

- 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.
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**Q.1 A. State whether the following statements are True or False :( Attempt any Eight) [8M]**

- a. A location person for which costs may be ascertained and used for the purpose of cost control are called centres.
- b. Sunk costs are historical costs.
- c. A cost unit is a unit of a product service or time in terms of which costs are expressed or ascertained.
- d. Cost accounting and financial accounting are the same.
- e. Non cost items are not included in cost sheet.
- f. Standard cost is a planned cost.
- g. Standard cost helps to project financial statements.
- h. Sales value Variance = sales price variance + sales mix variance
- i. Under marginal costing fixed costs are considered in the valuation of closing stock.
- j. Increase in selling price will increase Break even point.

**Q.1 B :Fill in the Blanks: (Attempt Any Seven)**

[7M]

- a. Salary to office staff is classified as \_\_\_\_\_ overheads.
- b. Cost those changes with the level of output is called \_\_\_\_\_ cost..
- c. Donations paid are recorded in \_\_\_\_\_ accounts only.
- d. Interest on Investment is recorded on the \_\_\_\_\_ side of Profit and Loss A/c.
- e. \_\_\_\_\_ standard is a past performance standard.
- f. \_\_\_\_\_ Selling price is the price at which it is planned to sell the products.
- g. \_\_\_\_\_ in variable cost will increase the contribution.
- h. If profit is Rs. 20000 and PV ratio is 40% then Margin of safety will be Rs. \_\_\_\_\_.
- i. Carriage on purchase of materials is recorded in cost sheet under the head \_\_\_\_\_.
- j. Insurance to warehouse is classified as \_\_\_\_\_ overheads.

(Variable; Credit; Normal; Decrease; Office; Selling and Distribution; Direct Material, Standard; Rs.5; Financial)

Q. 2 From the following data prepare a cost sheet for the year 2005. number of units produced: 10,000 units.

		[15M]	
Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Opening stock of Raw material	3,00,000	Factory	30,000
Purchase of raw material	8,00,000	Office	20,000
Closing stock of raw material	1,00,000	Selling	20,000
Carriage outward	8,000	Direct salary	50,000
Wages indirect	20,000	Advance interest received	40,000
Salary:		Custom duty paid for purchase of raw material	5,00,000
Office	50,000	Debenture interest paid	50,000
Sales office	40,000	Freight inward	20,000
Other factory expenses	50,000	Custom duty paid for purchase of plant	50,000
Trade fair expenses	20,000	Direct wages	2,00,000
Depreciation:		Other direct changes	50,000
Goodwill written off	5,000		

- Number of units sold 8,000 units at cost plus 12% profit
- Direct salary is to be allotted to factory, office and selling in the ratio of 2:1:2.

OR

Q.2 The following particulars have been extracted from the books of M/s. Sonam manufacturing company for the year ended 31-03-2018:

[15M]

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Opening stock of raw materials	2,35,000	Salesmen's salaries & commission	42,000
Closing stock of raw materials	2,50,000	Productive wages	7,00,000
Raw materials purchase	10,40,000	Depreciation on plant & machinery	35,500
Drawing office salaries	48,000	Depreciation on office furniture	3,000
Royalty on production	70,000	Directors fees	30,000
Carriage inwards	41,000	Gas and water charges (factory)	7,500
Cash discount allowed	17,000	Gas and water charges (office)	1,500
Repairs to plant & machinery	53,000	Manager's salaries	60,000
Rent, rates & taxes (factory)	15,000	Cost of catalogues printing	10,000
Rent, rates & taxes (office)	8,000	Loose tools written off	8,000
Office conveyance	15,500	Trade-fair expenses	10,000

- Out of 48 hours in a week, manager devotes 40 hours for factory, 8 hours for office per week for the whole year.
- The management has fixed the selling price @ 110% of cost.
- Prepare detailed cost statement for the year ended 31-03-2018.

