

People's Education Society's

Dr. Ambedkar College of Commerce and Economics,

Wadala Mumbai - 400 031.

F.Y.B.B.I First Semester End Examination October 2015.

Sub- Environment and Management of Financial Services

Date: 27/10/2015

Time: 2 ½ Hrs

Marks: 75

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Q 1. a) Explain the role of financial institutions in an economy. 7)

b) Give an overview on the different types of financial markets in India. 8)

OR

c) Discuss the fund based financial services. 8)

d) What are the fee based financial services. 7)

Q 2. a) Brief about the different financial instruments used in the financial markets. 7)

b) Discuss the RBI's general/ quantitative credit control instruments. 8)

OR

c) What are the qualitative/ selective credit control instruments of the RBI? 8)

d) Explain the utility services offered by the commercial banks. 7)

Q 3. a) Explain about the Management of Banks with respect to Banking System Regulation Act, 1949. 7)

b) What is Vyapam Scam? 8)

OR

c) Unit Linked Insurance Plan means what? 8)

d) Brief about Harshad Mehta Scam. 7)

Q 4. a) Explain the Insurance Law of India. 7)

b) What is cheque truncation system 2010? 8)

OR

c) Write about the Lead Bank scheme and Grameen Bank scheme in Indian context. 8)

d) What are the different types of deposits? 7)

Q 5. A) Write short notes (any two).

15)

1. RBI
2. LIC
3. GIC

OR

B) Write short notes (any five).

15)

1. Escrow Account
2. NRI bank a/c
3. New India Assurance Company LTD
4. Women Bank
5. MUDRA Bank
6. Buffer Stock
7. Universal Bank
8. Narrow Bank

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Note: Attempt any one from a & b , c & d from each questions.

- Q.1)A) a) What is computer and explain its features. (7)  
b) What is CPU and explain its parts. (7)
- Q.1)B) c) Explain working of computer with block diagram. (8)  
d) What is peripheral devices and explain any 4 devices. (8)
- Q.2)A) a) What are elements of windows in detail with diagram? (7)  
b) What is Microsoft office? Explain different software available in Microsoft office. (7)
- Q.2)B) c) What are elements of windows screen and explain in brief. (8)  
d) What is Ms Excel and explain in detail. (8)
- Q.3)A) a) What is features of E-commerce in banking and insurance sector? Explain (7)  
b) Distinguish between Traditional commerce & E-commerce. (7)
- Q.3)B) c) What is payment in banking sector explain types of payment in details? (8)  
d) What a different models of E- commerce based on customer with examples? (8)
- Q.4)A) a) What is tally and explain parts of tally screen in detail? (7)  
b) What is voucher in tally and explain different types of vouchers. (7)
- Q.4)B) Write short notes on: (8)  
a) Editions of tally b ) Procedure to create company
- Q.5) a) Fill in the blanks (5)  
1. \_\_\_\_\_ is an undisputed king of accounting software's.  
2. \_\_\_\_\_ is an example of storage device.  
3. \_\_\_\_\_ is an example of input device.  
4. \_\_\_\_\_ is an example of output device.  
5. \_\_\_\_\_ is an example of browser software's.
- b) True or False. (5)  
1. In Tally, there is only Professional Mode available.  
2. In Ms – Excel, cell address consists of row name and column name.  
3. In MS – Word, the file name has extension name as .docx.  
4. Google is only search engine available in India.  
5. Mike is an output device.
- c) Write abbreviations for the following. (5)  
1) ERP 2) VAT 3) TDS 4) ALU 5) RAM

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F.Y.B.B.I First Semester Examination October 2015.

Sub- Effective Communication – I

Date: 21/10/2015

Time: 2 ½ Hrs

Marks: 75

1. (a) Explain characteristics of effective communication? 7  
(b) Explain Communication Process with the help of diagram? 8

OR

- (a) Highlight the importance of Information as an objective of communication. 7  
(b) What do you understand by Advice and Counseling? 8

1. (a) Discuss Persuasion and Motivation as objectives of communication. 7  
(b) What are the advantages and disadvantages of oral communication? 8

OR

- (a) Explain the Process of Listening for an Effective Communication? 7  
(b) Highlight the importance of any 2 Electronic Modes of Communication. 8.

