

# SOMAIYA

## VIDYAVIHAR UNIVERSITY

Somaiya School of Humanities and Social Science

#### **QUESTION PAPERS**

BRANCH: Bachelor of Science (Economics)	SEM: II
	MAR/APR-2023

Financial Analysis  131U31K201 – Business Accounting	
131U31K201 – Business Accounting	
6	
131U01C202 – Macro Economics II	
131U31C204 – Mathematical Economics II	
131U01C401 – Microeconomics	
131U01G401 – Environmental Sciences	
131U01C403 – Statistics for Economics II	
	131U31C204 – Mathematical Economics II  131U01C401 – Microeconomics  131U01G401 – Environmental Sciences



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Examination: En	Semester (January 2023 to d Semester Examination Mai		(UG/PG Program)
Programme code: Programme: BSC Econom	ics	Class: FY	Semester: 2
Name of the Constituent C	ollege: S.K Somaiya College	Name of th	he Department Economics
Course Code:	Name of the Cour	se: Financial A	analysis
Duration: 2 Hrs.	Maximum Marks	: 60	
Instructions: 1)Draw neat allowed.	diagrams 2)Assume suitabl	e data if necess	sary 3) Use of Calculator is

Question	and the second s				Max.
No.	A			P - 1 C P)	Marks
Q.1 A	Answer any one set of the following question: ( A,B or C,D)  Calculate the different liquidity ratios from the following particulars				
	Liabilities	Rs.	Assets	Rs.	
	Share capital	2,00,000	Land and buildings	1,40,000	
	Profit and loss account	30,000	Plant and Machinery	3,50,000	
	General reserves	40,000	Stock	2,00,000	
	12% Debentures	4,20,000	Sundry Debtors	1,00,000	
	Sundry Creditors	1,00,000	Bills Receivable	10,000	
	Bills Payable	50,000	Cash at bank	40,000	
		8,40,000		8,40,000	
В	Calculate Current Ratio, Quick Ratio and Super Quick Ratio: and state whether these ratios are ideal or not.				
	Calculate Inventor Sales ( 100% Cred Opening stock : 1 Closing Stock : 13 Opening Balance Closing balance of	dit): 65,00,000 .1,50,000 8,00,000 of Debtors: 9,	.00,000	irnover Ratio:	7
			OR		

				,	
C					
	Liabilities	Amt	Assets	Amt	
	Equity share capital	25,500	Fixed Assets	28,000	
	Capital Reserves	11,000	Good will	12,150	
	8% Loan on mortgage	17,300	Debtors	12,450	8
	Creditors	9000	Cash in hand	6200	
D	Bank overdrafts	6700	Investments	2350	
	Do the trend analysi Year 2017 2018 2019 2020 2021 2022	s and also dray Sales ( in 1,50,000 1,53,450 1,48,300 1,40,000 1,52,349 1,72,780	n Cr.)		
Q.2 A	Answer any one se Categorize Business	model as a Ass	wing question: (A	<b>,B or C,D)</b> Asset light platform for	7
Α	following companies  1. Starbucks  2. Dominos  3. KFC	and explain th	le outcomes in detail		
	1. Starbucks 2. Dominos 3. KFC What is Digital Mark	eting and type OR	s of Digital Marketing		
В	1. Starbucks 2. Dominos 3. KFC What is Digital Mark	eting and type OR ce between Fix			8 7
В	following companies  1. Starbucks 2. Dominos 3. KFC  What is Digital Mark  Identify the difference Define three types of	eting and type OR ce between Fix f Liabilities.	s of Digital Marketing ed Assets and Curren	t Assets.	
B C D	following companies  1. Starbucks 2. Dominos 3. KFC  What is Digital Mark  Identify the difference Define three types of	eting and type OR ce between Fix f Liabilities. et of the follo counting in det	s of Digital Marketing red Assets and Curren wing question: (A	t Assets.	7
B C D Q.3 A	I. Starbucks 2. Dominos 3. KFC  What is Digital Mark  Identify the difference Define three types of  Answer any one see Define process of acce Elaborate Traditions OR On April 01, 2016 An	eting and type OR ce between Fix f Liabilities. et of the follo counting in det or Convention ees started bu	s of Digital Marketing red Assets and Curren wing question: (Agail. s of Accounting.	B or C,D)  O and other transactions for	7 8 7
B C D Q.3 A B	Answer any one set Elaborate Traditions OR On April 01, 2016 An the month are on AP	eting and type OR ce between Fix f Liabilities. et of the follo counting in det or Convention ees started bu	s of Digital Marketing red Assets and Curren wing question: (A. ail. s of Accounting. siness with Rs. 100,00 e Furniture for Cash R	B or C,D)  O and other transactions for	7 8 7 8
B C D Q.3 A B	Answer any one set Elaborate Traditions OR On April 01, 2016 An April 8. Purchase Good Store	eting and type: OR ce between Fix f Liabilities.  et of the follo counting in det or Convention ees started bu RIL 2. Purchase ods for Cash Rs	s of Digital Marketing red Assets and Curren wing question: (A. ail. s of Accounting. siness with Rs. 100,00 e Furniture for Cash R	(B or C,D)  O and other transactions for s. 7,000  Rs. 1,000 from Khalid Retail	7 8 7 8