**Q.3** Following data is available of Reliance Industry: **[15M]**

Budgeted:

A 500 units @ RS 5.4 per unit  
 B 700 units @ RS 8.2 per unit

Actual :

A 635 @ RS 5.4 per unit  
 B 865 @ RS 8.2 per unit

**Calculate all material variances.**

**OR**

**Q. 3** Following data is available from the records of a X manufacturing company. **[15M]**

Standard (per unit)

Materials: 6 kg @Rs. 4 per kg

Labour: 4 hours @ Rs. 4 per hour

Standard production for the month: 12,000 units

Actual production for the month: 12,500 units

Material consumed during the month: Rs. 4.50

Direct labour hours worked: 7,800 kg

Actual wage rate per hour: Rs. 3.50

Calculate:

- |                             |                                |
|-----------------------------|--------------------------------|
| (1) Material cost variance  | (4) Labour cost variance       |
| (2) Material usage variance | (5) Labour efficiency variance |
| (3) Material price variance | (6) Labour rate variance       |

**Q.4** From the following information calculates: **[15M]**

- a. P/V Ratio
- b. Sales to earn profit Rs. 6000
- c. Margin of Safety

- d. Break Even Cost (sales)
- e. Break Even Point (Units)
- Fixed Cost = Rs. 4500
- Sales = Rs. 15000
- Variable Cost = Rs. 7500
- Unit Sold = 500 units

**OR**

**Q.4** The following is the information of sales and cost of sales of Cool Ltd for the last [15M]  
two years are as follows:

Years	Sales(Rs.)	Cost of sales (Rs.)
2019	2,00,000	1,20,000
2020	1,20,000	80,000

From the above information calculate

1. Profit volume ratio
2. Break-earn point
3. Sales to earn a profit of Rs. 3,50,000
4. Profit when sales are Rs. 12,00,000
5. Revised BEP if fixed cost is increased by 20%

Q.5.A. Budgetary Control vs standard costing [08M]

Q.5.B. What is Cost Accounting system? What are its essentials? [07M]

**OR**

**Q.5** Write short notes on : { Any Three} [15M]

1. Opportunity cost and Incremental cost
2. Utility of a cost sheet
3. Advantages of standard costing
4. Cost Apportionment
5. Standard Costing

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SYBBI/Subject Code:  
Duration: 2.5 Hrs.

Subject: FM II  
Marks: 75

- N.B. 1. All the questions are compulsory.  
2. Figures to the right indicate full marks.  
3. Suitable working notes will be the part of your answer.

Q.1.A. Match the Column: (Any 8)

(08)

	COLUMN A		COLUMN B
1	Cash and cash Equivalent	A	Costs of manufacturing
2	Inventory Management	B	High working capital
3	Financial Leverage	C	Long term Goals of management
4	Production Budget	D	Raw material costs
5	Financial Managers	E	Depreciation of machinery
6	Factoring	F	Electricity
7	Semi variables costs	G	Components of working capital
8	Fixed costs	H	Trading on Equity
9	Peak seasons	I	Risk management of Receivable
10	Variable costs	J	ERP Systems

Q.1. B. State true or false for the following (Any 7)

(07)

1. The volume of credit sales is the first factor which increases or decreases the size of receivable.
2. A key function of inventory management is to keep a detailed record of each new or returned product as it enters or leaves a warehouse or point of sale.
3. Zero based budgeting saves time and effort.
4. The chief financial officer is the officer appointed by the government that has primary responsibility for managing the company's finances in private limited company.
5. Optimum level of investment in receivable is achieved at a point where, there is a tradeoff between cost profitability and liquidity.
6. Stock review involves analysis of stock on hand versus projected future needs at the end of year.
7. The master budget is the starting point in preparing the sales budget.
8. The working capital cycle is the amount of time it takes to turn the net current assets and current liabilities into cash.
9. Higher the proportion of fixed operating cost as compared to variable cost, higher is the operating leverage.
10. The most direct evidence of wealth maximization is changing in the price of a company's Shares.

**Q.2.A. From the following data provided by M/s. Alpha Ltd. estimate working capital requirements for the year ended 31<sup>st</sup> March 2017. (15)**

- a) Estimated activity for the year 260000 units (52 weeks)
- b) Raw material remains in stock for 2 weeks and production cycle takes 2 weeks
- c) Finished goods remaining in stock for 2 weeks.
- d) 2 weeks credit is allowed by supplier.
- 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 Rs.25000.
- h) Selling price per unit is Rs. 15.
- i) Analysis of cost per unit as follows:
  1. Raw material 33 1/3 % of sales.
  2. Labour and overheads in the ratio of 6: 4 per unit
  3. Profit is at Rs. 5 per unit.

