

# SOMAIYA

## VIDYAVIHAR UNIVERSITY

Dr. Shantilal K. Somaia School of Commerce and Business Studies

### QUESTION PAPERS

<b>BRANCH: Bachelor of Commerce</b> <b>(Banking &amp; Finance)</b>	<b>SEM: I</b>
	<b>OCT/NOV-2023</b>

Sr. No.	Subject	Available
1.	Managerial Economics (A), (B)	
2.	Economics for Business Decision	
3.	Banking & Financial Services (A)	
4.	Quantitative Methods I (A)	
5.	Financial Accounting (A)	
6.	Financial Accounting (B)	
7.	Quantitative Methods I (B)	
8.	Banking & Financial Services (B)	
9.	Minor in Banking	
10.	BFSI	
11.		
12.		
13.		
14.		



LIBRARY



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Semester (July 2023 to October 2023)			
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)			
Programme code: 05 Programme: Banking & Finance		Class: FYBBF	Semester: I
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code:	Name of the Course: Managerial Economics		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw diagrams whenever necessary 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks	Co Attainment																					
Q.1	Concept based questions (5 Marks Each).  a) Opportunity Cost b) Market Demand c) Explicit and Implicit Cost	15	CO 1 CO 1 CO 2																					
Q.2	a) How do you use Marginal Analysis in Decision Making. Elaborate your answer with an example. b) Explain shift in the market equilibrium with shift in demand curve.  Or  c) Explain the price elasticity of demand in detail.	07  08  15	CO 1  CO 1  CO 2																					
Q.3	a) Calculate Cross elasticity of demand, if price of petrol rises from ₹ 100 per litre to ₹ 120 per litre and consequently demand for car decreases from 1000 to 700 units.  b) Complete the following table with TC, ATC, AFC, AVC and MC. <table border="1"><tr><td>Output</td><td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>TFC</td><td>100</td><td>100</td><td>100</td><td>100</td><td>100</td><td>100</td></tr><tr><td>TVC</td><td>0</td><td>120</td><td>140</td><td>180</td><td>200</td><td>220</td></tr></table> Or  c) Elaborate Law of variable proportions.	Output	0	1	2	3	4	5	TFC	100	100	100	100	100	100	TVC	0	120	140	180	200	220	07  08  15	CO 2,3  CO 2,3  CO 3
Output	0	1	2	3	4	5																		
TFC	100	100	100	100	100	100																		
TVC	0	120	140	180	200	220																		
Q.4	a) Explain the Sources of Monopoly Power. b) Explain the features and classification of Oligopoly.  Or  c) Show short term equilibrium of a firm under Monopoly.	07 08  15	CO 4 CO 4  CO 4																					





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Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 05 Programme: Banking & Finance	Class: FYBBF	Semester: I
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code:	Name of the Course: Managerial Economics	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw diagrams whenever necessary 2) Assume suitable data if necessary 3)		

Question No.		Max. Marks	Co Attainment																					
Q.1	Concept based questions (5 Marks Each).  a) Variable Cost b) Demand Forecasting c) Equilibrium Price	15	CO 2 CO 2 CO 1																					
Q.2	a) What is demand? Explain derivation of individual demand curve. b) How do you use Marginal Analysis in Decision Making. Elaborate your answer with an example. Or c) Explain the income elasticity of demand in detail.	07 08 15	CO 1 CO 1 CO 2																					
Q.3	a) What is Producers Equilibrium? Explain least cost factor combination. b) Explain the concepts of learning curve. What is the impact of learning on downward sloping LAC curve? Or c) Explain the properties of Iso-Quant Curve.	07 08 15	CO 3 CO 3 CO 3																					
Q.4	a) Calculate & state type of price elasticity of demand if price increases from ₹ 800 to ₹ 900 and consequently demand decreases from 150 to 130 units.  b) Complete the following table with TC, ATC, AFC, AVC and MC. <table border="1"><tr><td>Output</td><td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>TFC</td><td>150</td><td>150</td><td>150</td><td>150</td><td>150</td><td>150</td></tr><tr><td>TVC</td><td>0</td><td>100</td><td>120</td><td>150</td><td>190</td><td>230</td></tr></table> Or c) Show short term equilibrium of a firm under perfect competition.	Output	0	1	2	3	4	5	TFC	150	150	150	150	150	150	TVC	0	100	120	150	190	230	07 08 15	CO 3,4 CO 2.3 CO 4
Output	0	1	2	3	4	5																		
TFC	150	150	150	150	150	150																		
TVC	0	100	120	150	190	230																		