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	Library Library	
	April 22. Paid Khalid Retail Store Rs. 500	
	April 26. Received Rs. 10,000 from Khan Brothers	
	April 30. Paid Salaries Expense Rs. 2,000	
	Do the Journal Entry:	
D	What do you understand by the Reserves and what is the importance and types of reserves?	8
Q.4	Conceptual Question 15 marks (Each Carry 3 marks)	
A	Maslow Hierachy of needs theory.	3
В	Segmentation, targeting and positioning.	3
C	SWOT Analysis of Zomato.	3
D	Use of different Ratio Analysis for any organization or a company?	3
F	Different profit terminologies.	





	nester (January 20		
<b>Examination: End Semest</b>	ter Examination M	arch/April 2023 (	UG/PG Programmes)
Programme code:31 Programme: BSC Economics		Class: FY	Semester: II
Name of the Constituent College Vidyavihar	: SK Somaiya	Name of the	he Department : Economics
Course Code: 131U31K201	Name of the C	ourse: Business A	ccounting
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1)Draw neat diagra	ams 2)Assume suit	table data if necess	sary 3)

Questio			Max.	Co
n No.			Marks	Attainment
Q.1 A	Explain 'Str	aight Line Method of Depreciation' with example.	[07]	CO 3
В	State the sec	quential steps involved in an accounting cycle?	[08]	CO 1
		OR		
C	Write a shor	t note on use of computers in accounting.	[07]	CO 4
D		llowing transaction of M/s. Kirti in Purchase book, Sales ase Return book, Sales Return Book and Journal Proper	[08]	CO 3
	Date	Details		
	2018	Sold goods to Sudhakar Stores ₹ 39,000 @ 10%		
	Mar.01	T.D.		
	3	Purchased goods from Avadhoot Traders ₹ 47,350 & paid carriage ₹ 250		
	6	Sudhakar Stores returned goods of ₹ 3,220 (Net)		
	13	Purchased goods from Rakesh ₹37,000		
	16	Sold goods ₹ 33,400 to Ragini @ 10% T.D.		
	20	Returned goods to Rakesh ₹ 3,850 as they were defective		
	23	Ragini return goods ₹ 1900 (Gross) as they were damaged.		
	26	Purchased Office Furniture on credit from Sharma Furniture Mart ₹ 55,000	ia v	
Q.2 A	"Cash Book	is Journal as well as Ledger" Explain?	[07]	CO 3
В	balance of ₹	cch 2019 the Cash Book of Mr. Amit showed a bank 25000, but Pass Book showed a different balance. On the Cash Book with the Pass Book the following	[08]	CO 3