Assume the operation 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.2.B. You are required to prepare a statement showing the working capital required to finance the level of activity of 12,000 Units per year from the following information: (15)**

1. Raw materials are in stock on an average for 2 months.
2. Materials are in process on an average for half a month.
3. Finished goods are in stock on an average for one month.
4. Credit allowed by the suppliers is 12 months of purchase of raw materials and credit allowed to the customers is 2 1/2 months.
5. Lag in payment of wages and overheads is one month.
6. Cash and Bank balance is expected to be 10% of Net Working Capital before considering the Cash and bank balance.
7. Activities are spread evenly throughout the year.

Cost per unit:

Raw material	Rs.10
Wages	Rs. 5
Total cost	Rs. 30

Profit is 20% on selling price.

**Q.3.A. The expenses budgeted for production of 10,000 units in a factory are (15)  
Furnished as follows:**

Particulars	Per unit Rs.
Material	70
Labour	25

Variable overheads	20
Fixed overheads (Rs. 100000)	10
Variable expenses (Direct)	5
Selling expenses ( 10% Fixed)	13
Distribution expenses ( 20% fixed)	7
Administrative expenses ( Rs. 50000) ( 100% fixed)	5
<b>Total</b>	<b>155</b>

Prepare a budget for production of: 6000 units; 8000 units; and 10000 units showing variable cost fixed cost in amount and cost per unit at each level of production.

OR

Q.3.B. A factory is currently working at 50% capacity and produces 10000 units. Prepare a Flexible Budget and estimate the profits of the company when it works at 60% and 80% capacity and advise the company. At 60% working Raw material cost increases by 2% and selling price falls by 2%. At 80% Raw material cost increases by 5% and selling price falls by 5%. At 50% capacity working the product cost Rs. 180 per unit and is sold at Rs. 200 per unit. (15)

The unit cost of Rs. 180 is made up as follows:

Material	Rs. 100
Labour	Rs. 30
Factory Overhead	Rs. 30 (40% fixed)
Administrative overheads	Rs. 20 (50% fixed)

Also find out Break Even Point at the above stated capacity utilization.

Q.4. A The following details relating to a company are given: (15)

Sales per annum	1,00,000 per annum.
Variable cost	Rs. 90 per unit
Fixed cost including interest per annum	Rs. 18,00,000
Selling price per unit	Rs. 120
10% Debentures	Rs. 30,00,000
Corporate Tax Rate	@ 30%

You are required to calculate the operating leverage, financial leverage and combined leverage of the company.

Q.4.B. For the manufacturing of a certain product two components A and B are used. The following particulars about these components are available: (15)

**You are required to calculate for each component:**

- a. **Reordering Level**
- b. **Minimum Level**
- c. **Maximum Level**
- d. **Average stock Level**

	A	B
Normal usage (per week)	60 nos.	60 nos.
Maximum usage (per week)	80 nos.	80 nos.
Minimum usage (per week)	30 nos.	30 nos.
Reorder quantity	400 nos.	600 nos.
Reorder period	4 to 6 weeks	2 to 4 weeks

Q. 5 A. What are the principles of sound financial planning? (08)

Q.5. B. Distinguish between debt finance and equity finance. (07)

**OR**

**Q.5.C. Write short notes on: (Any Three) (15)**

- a. Combined Leverage
- b. Production Budget
- c. Economic order Quantity
- d. Factors determining working capital requirements
- e. Cash management practices in India

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## External Examination

**Class / Semester/Subject Code: SYBBI /Sem- IV**

**Subject: An Overview of Insurance Sector**

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

**Time: 2.5 hrs**  
**Marks: 75**

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**1)a . Choose the correct option: (Any 8)**