2. (a) Explain Physical Barriers in an Effective Communication? 7  
(c) Explain with examples , any 4 Non-Verbal modes of Communication ? 8

OR

- (a) What are the factors that can act as a barrier to listening? 7  
(b) How to overcome barriers for an effective communication? 8

3. (a) Read the following passage and answer the questions given below:

China's rising power is based on its remarkable economic success. Shanghai's overall economy is currently growing at around 13% per year, thus doubling in size every five or six years. Everywhere there are start-ups, innovations, and young entrepreneurs hungry for profits. In a series of high level meetings between Chinese and African officials, the advice that the African leaders received from the Chinese was sound, and more practical than they typically get from the World Bank. Chinese officials stress the crucial role of public investments, especially in agriculture and infrastructure, to lay the basis for private sector-led growth. In a hungry and poor rural economy, as China was in the 1970s and as most of Africa is today, a key starting point is to raise farm productivity. Farmers need the benefits of fertilizer, irrigation and high-yield seeds, all of which were a core part of China's economical take off. Two other equally critical investments are also needed : roads and electricity, without which there cannot be a modern economy. Farmers might be able to increase their output, but it won't be able to reach the cities, and the cities won't be able to provide the countryside with inputs. The government has taken pains to ensure that the electricity grids and transportation networks reach every village in China. China is prepared to help Africa in substantial ways in agriculture, roads, power, health and education. And that is not an empty boast. Chinese leaders are prepared to share new high yield rice varieties, with their African counterparts and, all over Africa, China is financing and constructing basic infrastructure. This illustrates what is wrong with the World Bank. The World Bank has often forgotten the most basic lessons of development, preferring to lecture the poor and force them to privatise basic infrastructure, which is untenable, rather than to help the poor to invest in infrastructure and other crucial sectors. The Bank's failure began in the early 1980s when under the ideological sway of then American President and British Prime Minister it tried to get Africa and other poor regions to cut back or close down government investments and services. For 25 years, the bank tries to get governments out of agriculture, leaving impoverished peasants to fend for themselves. The result has been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly underfinanced these critical sectors. This extreme free-market ideology, also called "structural adjustment", went against the practical lessons of development successes in China and the rest of Asia. Practical development strategy recognises that public investments - in agriculture, health, education, and infrastructure- are necessary complements to private investments. The World Bank has instead wrongly seen such vital public investments as an enemy of private sector development. Whenever the bank's ideology failed, it has blamed the poor for corruption, mismanagement, or lack of initiative. Instead of focusing its attention on helping the poorest countries to improve their

infrastructure, there has been a crusade against corruption. The good news is that African governments are getting the message on how to spur economic growth and are getting crucial help from China and other partners that are less wedded to extreme free-market ideology than the world Bank. They have declared their intention to invest in infrastructure, agriculture modernization, public health, and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

1. The author's main objective in writing the passage is to 2m
2. What effect has the World Bank policy had on African nations? 2m
3. What cannot be said about structural adjustment? 2m
4. What advice has the author given the World Bank? 2m

(b) Write a letter to HDFC Bank, Dadar T.T. branch. Mumbai: 400031, that you want to start a new venture and enquire about the business loan details . 7

OR

Write a letter to ICICI Bank , Laxmi Tower ,BKC , KURLA MUM:400070, you have a FIXED DEPOSIT A/c no: 12345678910, amt of :5 Lac , for a 10 year period due to emergency you want to break the fixed deposit . 7

5. Write short notes on following: (any 3)

1. Feedback
2. Motivation
3. Limitation of sender and receiver
4. Symbols and signs
5. Cultural and Religious Barrier

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F.Y.B.B.I First Semester Prelim Examination October 2016.

Sub- Principles of Management

Date:22/10/2016

Time: 2 ½ Hrs

Marks: 75

Q.1) A) Define management? And explain its features. 8)

B) "Management as an Art, Science and Profession." Discuss 7)

OR

C) What is the contribution of F.W. Taylor in scientific management? 8)

D) Write a note on Traditional Management. 7)

Q.2) A) Discuss Henry Fayol's Principles Of management. 8)

B) Explain Controlling as management Function. 7)

OR

C) What do you mean by Principle of Delegation? 8)

D) Explain different types of Budgeting. 7)

Q.3) A) What are the Primary and secondary functions of Bank. 8)

B) Explain the function of Management in Insurance. 7)

OR

C) Explain Features of Good Organization Structure. 8)

D) Distinguish between formal and informal Organization. 7)

Q.4) A) State the various types of Organization Structure. 8)

B) Discuss the level of Management in an Organization. 7)

OR

C) State the Objective and function Of IMF 8)

D) Write a note on Milk man of India. 7)

Q.4) Explain the following concepts (ANY 5 out of 8)

15)

- a) Coordination.
- b) Planning.
- c) Contemporary Management.
- d) Management
- e) Matrix Organisation.
- f) Authority & Responsibility.
- g) MBO
- h) Staffing.