	<ul> <li>i. Cheque of ₹ 18,000 deposited into bank but was not yet collected by bank.</li> <li>ii. Bank paid our electricity bill ₹ 10,000 which was not recorded in the Cash Book.</li> <li>iii. Cheque issued to our supplier ₹ 12,000 was not presented for payment up to31st March 2019.</li> <li>iv. Mr. Rahul our debtor directly deposited ₹ 16,000 into our bank account on 28th March 2019, which was not entered in Cash Book.</li> <li>v. Bank charges ₹ 600 was debited in Pass Book.</li> <li>vi. Interest on investment ₹ 4,000 was collected by bank was not recorded in Cash Book.</li> </ul>		
	Prepare a Bank Reconciliation Statement as on 31st March 2019.		
C	OR  Pass Journal entries with narration for the following transactions in the books of Mr. Anand.	[15]	CO 3
	Apr-19		
	1 Mr Anand started business with cash 2 Purchased goods for cash 3 Sold goods for cash 2 Purchased furniture from Mr Govind on credit 3 Sold goods to Mr Amar on credit 5 Sold goods to Mr Amar on credit 7 Paid wages by cash 7 Deposited cash into bank 8 Goods taken by Mr Anand for his private use 9 Goods distributed as free sample 5 5,000 10 Received commission 4,000		
Q.3 A	State the causes of Depreciation?	[07]	CO 3
В	List the advantages of maintaining subsidiary books by trading/manufacturing concern?	[08]	CO 3
	OR		
С	Shreyas requested you, to prepare Trading Account, Profit & Loss Account for the year ended on 31st, March 2018. and Balance Sheet as on that date.	[15]	CO 4

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PRIMENPIN EMRSEOS	

				EMMEADI	N SHIPSE	
	Trial Ba	lance as on 3	1st March, 2018			
	Debit Balances	Amount (₹)	Credit Balances	Amount (₹)		
	Opening Stock Debtors	14,400 30,000	Creditors Returns outward	19,300 750		
	Returns Inward	1,650	Sales	20,000		
	Rent, Rates &	2,250	Discount	365		
	Insurance	,		303		
	Productive Wages	2,525	Capital	75,000		
	Discount	390	Outstanding Interest	650		
	Interest	475	Loan	7,500		
	Loss by fire	1,650				
	Salaries	1,850				
	Purchases	24,350				
	Drawings	2,500				
	Carriage Outward	1,275				
	Loose Tools	17,500				
	Plant & Machinery	14,000				* 0
	Cash in hand	1,250				
	Cash at Bank	7,500				
		1,23,565		1,23,565		
	Adjustments:					
	<ol> <li>Stock as on 31st</li> <li>Charge deprecia</li> </ol>	March 2018,	amounted to ₹48,5	00 on Plant &		
	Machinery @ 15	5%	10015 (a) 1070 and	on raint &		
	3) Prepaid Insurance		o ₹ 500 and outstan	ding Rent \		
	400.					
	4) Charge Interest of	on Capital @	5% and on Drawing	gs 7%		
	5) Outstanding Sala	ary ₹ 650		,		
Q.4	Answer the following co	onceptual que	stions		[15]	CO 1
1.	Contra entry					
2.	Debtor and Creditor					
3.	Income and Expense					
4.	Balance sheet					
5.	Prepaid expenses and ou	tstanding exr	enses			

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	nme code:30		Class: FY	Semeste	er: II	
	nme: BSc Economics f the Constituent College:		Name of the	e Departme	nt: Egono	mice
	naiya College			•	nt. Econo	inics
	Code: 131U01C202	Name of the Co	urse: Macro Econo	mics II		
	on: 2 Hrs.	Maximum Marl				
Instruct	tions: 1)Draw neat diagrams 2)	Assume suitable data if 1	necessary		1 3 2	
Questi on No.					Max. Mark	CO
Q.1	Answer the following.			and all the second of the later to the second of the secon		
A	Discuss measurement of develor advantage and disadvantages.	pment with the help of per	capita income meth	od and its	07	CO I
В	Write in detail Harrod's growth	model.	7		08	CO1
AND SOLD OF THE PARTY OF THE PA	OR					
C	Explain in detail Endogenous growth model.					COI
D	Derive Simultaneous equilibrium	m in goods market and Mo	oney market.		08	CO2
Q.2	Answer the following.					
A	What are the instruments of monetary policy?				07	CO5
В	Discuss effects of inflation in de	etail.			08	CO.
	OR					
C	Write an overview of monetary	policy in India.			07	CO2
D	Discuss in detail Ability to pay	, subjective approach of ta	axation system.		08	CO3
Q.3	Answer the following.					
A	Describe role of taxation in pro-	moting private saving and	investment		07	CO3
В	Explain various government bu	dget constraints.			08	CO3
	OR					
С	Price stability is important to ru definition.	in any economy smoothly,	Explain with its qua	ntitative	07	CO4
D	Describe regional imbalance and its impact on economy with the help of history and background.					CO4
Q.4	Answer the following.(any three	e)			15	
A	Progressive tax			***************************************		CO3
В	Budget deficit			****		CO3
C	Standard of living					CO4
D	Actual growth					COI
E	Reverse repo rate					CO2