**(08)**

1. Floating policy is useful to cover fluctuate \_\_\_\_\_ in different  
(a) Three b) Two c) One
2. The Current Motor Vehicle Act was established.  
(a) 1988 b) 1998 c) 1991
3. Which one is the health insurance policy?  
(a) Mediclaim policy b) Retirement policy c)Empowerment policy
4. Which one is not covered under Motor Insurance?  
(a) Theft b) Landslide c)Depreciation
5. Full form of KYC \_\_\_\_\_  
(a)Know your customer b) Know your client c) Know your city
6. Which is not covered in Fire Insurance?  
(a) Lighting b) Bush fire c)Bomb blast
7. Cargo insurance is also called as \_\_\_\_\_.  
(a) Logistics Insurance b)Marine Insurance c) Road Insurance
8. Risk transfer through risk pooling is called \_\_\_\_\_.  
(a) Saving b) Insurance c) Investment
9. Which among the following is an intangible product?  
(a) Car b) Life Insurance c)Soap
10. In decreasing term insurance, the premium paid \_\_\_\_\_ overtime.  
(a) Remain constant b)Increase c) Decrease

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

**(07)**

1. Premium amount decreases with the term of coverage.
2. Smart money back uses are a participating traditional life insurance.
3. Endowment assurance is similar to a term plan.
4. Premium remains same level throughout the term.
5. The principle of indemnity is applicable to non-life insurance policies.

6. The first premium receipt is the evidence that the policy contract has begun.
7. In case of accident claim, FIR document is not necessary.
8. Under indemnity policy, insured person has to take treatment only in network hospital.
9. A Fire Insurance contract is one whose principle object is insured against loss or damage by fire.
10. ULIPs are bundled products.

2. a) Define Insurance and Explain the features of life Insurance (08)  
 b) List out the advantages of Life Insurance. (07)

OR

- c) Discuss the determinants of Risk Premium. (08)  
 d) Explain the principles of Life Insurance contract (07)

3. a) Define whole life insurance. What are the benefits of whole life insurance? (08)  
 b) Describe the benefits of riders in life insurance products. (07)

OR

- c) Explain different types of health insurance scheme in India. (08)  
 d) What is general insurance? Explain the essential of general insurance. (07)

4. a) What is Motor insurance? Explain the types of vehicle under Motor Insurance. (08)  
 b) Briefly discuss the benefits of motor insurance. (07)

OR

- c) What are the factors affecting motor insurance premium? (08)  
 d) Define cargo insurance and explain its importance. (07)

5. a) What is home insurance? What are the features of home insurance? (08)  
 b) Explain any 5 general rules and regulations of Fire Insurance. (07)

OR

- c) Write Short Notes on: (ANY 3) (15)

1. Principle of Indemnity.
2. Vehicle insurance
3. Comprehensive Policy.
4. Micro Insurance.
5. Top up cover

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## External Examination

**Class / Semester/Subject Code: SYBBI /Sem- IV**

**Subject: Customer Relationship Management**

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

**Time: 2.5 hrs**  
**Marks: 75**

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**1. A. Choose the correct option: (Any 8)**

(08)

1. There are \_\_\_\_\_ E's in E-CRM.  
(a) Four    b) Three    c) Eight
2. \_\_\_\_\_ Module is to run different marketing programs in the organization.  
(a) Computer Telephony Integration    b) Mobile CRM    c) Enterprise Marketing Automation
3. Transactional Analysis was developed by \_\_\_\_\_ an American Psychiatrist in the 1950s.  
(a) Peter Drucker    b) Dr. Eric Berne    c) Dr. Williams
4. Data refers to the collection of \_\_\_\_\_.  
(a) Raw facts and figures    b) Final Information    c) Business view Data
5. \_\_\_\_\_ Customers are most trend oriented and product focused.  
(a) Undated Striver    b) Savvy Maximiser    c) Content Streamer
6. \_\_\_\_\_ is a business strategy that focuses on 'Single Point of Sale' transaction.  
(a) Relationship Marketing    b) Transactional Marketing    c) Permission Marketing
7. Quality = Customer's Perception- \_\_\_\_\_.  
(a) Customer Expectations    b) Loyal Customers    c) Customer Dissatisfaction
8. The cost of any CRM solution must be considered both in terms of \_\_\_\_\_.  
(a) Internal Cost and External Cost    b) Hard Cost and Soft Cost    c) Long Term Cost and Soft Term Cost
9. \_\_\_\_\_ being the central authority gives guidelines for implementation of CRM in Insurance Sector.  
(a) RBI    b) LIC    c) IRDA
10. \_\_\_\_\_ is the ability to caller from the phone queue to the next available agent.  
(a) Call routing    b) EPOS    c) Cyber Agent