OR

Q.4) Write short notes (ANY 3 out of 5)

15)

- a) POSDCORB
- b) World Bank
- c) Discipline.
- d) JRD Tata
- e) Hinduja Group

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F.Y.B.B.I First Semester End Examination October 2015.

Sub – Macro Economics

Date: 26/10/2015

Time: 2 ½ Hrs

Marks: 75

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Q 1. a) Different types of economies, explain. 7)

b) Production possibility frontier, discuss. 8)

OR

c) What are the different factors that influence the demand? 8)

d) Explain the movement along the demand curve with suitable diagrams. 7)

Q 2. a) What are the different types of demand? 7)

b) Discuss the law of supply with exception to it. 8)

OR

c) What is meant by elasticity of supply, explain. 8)

d) Discuss the incidence of taxation with the help of elasticity of demand. 7)

Q 3. a) Explain in brief how the elasticity of supply affects an incidence of taxation. 7)

b) Define demand forecasting and various types of it. 8)

OR

c) What is the production function? Explain its properties. 8)

d) What is an isoquant? 7)

Q 4. a) What are the important properties of an isoquant? 7)

b) Distinguish between the internal and external economies of scale. 8)

OR

c) Discuss the different concepts of revenue under perfect market structure. 8)

d) Explain in detail the break-even analysis. 7)

Q 5. A) Write short notes (any two). 15)

1. Isoquants and the laws of return.

2. Law of variable proportion- classical view.
3. Different cost concepts.

OR

B) Write short notes (any five).

15)

1. Modern view on law of variable proportion
2. Learning Curve
3. Optimum firm
4. Long run average cost curve
5. Unitary elasticity of demand
6. Monopoly Market structure
7. Micro economics

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F.Y.B.B.I. First Semester End Examination October 2015  
Sub – Quantitative Method – I

Date: 23/10/2015

Time – 2 ½ hrs.

Marks–75

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**NOTE** : i) All questions are compulsory      ii) Figures to right indicates full marks.  
iii) Use of simple calculator is allowed. iv) Graph paper will be provided on request.

**Q. I    Attempt any 3 of the following** **15**

- 1) Explain statistics? What are the Limitation of statics?
- 2) What is Sampling? State the reasons for sampling?
- 3) What is an a give currc? For what purpose is it used.
- 4) Explain the Merit & Demerits of median?
- 5) Explain the problems & methods of construction of Index Numbers.

**Q. II A) Attempt any 1 of the following.** **7**

- 1) Three firms A, B, C supply 25%, 35% and 40% of chairs needed to college. Past experience shows that 5%, 4% and 2% of the chairs produced by these companies are defective. If a chair is found to be defective, what is the probability that chair was supplied by firm A.
- 2) The following data consists of five numbers 2, 3, 6, 8, 11 which is drawn from a population.

Find    i) Estimate of variance of the observations of population.  
ii) Estimated of standard Error of sample mean.

**B) Attempt any 1** **7**

- 1) A person has taken a policy of Rs. 3,00,000 with the insurance company. The tabulated rate of annual premium at RS. 62.30 per thousand. The company allows 3% reduction on tabulated amount for yearly. Payment and re 1 reduction per Rs. 1,000 of the sum assured, if the sum assured is more than Rs. 25,000. Calculate the person's net premium if he opt for
  - i) Annual Premium
  - ii) Monthly Premium

- 2) In a group of 100 people, 80 like tea, 50 like coffee and 36 like both tea and coffee.  
Find the probability that person selected at reandom.
- Likes atleast one of tea and coffee.
  - Likes tea but not coffee.
  - Neither likes tea nor coffee.
  - Likes both tea and coffee.

**Q. III A) Attempt any 1**

**7**

- 1) Compute the crude and directly standardized death rate of the two population A and B (taking B as the standard population), from the following data which population is healthier?

