oct. 2022 for Rs. 95,00,000. He paid the brokerage of Rs. 55,000 for the sale transactions. Compute the Capital gain of Mr. Kamlesh chargeable to tax in the Assessment Year 23-24. (CI - 02-03 = 105, 05-06 = 117.)

- Q 5: (a) Define and explain capital assets and business (8 marks)
 (b) Explain any 5 exempt income. (7 marks)

OR

Q 5: write short notes (any 3) (5 marks each)

1. Deduction under income from salary
2. Perquisites
3. Deduction U/S 80D
4. Income from other sources
5. Pension

Q1) A. Multiple choice questions (Any 8)

(8MARKS)

- 1) One of the features of E-commerce _____
a) Local branding b) Lookup c) Global reach d) None of these
- 2) _____ is an example of E-commerce website.
a) JABONG.com b) AMAZON.in c) makemytrip.com d) All of these
- 3) CGI stands for _____
a) Common graphic interface c) Common gateway interface
b) Common graphic integrates d) None of them
- 4) _____ hackers are considered legal.
a) Grey hat b) Black hat c) White hat d) All of these.
- 5) MICR stands for _____
a) Magnetic Ink character reader c) Core banking solutions
b) Centralized Banking server d) None of them
- 6) Identify what is absolute cell reference from the following example,
a) A2 b) \$A2 c) \$A\$2 d) None of them
- 7) Any crime done using electronic gadgets is a part of _____
a) Company Act c) IT ACT 2008
b) Property Act d) All of these
- 8) _____ functions return the number of loan payment with a constant interest rate.
a) PMT b) RATE c) NPER d) All of these
- 9) In MS Word one can give Bullets and Numbering the data using the following tab.
a) VIEW b) PAGE LAYOUT c) HOME d) INSERT
- 10) EDI stands for _____
a) Electric data interchange c) Electronic data interchange
b) Electronic data interlink d) None of them

Q1) B) State whether the statement are true or false (ANY 7):

(7MARKS)

- 1) The SUMIF function in excel give you Total of data in Range.
- 2) Digital signature is like electronic signature
- 3) Cross Media Convergence is not a type of Convergence'
- 4) NIC in networking stands for Network Interface Card
- 5) Sorting of DATA can be done on multiple columns in MS Excel.
- 6) The OR () function in excel return TRUE if all condition is true and return FALSE if any of the condition is false
- 7) Using FIND option in MS word one can replace the "Error data" with the "Correct one".
- 8) Default name of Ms Word document is "DOCUMENT1"
- 9) Information should be protected from unauthorized internal users and external hackers is done by integrity of ecommerce
- 10) SSL adds security to the website.

Q2) A) Explain any 5 types of Ecommerce and also Explain Advantages and Disadvantage of Ecommerce?
(15marks)

OR

B) Explain Architectural framework of E-commerce?
(15marks)

Q3) A) Explain the following function of Ms-excel with syntax (15marks)

- | | |
|---------------|---------------|
| 1. Hlookup () | 5. SUMIF () |
| 2. COUNT () | 6.FV() |
| 3. Round () | 7. AVERAGE () |
| 4. NOW () | 8. TIME () |

OR

Q3) B) Explain the following in MS word (15marks)

- | | |
|--------------------|--------------------|
| 1) Header & Footer | 4) Inserting Table |
| 2) Book mark | 5) Word Art |
| 3) Line Spacing | |

Q4) A) Explain crime under IT ACT 2000(types of CYBER-CRIME) and explain each one of them in brief?
(15marks)

OR

Q4) B) Explain computer security / e-security, importance of computer security and safety preventive measure of computer security. (15marks)

Q5) A) What is EPS and type of EPS? (15marks)

OR

Q5) B) Write short notes (ANY 3) (15marks)

- 1) FIREWALL and its type
- 2) Challenges in E-Banking
- 3) Hyperlink and smart art in MS WORD
- 4) GOAL SEEK in excel
- 5) HOME TAB any three options

Time: 2 ½ Hours

Sem - 3

25/10/23

Marks : 75

- N.B. :1. All questions are compulsory.
 2. Each question has internal options.
 3. Figures to right indicate full marks.
 4. Working notes are part of your answer.

Q.1 (A) Match the column (Any 8)

[8]

Column A	Column B
1. Outstanding Expenses	a) Short Term improvement
2. Quick Ratio	b) Long Term Planning
3. Mines	c) Current Assets
4. Prepaid Expenses	d) Wasting Assets
5. Reserves and Surplus	e) Shareholder's Funds
6. Carriage Inward	f) Current Liability
7. Gross Profit ratio	g) Acid Test ratio
8. Top Management	h) Profitability ratio
9. Line management	i) Day to day Policies
10. Middle management	j) Cost of Goods Sold

Q.1 (B) State whether the following statements are True or False (Any 7)

[7]

- Financial Statements contain the plans of management.
- Total Capital Employed is always equal to Total Capital Applied.
- Management accounting reports may be prepared as and when needed.
- Information is simply data that have a particular meaning within a specific context.
- Any dividend remaining unpaid after 3 years from its due date can be transferred to capital reserve.
- In Working Capital Creditors are calculated on Raw Material.
- Gross Profit Ratio is composite ratio.
- Quick Assets = Current assets – Stock – Prepaid Expenses.
- Shareholders Fund is also known as Owner's Fund.
- Management accounting is also called Managerial accounting.