Semester (January 2023 to April 2023)

Examination: In Semester Examination (UG Programme)

Programme code:
Programme: B.SC (Economics)

Name of the Constituent College: S K SOMAIYA

Name of the Department:
ECONOMICS

Course Code:131U31C204

Name of the Course: Mathematical economics II

Duration: 1 Hr. Maximum Marks: 60 MARKS
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary

Question		Max.	СО
No.		Marks	
Q1	Answer the Following		
a	Use of the Jacobian to test for functional dependence is demonstrated Y1=4X1-X2 Y2=16X1^2+8X1X2+X2^2	7M	Co1
В	Find hessian matrix Z(x,y)=-5X1 <sup>2</sup> +10X1+X1X3-2X22+4X2+2X2X3-4X3^2	8M	Co1
С	Explain homogenous and homothetic function	7M	Co2
D	State and prove euler theorem	8M	Co2
Q 2	Answer the following		
Α	Given the demand function P=45-0.5Q find consumer surplus when Po=32.5 and Qo=25	7M	Co2
В	The hessian for the second order condition for optimization Y=3X1^2-5X1-X1X2+6X2^2-4X2+2X2X3+4X3^2+2X3-3X1X3	8M	Co3
	OR		
С	Maximize profit $\pi$ =64x-2x^2+96y-4y^3-13	8M	Co2
	Subject to constraint x+y<=20		
D	Minimize cost C=5x^2-80x+y^2-32y	7M	Co2
	Subject to constraint x+y>=30		
Q3	Answer the following		
<u>A</u>	Explain first order difference equation	7M	Co4
В	Consider the difference equation Yt=-7Yt-1+16 and Yo=5,a=-7, b=16	8M	Co4
	OR		
С	First order linear differential equation dy/dx+5y=0	7M	Co4
D	Find complementary solution and particular solution Y"(t)-5y'(t)+4y(t)=2	8M	Co4
Q 4	Answer the following	15 M	
A	Cobweb model		Co4
В	Consumer surplus		Co2
С	Exact differential equation		Co1
d	Consumer surplus		Co3
e	Hessian matrix		Co1





Semester (January 2023 to April 2023)
Examination: End Semester Examination March/April 2023 (UG/PG Programmes)

Programme: BSC Economics
Class: FY
Semester: II

Name of the Constituent College: SKSC
Name of the Department: Economics

Course Code: 131U01C401
Name of the Course: Micro economics

Duration: 2 Hrs.
Maximum Marks: 60

Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary

Question No.			-					Max. Marks	CO Attainment
Q1	Answer th		1						
A	Examine the monopolist	ne shor	der 07	CO1					
В	What are th	08	CO1						
	OR								
C	Elaborate o	n metho	ods of pr	rice disc	criminatio	on		07	CO1
D	Write a not							08	CO1
Q.2	Answer th	e follow	ving	279					
A	What is the	role of	factor p	rices in	pricing o	lecision of	of the firm	? 07	CO2
В	Calculate the market price	he MPI	P, VMP	and M	RP from	followin	ng table, T	The 08	CO2
	Unit of Workers	0	1	2	3	4	5		
	TP	0	10	20	25	28	29		
	OR								
С	Explain thr	ee theo	ries of ir	nterest in	n short.			07	CO2
D	Examine th A)Derived & Examp; Eco	deman	d B)Int		dent der	nand C)	Accounti	ng 08	CO2
Q.3	Answer the	e follow	ing						
A	Explain allo							07	CO3
В	Write a externalitie		d analy	sis ab	out pos	sitive ar	nd negati	ive 08	CO3
	OR								
C	Elaborate o					graph.		07	CO3
D	Give a note	08	CO3						
Q.4	Answer the		ing					15	
A	Pareto optin							-	CO3
В	Prisoners D	ilemma	L						CO1
C	Market sear	rch							CO4
D	Adverse se	lection					the party of		CO4
E	Lemon man	ket		CO4					





Semester (January 2023 to April 2023)

Examination: End Semester Examination March/April 2023 (UG/PG Programmes)

Class: FYBsc

Semester: II

**Programme: Bsc Economics** 

Name of the Constituent College: SKSC

Name of the Department: Economics

Name of the Course: Environmental science Course Code: 131U01G401

Maximum Marks: 60 Duration: 2 Hrs.

Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary

Question	is. I)DIAW Mem	Max. Marks	Co Attainment
No.	Answer the following	07	CO1
Q1 A	t : c speciety chout energy resource.	08	COI
B	Write a brief overview about chargy research What is the role of individual in conservation of resources?	00	
В	OR  Discuss the impact of hydro energy projects on the tribal people	07	CO1
C	with relevant case studies.	08	CO1
D	Write a note on food as a resource.		
Q.2		07	CO2
A			CO2
В	Explain the causes and impact of over exploitation of forest ecosystem.		
	OR	07	CO2
- C	Explain aquatic ecosystem in detail.	08	CO2
С	Discuss energy flow in an eco-system.	00	- 002
D	A next the following	07	CO3
Q.3			CO3
A B	Give a detailed account about classification and significant	00	
4	bio diversity.		
	OR	07	CO3
C	Elaborate on bio diversity threats.	08	CO3
D	Elaborate on "India as a mega biodiversity region".	15	
Q.4	Answer the following		CO2
A	Ecological succession		CO4
В	Soil profiling		CO4
C	Water pollution		CO1
D	Bhopal Gas tragedy		CO4
E	Disaster management		





Semester (January 2023 to April 2023)

Examination: End Semester Examination March/April 2023 (UG Programmes)

Programme code:
Programme: BSc. Economics

Name of the Constituent College: S K Somaiya College

Course Code: 131U01C403

Name of the Course: Statistics for Economics-II

Duration: 2 Hrs.

Maximum Marks: 60

Instructions: 1)Draw neat diagrams/graphs on graph paper 2)Assume suitable data if necessary

3) Use of calculators are allowed.

Question No.		Max. Marks	Co' Attainment
Q1.	Attempt the following	15	Attainment
(a)	If x is a random variable having the probability function. $P(X = x) = \frac{x}{9}  ; x = 0,1$	(07)	CO1
	$= \frac{k}{4} ; x = 2$ $= \frac{kx}{16} ; x = 3$ Find $k, E(x)$ and $V(x)$ .		
(b)	Find the conditional distribution of x and conditional distribution y if,	(08)	CO1
	$f(x,y) = \frac{2}{3}(x+2y) ; 0 < x, y < 1$ OR		
(c)	Among 70 fishes caught from a certain lake, 14 were inedible for the chemical pollution of their environment. Construct a 99% confidence interval for the probability that a fish caught from this lake will be inedible for given reason.	(07)	CO2
(d)	In a study of Television viewing habits, order to obtain an interval estimate of the average number of the average number of hours per week that teenagers spend watching television programmes, a random sample of 100 teenaged children is taken. Sample investigation revealed a mean of 9.2 hours, with standard deviation of 3.2 hours. Obtain the desired interval estimate with confidence coefficient 0.99 (z-value = 2.58)	(08)	CO2
Q2.	Attempt the following	(15)	
(a)	A time study engineer developed new system. Due to new system mean cycle time of certain production will reduce. The results of a time study of 20 cycles are given below:	(15)	CO3