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

(07)

1. Operational CRM provides support to 'Front Office' business processes.
2. Interruption marketing refers to any marketing activity that 'interrupts' a viewer's attention..
3. Insurance is a stable sector.
4. Data control is all about understanding your data.
5. Web based CRM software is installed on the service provider's server or on partner service.

6. Effective customer segmentation is only possible through a multi-dimensional customer view.
7. CRM is all about merging marketing efforts with business processes to be able to identify, pursue and manage valuable customer relationships.
8. Service quality gap indicates the difference between the service expected by customers and the service they actually receive.
9. CRM is not supportive to General Insurance companies.
10. The gap model is also known as the '5gaps Model'.

2. a) Distinguish between Relationship Marketing and Transactional Marketing. (08)
- b) Elaborate the concept of Customer Value Management. (07)

**OR**

- c) Define CRM. Explain the features of CRM. (08)
- d) Explain Seven C's in CRM. (07)

3. a) What are Six E's of E-CRM (08)
- b) Discuss service automation in CRM.. (07)

**OR**

- c) What is Data Management? Discuss Different types of Data. (08)
- d) What is role of Customer Service representative in CRM? (07)

4. a) Explain Walker Customer Loyalty Matrix in detail . (08)
- b) What are various types of cost incurred in implementation of CRM? (07)

**OR**

- c) State various Service Quality gaps. (08)
- d) Explain the process of developing Market Intelligence Enterprise. (07)

5. a) Explain in detail various winning strategies through implementation CRM in bank. (08)
- b) Explain detail! Classification of call Centers. (07)

**OR**

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

1. Causes of high failure rate of CRM.
2. Benefits of CRM implementation in Bank.
3. Contact Management.
4. Data Reporting.
5. E-CRM in Insurance.

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External Examination

Class / Semester/Subject Code: SYBBI /Sem IV

Subject: Business Economics

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

Time: 2.5 hrs  
Marks: 75 marks

Q1) (A) Choose the correct answer and rewrite the statement attempt any 8 (8)

- 1) In a circular flow house hold supply
  - (a) Labour
  - (b) Goods and services
  - (c) Land
  - (d) None of the above
- 2) \_\_\_\_\_ is the money value goods and services produced by the nationals of our country
  - (a) GDP
  - (b) GNP
  - (c) GGDP
  - (d) NDP
- 3) According to Keynes, as Income increases both APC and MPC \_\_\_\_\_
  - (a) rise
  - (b) Fall
  - (c) remains constant
  - (d) is zero
- 4)  $M1 = \underline{\hspace{2cm}}$ 
  - (a) CC+ DD
  - (b) OD
  - (c) CC+ DD+ Saving deposit
  - (d) CC+ other deposits
- 5) Speculative motive depends upon \_\_\_\_\_
  - (a) income
  - (b) saving
  - (c) interest rate
  - (d) tax
- 6) Bank rate is the Interest charged by the \_\_\_\_\_
  - (a) Commercial Bank
  - (b) Central Bank
  - (c) Co-operative Bank
  - (d) none of the above
- 7) Revenue expenditure includes both \_\_\_\_\_
  - (a) revenue expenditure & revenue receipts
  - (b) only revenue receipts
  - (c) only revenue expenditure
  - (d) capital receipts
- 8) \_\_\_\_\_ is not the instrument of Fiscal policy
  - (a) CRR
  - (b) Taxation
  - (c) Investment and Disinvestment
  - (d) Government Expenditure
- 9) External debt implies borrowing from
  - (a) Individuals
  - (b) firms
  - (c) Foreign countries
  - (d) Domestic financial institutions
- 10) \_\_\_\_\_ takes place because of discrepancies in interest rate in two different market
  - (a) Speculation
  - (b) Fall in export
  - (c) Hedging
  - (d) Arbitrage