Q.2 A) Following is the Profit and Loss Account summary of XYZ limited for the year ended 31st March, 2023. You are required to prepare Vertical Income statement for purpose on analysis. [15]

Particulars	Rs	Particulars	Rs
To Opening Stock	7,00,000	By Sales	20,00,000
To Purchases	9,00,000	By Closing Stock	6,00,000
To Wages	1,50,000	By Dividend on Investment	10,000
To Factory Expenses	3,50,000		
To Office Salaries	25,000		
To Office Rent	39,000		
To Postage and Telegram	5,000		
To General Expense	6,000		
To Selling expense	12,000		
To Depreciation on Machinery	30,000		
To Provision for Tax	1,75,000		

OR

Q.2) B) The following balances appear in the books of M/s Kadu & Bros. at 31st March, 2017. You are required to prepare Balance Sheet, in a form suitable for Financial Analysis. (15)

Particulars	Rs
Cash and Bank	6,000
Land and Building at cost less depreciation	40,000
Prepaid Expenses	10,000
Stock	30,000
Trade Creditors	8,000
General Reserve	14,000
Debtors	18,000
Preliminary Expenditure	3,000
Plant and Machinery at cost less depreciation	52,000
Term Loan from Bank	35,000
Bank Overdraft	18,000
Capital	80,000
Profit & Loss A/c - Cr. Balance	16,000
Marketable Investments	10,000
Advance Payment of Tax	18,000
Provision for Tax	16,000

Q.3) A) From the following particulars prepare a vertical Balance Sheet and calculate the following ratios (15)

1. Current Ratio
2. Quick Ratio
3. Capital Gearing Ratio
4. Proprietors' Ratio
5. Stock to Working Capital Ratio
6. Debt Equity Ratio

Particulars	Rs
Fixed Assets	19,16,000
Provision for Tax	1,80,000
Closing Stock	1,30,000
Reserves and Surplus	1,72,000
Bank Overdraft	32,000
Bills Receivable	48,000
Cash in Hand	80,000
Creditors	60,000
Debtors	70,000
8% Debentures	6,00,000
6% Preference Share Capital	4,00,000
Equity Share Capital	8,00,000

OR

(2)

Q.3) B) The following figures relate to the trading activities of Z Ltd., for the year ended 31st March 2017

(15)

Particulars	Rs
Sales	1057000
Closing Stock	460000
Purchases	835000
Loss on Sales of Assets	45000
Advertising	32750
Rent	18750
Profit-on Sale of Shares	25000
Provision for Taxation	100000
Salaries	35750
Salesmen's Salaries	14250
Depreciation	36000
Sales Return	57000
Depreciation on Delivery Van	8000
Printing and Stationery	17500
Audit Fees	12000
Opening Stock	225000
Dividend received on Shares	15000

You are required to rearrange above income statement in vertical form and compute the following ratios.

- (a) Gross profit Ratio. (b) Operating Ratio. (c) Net Operating Profit Ratio
(d) Selling and Distribution Expenses to Sales Ratio (e) Net Profit Ratio.

Q.4) A) From the following data provided by M/s Alpha Ltd estimate working capital requirements for the year ended 31st March 2017. (15)

- a) Estimate activity/operations for the year 2,60,000 units (52 weeks).
b) Raw materials remain in stock for two weeks and production cycle takes 2 weeks.
c) Finished Goods remaining in stock for two weeks.
d) 2 weeks credit is allowed by suppliers.
e) 4 weeks credit is allowed to Debtors.
f) Time lag in payment of wages and overheads is 2 weeks each.
g) Cash & Bank Balance to be maintained * 25,000.
h) Selling price per unit is 15.

Analysis of cost per unit as follows: (1) Raw material 33% of sales. (2) Labour and overhead in the ratio of 6: 4 per unit. (3) Profit is at 5 per unit.

Assume that operations are evenly spread throughout the year; Wages and Overheads accrue similarly. Manufacturing process required feeding of material fully at the beginning. Degree of work in-progress is 50%. Debtors are to be estimated at selling price.

OR

Q.4) B) The following data relates to Bailey Ltd.

Rate of Return = 12%

Earnings Per Share = 60

(3)

- Find out the market price per share in the following cases, using Gordon's Model.