		Cycle time in minutes										
	12.	11.	12.	12	12.	12.	11.	11.	12.	12.		
	25	97	15	08	31	28	94	89	16	04		
	12.	12.	12.	12.	11.	12.	12.	12.	12.	12.	(08)	CO2
	09	15	14	47	98	04	11	25	15	24	(00)	CO <sub>3</sub>
	If the	prese	nt mean	cycle	time	is 12.5	minut	es. Sh	ould he	e adopt		
	the ne	w sys	tem at a	=0.1						daopt		
(b)	A 1											
(0)	Apple	s wer	e given	under	two d	ifferen	t cond	itions.	Two r	andom		
	Sample	22 01	SIZES II	and 9	show	ed star	idard (	evioti	on of (	L 0 (		
	o.5 res	t 100	vely. Te	st the	hypot	hesis t	hat po	pulation	n vari	ance is		
	equal a	11 10%	6 level o	i sign	ifican	ce. (F <sub>tal</sub>	$_{\rm b} = 3.3$	4)				
	OR											
(c)	Calcula	ate se	asonal in	ndices	for th	e ana <del>rí</del>	orly de	to mai			(15)	001
	(i)Simp	ole A	verage	141000	101 111	c quart	city da	ııa usii	ng		(15)	CO4
	(ii)Rati	o of l	Moving.	Avera	ge Me	thod						
					8- 111	mou.						
			Quarter	Dep	osits (	in 000	Rupee	es)				
				201		2012	20		2014			
			I	190		212	220		230			
			II	160		170	184		192			
			III	148		166	172		182			
			IV	158	_	200	210		216			
3.	Attem	of the	followi			200	210		210			
(a)	If $f(x)$	v) =	3x			1					(15)	
	find the	marc	ginal dist	tributi	0	I					(07)	CO <sub>1</sub>
			511141 415	uroun	011 01 /	x and y	•					
(b)	Five bo	lts dr	awn fro	m the	bolts	produc	red by	a cont	oin mo	ahina	(00)	000
	Five bolts drawn from the bolts produced by a certain machine have lengths 3.3, 3.28, 3.31, 3.33, 3.28 centimeters. Find an									(08)	CO <sub>2</sub>	
	undiased estimate of the variance of the length of the holts											
	produced by machine.											
	OR											
(a)	TI	,										
(c)	The annual salaries of employees in a large company are									(07)	CO3	
	approximately normally distributed with a mean of Rs. 50,000 and a standard deviation of Rs. 20,000.											
	and a sta	anuar	u deviai	ion or	Rs. 20	),000.						
	a) What percent of poorly same land											
	a) What percent of people earn less than Rs. 40,000? b) What percent of people earn between Rs. 45,000 at R.											
	b) What percent of people earn between Rs. 45,000 and Rs. 65,000?											
			percent	of neo	nle ea	rn mor	e than	Do 70	0000			
	,		Portoni	or peo	pic ca	111 11101	e man	KS. /U	,000?			
(d)	Find 3-y	early	moving	avera	iges ar	nd drav	v on a	oranh	nanar	alona	(00)	004
	Find 3-yearly moving averages and draw on a graph paper along with the original time series.									(08)	CO4	

			Chara.	
			OR WHAT HA	
	Year	roduction (in thousand units)	and the	
	1999	2		
	1 2000	5		
	1 2001	0		
	2000	8		
	2003		<u> </u>	
	2004 3			
	2005 3			
	2006 4			
	2007 4			
Q4.	Attempt the following		(4.5)	
(a)	Properties of Standard Normal Dist	ribution and	(15)	
(b)	Point and Interval Estimation.	Troution any SIX	(03)	CO3
(c)	Define the following:		(03)	CO <sub>2</sub>
	(i) Null Hypothesis		(03)	·CO3
	(ii) Alternative Hypothesis			
	(iii) Power of the test.			
(d)	Estimation of time series trends any	41		
(e)	Moments and its types.	unree	(03) (03)	CO4 CO1