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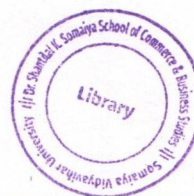
Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 24	Class:	Semester: I
Programme: Master in Banking & Finance	FYMBF	
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code:	Name of the Course: Economics for Business Decision	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)		

Question No.		Max. Marks	Co Attainment
Q.1	Concept based questions (5 Marks Each)  a) Price effect b) Accounting and Economic Cost c) Learning Curve	15	CO 2 CO 2 CO 3
Q.2	a) Explain the concept of various basic tools in business economics. b) Explain the basic economic relation with reference to Total, Average and Marginal. Or c) Explain consumer equilibrium with necessary and sufficient conditions of tangency.	07 08 15	CO 1 CO 1 CO 2
Q.3	a) What is the long run and short run production function? Explain it with an example. b) Explain Income effect for normal goods. Or a) Elaborate on the Law of return to scale.	07 08 15	CO 3 CO 2 CO 3
Q.4	a) Explain the features of the Perfect Competition market. b) Elaborate on classification of Oligopoly with examples. Or c) What is the Iso-quant Curve? Explain the properties of the Iso-quant curve in detail.	07 08 15	CO 4 CO 4 CO 3





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Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 05 Programme: Banking & Finance	Class: FY	Semester: I
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code:	Name of the Course: Banking and Financial Services	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Assume suitable data if necessary		

Question No.		Max. Marks	Co Attainment
Q.1	Concept based Questions:  a. Agency Functions b. Risk Management c. Buyer's /supplier's credit	15	1,2,5
Q.2	a. Explain the various types Retail Fee-based services provided by banks.  OR  b. What are the primary functions of a bank. c. What are the types of deposits? Explain.	15  7  8	1,3
Q.3	a. What are the types of risks? Explain the various methods of handling risks.  OR  b. What are the functions of insurance ?  c. Explain the process of risk management.	15  8  7	4,5
Q.4	a. What is Fire Insurance? Explain its features, types and exclusions.  OR  b. What are the various steps that can be taken to improve the social security system in India?  c. What are the exclusions under the Marine Insurance policy.	15  7  8	4,5



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**Semester (July 2023 to October 2023)**  
**Examination: End Semester Examination November 2023 (UG Programmes)**

<b>Programme code: 05</b> <b>Programme: Banking &amp; Finance</b>		<b>Class: FY</b>	<b>Semester: I</b>
<b>Name of the Constituent College: S K Somaiya College</b>		<b>Name of the Department : Accounting &amp; Finance</b>	
<b>Course Code: 231U05K101</b>	<b>Name of the Course: Quantitative Methods-I</b>		
<b>Duration : 2 Hrs.</b>	<b>Maximum Marks : 60</b>		
<b>Instructions: 1)Draw neat diagrams</b> <b>2)Assume suitable data if necessary</b> <b>3)Non-programmable calculators are allowed</b>			

Question No.		Max. Marks	Co Attainment																		
Q1.	A. The mean mark of 100 students was given to be 40. It was found later that a mark 53 was read as 83. What is the corrected mean mark ?	5	C01																		
	B. The ranks assigned to 8 students by two judges are as follows. Calculate the Spearman's Rank correlation coefficient 'R'.																				
	<table><tr><td>Judge I</td><td>5</td><td>3</td><td>4</td><td>6</td><td>1</td><td>8</td><td>7</td><td>2</td></tr><tr><td>Judge II</td><td>6</td><td>8</td><td>3</td><td>7</td><td>1</td><td>5</td><td>4</td><td>2</td></tr></table>	Judge I	5	3	4	6	1	8	7	2	Judge II	6	8	3	7	1	5	4	2	5	C02
	Judge I	5	3	4	6	1	8	7	2												
Judge II	6	8	3	7	1	5	4	2													
C. Calculate the Simple price index number using aggregate method and average method for the below given data-																					
	<table><tr><th rowspan="2">Commodity</th><th colspan="2">Price</th></tr><tr><th>2010</th><th>2015</th></tr><tr><td>A</td><td>12</td><td>15</td></tr><tr><td>B</td><td>14</td><td>18</td></tr><tr><td>C</td><td>25</td><td>32</td></tr><tr><td>D</td><td>16</td><td>20</td></tr></table>	Commodity	Price		2010	2015	A	12	15	B	14	18	C	25	32	D	16	20	5	C04	
Commodity	Price																				
	2010	2015																			
A	12	15																			
B	14	18																			
C	25	32																			
D	16	20																			



**Q2.**

**A.** For the following data given below:

Class Interval	0-10	10-20	20-30	30-40	40-50
frequency	12	f	21	19	15

- If mean is 26.5, find 'f'.
- Evaluate mode and median.
- Calculate third quartile.