Q1(B) State true or false for the following (Any 7)

(7)

- 1) Trough is the highest point in Trade cycle
- 2) Great Depression took place in 1945
- 3) Circular helps to know the problem of disequilibrium.
- 4) Fixed income group people gain during inflation
- 5) Autonomous Investment change with the level of Income
- 6) Lowest rate of Interest according to Keynes is 2%

- 7) Taxation has effect on consumption and saving.
- 8) Fiscal deficit shows real financial position of the country
- 9) Protection is provided through tariff
- 10) Government and Business firms are participants in foreign market

Q2 Answer any one(a and b) or (c and d) of the following . (15)

- a) What is National Income? Explain the concept of GDP in detail
- b) What do you mean by trade cycle ?Discuss its features with the help of diagram

**OR**

- c) Explain Consumption function with schedule and diagram
- d) What is MEC? .Explain with diagram slope of MEC

Q3) Answer any one(a and b) or (c and d) of the following. (15)

- a) Explain in detail Modern money
- b) What is Inflation? Discuss demand pull inflation with the help of diagram

**OR**

- c) Explain the various instruments of Monetary policy
- d) Elucidate the concept of Liquidity trap

Q4 Answer any one(a and b) or (c and d) question from the following (15)

- (a)What do you mean by Public debt ? State the various types of Public debt
- (b)What do you mean by Fiscal policy Discuss the various objectives of Fiscal policy

**OR**

- (c)State the various deficit of Budget
- (d)Write a note on FRBM Act

Q5) Attempt A and B or Write short notes on the following. (15)

- A) What do you mean by of Foreign Investment and explain the role of MNC
- B) What is Balance of Payment ? Explain disequilibrium in BOP

**OR**

Q5) Write short notes on any three of the following (15)

- 1) Four sector economy
- 2) Monetary Policy
- 3)Money Multiplier
- 4)Revenue Deficit
- 5)Advantage of free trade

## EXTERNAL EXAMINATION

**SYBBI Sem -IV Regular & Atkt**  
**Subject Code:**

**Subject: Corporate and Securities Law**

**N.B.** 1. All the questions are compulsory  
2. Figures to the right indicate full marks

**Time: 2.5 Hours**  
**75 Marks**

**Q.1.A. State whether the following statements are True or False: (Any eight) [8]**

1. To form a company, Registration is compulsory.
2. BSLA means Beneficial Services Demat Account.
3. NSDL means National Securities Debt Limited.
4. Securities Contrasts (Regulation) Act. established in the year 1960.
5. Demutualization means the segregation of ownership and management.
- 6 SEBI came into existence in the year 1996.
7. The main object of SEBI is to protect interest of investors.
8. Prohibiting insider trading in securities is one of the important powers of the SEBI.
9. Dematerialization is the process by which a client can get physical certificate converted into electronic balances.
10. MOA and AOA are private documents.

**Q.1 (B) Match the column: (Any seven) [7]**

Column A	Column B
1. SEBI	(a) Artificial person
2. Ultra Vires	(b) 1996
3. Depository act	(c) Beyond the power
4. Common seal	(d) Internal rules
5. Indgor management	(e) Lipman Jones
6. Stock broker	(f) 1955
7. Company	(g) Protection of Securities market
8. AOA	(h) Director
9. Corporate veil	(i) Mr. Turquand vs Royal British bank
10. SBI	(j) member of a recognised stock exchange

Q.2. A. Define company. Differentiate between AOA & MOA. [15]

OR

Q.2. B. Discuss procedure for Registration of a company. [8]

Q.2. C. Explain with examples the concept of lifting the Corporate Veil. [7]

Q.3. A. Discuss the procedure for corporatization and Demutualization. [8]

Q.3. B. Write a note on SCRA 1956. [7]

OR

Q.3. C. Compare between Doctrine of Indoor management & Constructive notice. [15]

Q.4. A. Explain the power & functions of SEBI in detail. [15]

OR

Q.4. B. 'Informed investor is a safe Investor'. Explain [15]

Q.5 A. Write a note on NSDL. [8]