Dividend Payout	Retention	Cost of Capital
25	75	20%
50	50	15%
80	20	10%

Q.5) (a) Discuss the legal aspects associated with dividend decision. (8)

(b) Discuss in brief the management accounting framework. (7)

OR

Q.5) Write short notes on : (Any 3) (15)

- (a) Stock Split
- (b) Debt Service Ratio
- (c) Operating Cycle
- (d) Du pont Chart
- (e) Qualities of Management Accountant

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

(4)

[Time: 2 ½ Hours]

Marks : 75

SY-BBI Sem-III

26/10/23

[An Overview of Banking Sector]

Instructions: (a) All questions are compulsory and carry equal marks

(b) Figures to the right indicate marks

(c) Support answers with examples wherever necessary

I.a) Choose the correct option: (Any 8)

(08)

1. Sukanya shiksha is a welfare scheme for the _____.
(a) Child b) Girl child c) Boy child
2. Co-operative banks have a _____ tier set up in India.
(a) Three b) Two c) One
3. _____ is not a valid document as per KYC norms.
(a) Passport b) College ID c) License
4. Merchant bank is a _____ based service.
(a) Fund b) Non-fund c) Remittance
5. Who has the authority for payments and settlements in India?
a) Central Government b) Reserve Bank of India c) Company Law Board
6. Retail bank serves the needs of _____.
(a) Corporate b) Government c) Individual
7. Letter of credit is important in _____ trade
a) International b) Inland c) State
8. SBI Act was passed to take over the _____.
a) Imperial Bank of India b) The Bank of Bengal c) Allahabad Bank
9. _____ is included in the priority sector.
(a) Agriculture b) Corporate c) Education
10. NEFT was introduced in _____.
a) 2000 b) 2005 c) 2006

1.b) State whether True or False: (ANY 7)

(07)

1. Acting as trustee is the primary functions of banks.
2. IDBI is one of the industrial banks operating in India.
3. In 1876, the presidency bank Act came into existence.
4. There are three parties in Bill of Exchange.
5. Overdraft facility is given on saving account
6. Universal banking does not include commercial banking activities
7. NGO is one the intermediates in micro-finance
8. Mobile banking is possible only through mobile app.
9. Online fund transfer are free from any charge.
10. Foreign banks branches mostly open in metro and tire cities.

2. a) Define banking and explain the secondary function of banking? **(08)**

b) What are the functions of RBI? **(07)**

OR

c) What are the objectives of banking sector reforms? **(08)**

d) What are the features of Negotiable Instrument? **(07)**

3.a) What do you mean by corporate banking? Explain its features. **(08)**

b) Define ombudsman and List the power and duties of banking Ombudsman **(07)**

OR

c) What is Retail Banking? Explain its significance. **(08)**

d) Explain the various services of the merchant banking offered by banks. **(07)**

4. a) What are the products and services offered by universal banking **(08)**

b) What is RTGS? What are the advantages of RTGS? **(07)**

OR

c) What are the advantages and disadvantages of universal banking? **(08)**

d) Explain Mobile Banking. **(07)**

5. a) What is the need of microfinance? **(08)**

b) What are the challenges in Micro finance? **(07)**

OR

5. c) Write Short Notes on: (ANY 3) **(15)**

1. Local area banking.
2. Challenges to banks.
3. Wealth Management
4. SHG
5. Kisan Credit cards.

External Examination

Class: SYBBI-III

Time: 2 ½ hrs

Maximum Marks: 75

27/10/23

Financial Market

Q.1(A) Fill in the blanks (Attempt any 8)

(8)

1. Financial system enhances _____ of financial claim.
2. Non-Banking institution are a part of _____.
3. _____ are a part of unorganised Money market.
4. _____ Bonds are issued either by the listed or unlisted companies.
5. A _____ is a tradeable instrument issued by the central government or state government.
6. _____ is a company which issues the shares through IPO offering
7. Book Building is a method of determination of _____ for issue of new securities
8. There are _____ types of participants in a commodity market.
9. The FCRA Act was passed by the government of India in the year _____.
10. An official derivative trading in commodities began in India in the year _____.

Q.1(B) State whether True or False (Attempt any 7)

(7)

- 1) The CCIL of India was set up in 2001 year
- 2) Forward contract are not regulated
- 3) There is secondary market for forward contract
- 4) In put option the holder gets the right to sell an assets at the specified price and time
- 5) Commodities are broadly classified as soft and hard commodities
- 6) The maintenance margin is usually lower than the initial margin
- 7) The BSE is the oldest stock exchange market in India
- 8) The money market is governed only by RBI
- 9) Primary markets are located at fixed places in India
- 10) The capital market helps in getting the funds to the organiser's borrowers from the savers.

Q.2) Explain the weaknesses of Indian financial system

(15)

OR

Q.2) List down the participants of capital in India

(15)

Q.3) Explain the instruments of capital market in India

(15)

OR

Q.3) Distinguish between Capital market and Debt Market (15)

Q.4) Define commodity market and its features (15)

OR

Q.4) Explain the instruments of derivative market (15)

Q.5) Define money market, its advantages and disadvantages (15)

OR

Q.5) Write short notes on (Any 3)

a) Sweat Equity

b) Shares

c) BSE

d) Debentures

e) Forward Contract