**OR**

**B.** For the following data given below:

X	85	43	55	23	91
Y	76	56	49	40	86

Calculate

- Mean and Variance of X.
- Mean and Variance of Y.
- Covariance of X & Y.

15

C01

15

C02

**Q3.**

- A.** In a survey involving eating habits, 60% of the adults are males. Also, 30% of males eat momo's whereas 40% of females eat momo's. One adult is randomly selected and it is later learned that the selected survey subject was eating momo's. Find the probability that the selected subject is a male.

- B.** Eggs laid by a particular chicken are known to have lengths normally distributed, with mean 6 cm and standard deviation 1.4 cm. What is the probability of:
- finding an egg bigger than 8 cm in length.
  - finding an egg smaller than 5 cm in length.
  - finding an egg between 4 and 7 cm in length.

OR

- C. A random variable X has the following probability distribution :

<b>x</b>	1	2	3	4	5	6
<b>P(x)</b>	3k	k	2k	$2k^2 + k$	$5k^2$	$3k^2 + 2k$

- Find  $k$ .
- Compute mean and variance
- Evaluate  $P(X < 5)$ .

8

C03

7

C03

15

C03

**Q4.**

- A. Fit a straight line trend for the following data giving the annual profits (in lakhs of Rs.) of a company. Estimate the profit for the year 2018.

Years	2011	2012	2013	2014	2015	2016	2017
Profit	16	19	24	26	32	37	41

8

C04



- B. Calculate the weighted price index number using aggregate method and average method for the below given data-

Commodity	Price		Weights
	2010	2012	
A	21	25	1
B	35	38	4
C	50	50	2
D	25	30	3

OR

- C. From the following data given below, construct the  
(i) Laspeyres index number, (ii) Paasche's index number and hence (iii) Fisher's index number

Commodity	2015		2020	
	Price	Quantity	Price	Quantity
A	12	15	18	21
B	8	18	15	25
C	4	32	16	45
D	14	20	22	29

- D. Calculate the 4 yearly moving averages for the following data.

Years	2011	2012	2013	2014	2015	2016	2017
Import (in thousands)	16	19	24	26	32	37	41

7

C04

8

C04

7

C04







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<b>Semester (July 2023 to October 2023)</b>		
<b>Examination: End Semester Examination November 2023 (UG Programmes)</b>		
<b>Programme code: 05</b> <b>Programme: Banking &amp; Finance</b>	<b>Class: FYBBF</b>	<b>Semester: I</b>
<b>Name of the Constituent College: S K Somaiya College</b>	<b>Name of the Department: Accounting &amp; Finance</b>	
<b>Course Code: 131U05C103</b>	<b>Name of the Course: FINANCIAL ACCOUNTING</b>	
<b>Duration: 2 Hrs.</b>	<b>Maximum Marks: 60</b>	
<b>Instructions: 1. Working notes are necessary. 2. Use simple calculator.</b>		

[illegible]



Q.3.

A. Following is the summarized balance sheet of Namo Ltd as on 31/3/2021

Balance sheet			
Liabilities	Rs.	Assets	Rs.
1,60,000 Equity Shares of Rs.10 each Rs.8 paid up	12,80,000	Land	6,00,000
Security premium	4,00,000	Machinery	6,00,000
Profit and Loss a/c	12,00,000	Furniture	4,40,000
12% Debenture	8,00,000	Investment	3,00,000
Creditors	6,00,000	Debtors	9,40,000
		Bank	10,00,000
		Stock	4,00,000
	42,80,000		42,80,000

The company decided to buyback maximum number of equity shares as may be permitted at a price of Rs.20 per share being the current market price. Assuming that the buyback is actually carried out. You are required to pass necessary journal entries in the books of Namo company.

15

CO - 02

OR

- B. Contrast between Full underwriting and conditional underwriting. 08  
C. Summarize the terms Underwriting agreement, Underwriters and sub-underwriters. 07

CO - 03

CO - 03

CO - 04

Q.4.