\*\*\*\*

t Table

one-tail two-tails	t <sub>.50</sub> 0.50 1.00	t.75 0.25 0.50	t. <sub>80</sub> 0.20 0.40	t.85 0.15 0.30	t.so 0.10 0.20	t.95 0.05 0.10	t. <sub>975</sub> 0.025 0.05	t.99 0.01 0.02	f.995 0.005 0.01	0.001	t.999
df							0.00	0.02	0.01	0.002	0.001
1	0.000	1.000	1.376	1.963	3.078	6.314	12.71	24.00	00.00		
2	0.000	0.816	1.061	1.386	1.886	2.920	4.303	31.82 6.965	63.66	318.31	636.6
3	0.000	0.765	0.978	1.250	1.638	2.353	3.182	4.541	9.925	22.327	31.59
4	0.000	0.741	0.941	1.190	1.533	2.132	2.776	3.747	5.841	10.215	12.924
5	0.000	0.727	0.920	1.156	1.476	2.015	2.571	3.365	4.604	7.173	8.610
6	0.000	0.718	0.906	1.134	1.440	1.943	2.447	3.143	4.032	5.893	6.869
7	0.000	0.711	0.896	1,119	1.415	1.895	2.365	2.998	3.707	5.208	5.959
8	0.000	0.706	0.889	1.108	1.397	1.860	2.306	2.896	3.499	4.785	5.408
9	0.000	0.703	0.883	1.100	1.383	1.833	2.262		3.355	4.501	5.041
10	0.000	0.700	0.879	1.093	1.372	1.812		2.821	3.250	4.297	4.781
11	0.000	0.697	0.876	1.088	1.363	1.796	2.228	2.764	3.169	4.144	4.587
12	0.000	0.695	0.873	1.083	1.356	1.782	2.201	2.718	3.106	4.025	4.437
13	0.000	0.694	0.870	1.079	1.350		2.179	2.681	3.055	3.930	4.318
14	0.000	0.692	0.868	1.076	1.345	1.771	2.160	2.650	3.012	3.852	4.221
15	0.000	0.691	0.866	1.074		1.761	2.145	2.624	2.977	3.787	4.140
16	0.000	0.690	0.865	1.071	1.341	1.753	2.131	2.602	2.947	3.733	4.073
17	0.000	0.689	0.863	1.069		1.746	2.120	2.583	2.921	3.686	4.015
18	0.000	0.688	0.862	Control of the Contro	1.333	1.740	2.110	2.567	2.898	3.646	3.965
19	0.000	0.688		1.067	1.330	1.734	2.101	2.552	2.878	3.610	3.922
20	0.000	0.687	0.861	1.066	1.328	1.729	2.093	2.539	2.861	3.579	3.883
21	0.000	0.686	0.860	1.064	1.325	1,725	2.086	2.528	2.845	3.552	3.850
22	0.000	0.686	0.859	1.063	1.323	1.721	2.080	2.518	2.831	3.527	3.819
23	0.000		0.858	1.061	1.321	1.717	2.074	2.508	2.819	3.505	3.792
24	0.000	0.685	0.858	1.060	1.319	1.714	2.069	2.500	2.807	3.485	3.768
25	0.000		0.857	1.059	1.318	1.711	2.064	2.492	2.797	3.467	3.745
26	0.000	0.684	0.856	1.058	1.316	1.708	2.060	2.485	2.787	3.450	3.725
27	0.000	0.684	0.856	1.058	1.315	1.706	2.056	2.479	2.779	3.435	3,707
28		0.684	0.855	1.057	1.314	1.703	2.052	2.473	2.771	3.421	3.690
CONTRACTOR OF THE PARTY OF THE	0.000	0.683	0.855	1.056	1.313	1.701	2.048	2.467	2.763	3.408	
29	0.000	0.683	0.854	1.055	1.311	1.699	2.045	2.462	2.756	3.396	3.674
30	0.000	0.683	0.854	1.055	1.310	1.697	2.042	2.457	2.750		3.659
40	0.000	0.681	0.851	1.050	1.303	1.684	2.021	2.423	2.704	3.385	3,646
60	0.000	0.679	0.848	1.045	1.296	1.671	2.000	2.390	2.660	3.307	3.551
80	0.000	0.678	0.846	1.043	1.292	1.664	1.990	2.374		3.232	3.460
100	0.000	0.677	0.845	1.042	1.290	1.660	1.984	2.364	2.639	3.195	3.416
1000	0.000	0.675	0.842	1.037	1.282	1.646	1.962	2.330	2.626	3.174	3.390
Z	0.000	0.674	0.842	1.036	1.282	1.645	1.960	2.326 -		3.098	3.300
	0%	50%	60%	70%	80%	90%	95%	98%	2.576	3.090	3.291
						ence Lev	3070	30%	99%	99.8%	99.9%

# -3 -2 -1 0 13 2 3

### STANDARD NORMAL TABLE (Z)

Entries in the table give the area under the curve between the mean and z standard deviations above the mean. For example, for z = 1.25 the area under the curve between the mean (0) and z is 0.3944.