Age Group (Year)	A		B	
	Population	Deaths	Population	Deaths
Below 10	10,235	10,569	11,358	1,840
10 – 20	10,284	977	11,351	840
20 – 30	10,200	510	11,878	551
30 – 40	10,327	568	12,830	747
40- 50	10,353	528	12,970	805
Above 50	10,347	507	11,970	593
<b>Total</b>	<b>61,766</b>	<b>4,659</b>	<b>72,357</b>	<b>5,376</b>

- 3) Two fair dice are rolled. If X denotes the sum of the numbers appearing on the uppermost faces of the dice find (i) probability distribution of x  
(ii)  $P(x \leq 5)$ , (iii)  $P(3 < x < 6)$ , (iv)  $P(x > 2)$ .

**B) Attempt any 1**

**8**

- 1) The percentages of expenditure in different sector for two families are given below.  
Represent it by Pie diagram.

Item	Family A (in% )	Family B (in %)
Food	30	35
Clothing	20	20
Rent	20	12
Light and Fuel	15	18
Miscellaneous	15	15

- 2) The score of two batsmen 'A' and 'B' in ten innings during certain season are as under which of the batsmen is more consistent in scoring ?

<b>A</b>	32	28	47	63	71	39	10	60	96	14
<b>B</b>	19	31	48	53	67	90	10	62	40	80

**IV A) Attempt (Any 1)**

7

- 1) Fill in the blanks in the following part of a life table.

<b>Age</b>	<b><math>L_x</math></b>	<b><math>d_x</math></b>	<b><math>q_x</math></b>	<b><math>P_x</math></b>	<b><math>L_x</math></b>	<b><math>T_x</math></b>	<b><math>e_x^0</math></b>
15	70,000	500	–	–	-	6,50,000	–
16	–	700	–	–	-	–	–

- 2) The Following Table shows the average wages in Rs. Per day of a group of workers. Find real income.

<b>Year</b>	<b>Average Wages (in Rs.)</b>	<b>Consumer Price Indices</b>
1997	119	99.5
1998	133	102.8
1999	144	101.8
2000	157	102.8
2001	175	111.0
2002	184	113.5
2003	189	114.4
2004	194	114.8
2005	213	115.0
2006	228	116.2

**B) Attempt (Any 1)**

8

- 1) find the lines of regressions of x on y and y on x for the following data.

<b>X</b>	15	17	19	22	25	26
<b>Y</b>	10	11	13	14	16	17

2) Compute  $D_3$ ,  $D_7$ ,  $P_8$ ,  $P_{23}$ , for the following frequency distribution

<b>Marks</b>	0 – 10	10 – 20	20 – 30	30 - 40	40 -50	50 - 60	60 - 70	70 – 80
<b>No.of Students</b>	5	7	8	12	28	22	10	08

**V A) Attempt (any 1)**

**7**

1) The coefficient of rank correlation of marks obtained by 10 students in Maths and Accounts was found to be 0.5. It was later discovered that the difference in ranks in the two subjects obtained by one students was wrongly taken as 3 instead of 7. Find the correct coefficient of rank correlation.

2) Calculate the mode for the following frequency distribution.

<b>Class</b>	0-10	10-20	20-30	30-40	40-50	50-60	60-70	70-80
<b>Frequency</b>	5	8	7	12	28	20	10	10

**B) Attempt (any 1)**

**8**

1) Compute the media from the following data :

<b>Mid Value</b>	115	125	135	145	155	165	175	185	195
<b>Frequency</b>	6	25	48	72	116	60	38	22	3

2) A textile workers earn 750 Rs. Pm. The cost of Living Index for 1994 is 160. Using the following date find his expenses for Group D and F.

<b>Group</b>	<b>Expenses (in Rs.)</b>	<b>Group Index</b>
A	300	190
B	125	181
C	150	140
D	-	118
E	-	101

<b>Age Group (Year)</b>	<b>Standard Population</b>		<b>Population A</b>	
	<b>Population</b>	<b>Age Specific Death Rate</b>	<b>Population</b>	<b>Age Specific Death Rate</b>
0 - 5	7,000	53	8,000	49
5 – 20	28,000	17	31,000	18
20 – 40	45,000	14	53,000	12
40 – 60	35,000	18	39,000	16
Above 60	12,000	73	15,000	50

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