Q.5 B. Explain the meaning of Depository. State the objectives of Depository. [7]

OR

Q. 5. Short Notes (out of 5 Any 3)

[15 Marks]

1. Mutual Funds

2. Doctrine of Ultra-Vires

3. Objectives of SEBI

4. Immobilization process of shares

5. The Harshad Mehta Case.

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## EXTERNAL EXAMINATION

Class/ Semester IV / Subject Code:

Subject :ITBBI

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

Time: 2.5 Hours  
75 Marks

### Q1A. Multiple Choice Questions

(Any 8)

8 Marks

- In \_\_\_\_\_ banks provide software usually an app to its customer to conduct Financial Transaction  
(a) Mobile Banking (b) SMS banking (c) Internet Banking
- OTP generation is a feature of \_\_\_\_\_  
(a) SMS banking (b) Home banking (c) Mobile banking
- \_\_\_\_\_ Stores e-cash, e-cheques, card details etc.  
(a) Electric Wallets (b) Electric Purses (c) Electronic Wallets (d) Electronic bags
8. Poor \_\_\_\_\_ is a limitation of Physical payment system.  
(a) maintenance (b) mobility (c) currency (d) money
- \_\_\_\_\_ Contains an embedded microprocessor.  
(a) Debit card (b) Credit card (c) Smart card
- \_\_\_\_\_ Handles bulk and repetitive payment requirement of corporate and other institutions.  
(a) ECS (b) EDI (c) EFT
- There are two approaches in data warehousing \_\_\_\_\_ and bottom up.  
(a) left right (b) top down (c) centre down (d) centre up
- \_\_\_\_\_ includes capture of data from various sources for useful analysis.  
(a) Data Warehouse (b) Data mining (c) Data centre (d) Data blocks
- \_\_\_\_\_ is a repository where information from multiple sources is stored under single Schema.  
(a) Databases (b) Data Warehouse (c) Data Centres
- MICR code consists of \_\_\_\_\_ digits.  
(a) 6 (b) 8 (c) 9

### Q1B. State whether given statements are True or False:

(Any 7)

7 Marks

- Through SMS banking a client automatically receives information about his account balance.
- NEFT system provides batch settlements at hourly intervals.
- Airtel Money, Free charge, ICICI pockets are example of E-Wallets.
- Bit coins are example of digital money.
- MICR had 5 digits.
- NEFT is use for real time settlement.
- CIBIL provides credit information of only Business entities.
- BHIM App is example of UPI.
- PowerPoint cannot store the templates that created or downloaded from Microsoft office.
- Store cards are the same as loyalty cards.

Q2.

- |  |          |
|--|----------|
| A. Define E-banking. Explain the advantages of E-Banking | 7 Marks. |
| B. Explain the various E- Banking payment Systems        | 8 marks  |

OR

- |  |         |
|--|---------|
| C. Distinguish between Data Centre and Data Warehousing    | 7 Marks |
| D. Explain in detail the concept of cheque clearing system | 8 Marks |

Q3

- |   |         |
|---|---------|
| A. Explain with the help of diagram the concept of development life cycle | 7 Marks |
| B. Explain the different technologies use in banking                      | 8 Marks |

OR

- |   |          |
|---|----------|
| C. Explain in detail the concept of E-Banking | 15 Marks |
|---|----------|

Q4.

- |   |         |
|---|---------|
| A. Elaborate how to insert new slides in MS PowerPoint    | 7 Marks |
| B. What is CBIL Score ? Explain how to improve CBIL Score | 8 Marks |

OR

- |  |         |
|--|---------|
| C. Distinguish between NEFT & RTGS                     | 7 Marks |
| D. Explain in detail the concept of Project Management | 8 Marks |

Q5.

- |  |          |
|--|----------|
| A. Explain in detail the concept of PowerPoint | 15 Marks |
|--|----------|

OR

- |                         |       |          |
|-------------------------|-------|----------|
| B. Write Short Notes On | Any 3 | 15 Marks |
| i) Banking              |       |          |
| ii) Home Banking        |       |          |
| iii) Internet banking   |       |          |
| iv) Technology banking  |       |          |
| v) PowerPoint           |       |          |