0.0 0.1 0.2 0.3 0.4	0.0398 0.0793 0.1179 0.1554 0.1915	0.0438 0.0832 0.1217	0.0080 0.0478 0.0871	0.0120 0.0517 0.0910	0.0160 0.0557	0.0190		0.0279	0.08	
0.2 0.3 0.4	0.0398 0.0793 0.1179 0.1554 0.1915	0.0438 0.0832 0.1217	0.0478 0.0871	0.0517 0.0910	0.0557		0.0239	0.0279	0.0210	0.0050
0.3	0.1179 0.1554 0.1915	0.0832 0.1217	0.0871	0.0910	,				0.0319	0.0359
0.4	0.1554 0.1915	0.1217			0.0948			0.0675	0.0714	0.0753
	0.1915			0.1293		0.0987		0.1064	0.1103	0.1141
			0.1628	0.1664		0.1368		0.1443	0.1480	0.1517
0.5		0.1950		0.2019	0.2054	0.1736		0.1808	0.1844	0.1879
0.6	0.2257	0.2291	0.2324	0.2357	0.2389	0.2088 0.2422	0.2123	0.2157	0.2190	0.2224
0.7	0.2580	0.2611	0.2642	0.2673	0.2704	0.2422	0.2454	0.2486	0.2517	0.2549
0.8	0.2881	0.2910	0.2939	0.2969	0.2995	0.3023	0.2764	0.2794	0.2823	0.2852
0.9	0.3159	0.3186	0.3212	0.3238	0.3264	0.3289	0.3051 0.3315	0.3078	0.3106	0.3133
1.0	0.3413	0.3438	0.3461	0.3485	0.3508	0.3513		0.3340	0.3365	0.3389
1.1	0.3643	0.3665	0.3686	0.3708	0.3729	0.3749	0.3554 0.3770	0.3577	0.3529	0.3621
. 1.2	0.3849	0.3869	0.3888	0.3907	0.3925	0.3944	0.3770	0.3790	0.3810	0.3830
1.3	0.4032	0.4049	0.4066	0.4082	0.4099	0.4115	0.3962	0.3980	0.3997	0.4015
1.4	0.4192	0.4207	0.4222	0.4236	0.4251	0.4265	0.4279	0.4147	0.4162	0.4177
1.5	0.4332	0.4345	0.4357	0.4370	0.4382	0.4394	0.4406	0.4292	0.4306	0.4319
1.6	0.4452	0.4463	0.4474	0.4484	0.4495	0.4505	0.4515	0.4418	0.4429	0.4441
1.7	0.4554	0.4564	0.4573	0.4582	0.4591	0.4599	0.4608	0.4525	0.4535	0.4545
1.8	0.4641	0.4649	0.4656	0.4664	0.4671	0.4678	0.4686	0.4693	0.4625	0.4633
1.9	0.4713	0.4719	0.4726	0.4732	0.4738	0.4744	0.4750	0.4756	0.4699	0.4706
2.0	0.4772	0.4778	0.4783	0.4788	0.4793	0.4798	0.4803	0.4808	0.4761	0.4767
2.1	0.4821	0.4826	0.4830	0.4834	0.4838	0.4842	0.4846	0.4850	0.4812 0.4854	0.4817
2.2	0.4861	0.4864	0.4868	0.4871	0.4875	0.4878	0.4881	0.4884	0.4887	0.4857
2.3	0.4893	0,4896	0.4898	0.4901	0.4904	0.4906	0.4909	0.4911	0.4913	0.4890
2.4	0.4918	0.4920	0.4922	0.4925	0.4927	0.4929	0.4931	0.4932	0.4913	0.4916
2.6	0.4938	0.4940	0.4941	0.4943	0.4945	0.4946	0.4948	0.4949	0.4951	0.4936
2.7	0.4953	0.4955	0.4956	0.4957	0.4959	0.4960	0.4961	0.4962	0.4963	0.4952
2.8	0.4965	0.4966	0.4967	0.4968	0.4969	0.4970	0.4971	0.4972	0.4973	0.4964
2.9	0.4974	0.4975	0.4976	0.4977	0.4977	0.4978	0.4979	0.4979	0.4980	0.4974
3.0	0.4981	0.4982	0.4982	0.4983	0.4984	0.4984	0.4985	0.4985	0.4986	0.4986
3.1	0.4987	0.4987	0.4987	0.4988	0.4988	0.4989	0.4989	0.4989	0.4990	0.4990
3.2	0.4990	0.4991	0.4991	0.4991	0.4992	0.4992	0.4992	0.4992	0.4993	0.4993
3.3	0.4995	0.4993	0.4994	0.4994	0.4994	0.4994	0.4994	0.4995	0.4995	0.4995
3.4	0.4995	0.4995	0.4995	0.4996	0.4996	0.4996	0.4996	0.4996	0.4996	0.4997
0.1	0.4337	0.4997	0.4997	0.4997	0.4997	0.4997	0.4997	0.4997	0.4997	0.4998