- A. On 1st January 2011 Amar Purchased an Audio System on hire purchase system. The terms of contract were as under:  
(a) The cash price of the Audio System was Rs. 1,30,000  
(b) Rs. 40,000 was to be paid on signing of the contract.  
(c) The balance was to be paid in annual installments of Rs. 30,000 each plus interest.  
(d) Interest chargeable on the outstanding balance was 6% p.a.  
(e) Depreciation @ 10 % p. a. is to be written off on W.D.V. basis.  
You are required to prepare for 3 years –  
(1) A statements showing calculation of interest. (2) Audio system's A/c (2) Depreciation A/c (4) Vendor Company's A/c

15

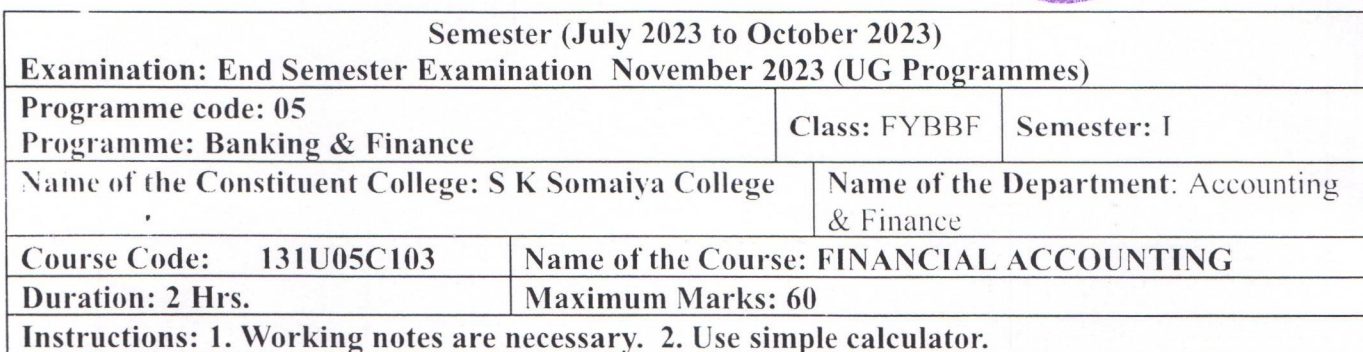
OR

- B. On 1-1-2010 Wipro purchased machinery from Mahindra and Mahindra and paid Rs.8,000 at the time of delivery. The cash price was Rs.48,000. The balance amount was paid in the following four instalments on the 31st December every year with interest @ 5% on cash price :  
Rs. 12,000 on 31-12-2010  
Rs. 11,500 on 31-12-2011  
Rs. 11,000 on 31-12-2012  
Rs. 10,500 on 31-12-2013.  
Machinery was to be depreciated at 10% p.a. on reducing the balance method.

Show calculation of interest and depreciation for four years. Pass journal entries in the books of Wipro.

15

CO - 04

[illegible]



Q.3.	<p>A. Following is the balance sheet of Raga Ltd as on 31/3/2021</p> <p style="text-align: center;"><b>Balance sheet</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Liabilities</th><th style="width: 15%;">Rs.</th><th style="width: 35%;">Assets</th><th style="width: 15%;">Rs.</th></tr> </thead> <tbody> <tr> <td>50,000 Equity Shares of Rs.10 each fully paid up</td><td>5,00,000</td><td>Fixed Assets</td><td>7,00,000</td></tr> <tr> <td>Security premium</td><td>50,000</td><td>Investments</td><td>4,00,000</td></tr> <tr> <td>General Reserve</td><td>2,00,000</td><td>Current assets</td><td>6,00,000</td></tr> <tr> <td>Profit and Loss a/c</td><td>2,50,000</td><td></td><td></td></tr> <tr> <td>12% Debenture</td><td>4,00,000</td><td></td><td></td></tr> <tr> <td>Creditors</td><td>3,00,000</td><td></td><td></td></tr> <tr> <td></td><td><b>17,00,000</b></td><td></td><td><b>17,00,000</b></td></tr> </tbody> </table> <p>The company decided to buyback maximum number of equity shares as may be permitted at a price of Rs.25 per share. Assuming that the buyback is actually carried out. You are required to pass necessary journal entries in the books of Raga company.</p> <p style="text-align: center;">OR</p> <p>B. State provisions of the companies act 2013 relating to Underwriting.</p> <p>C. Discuss the terms Gross liability, Mark application and unmarked applications.</p>	Liabilities	Rs.	Assets	Rs.	50,000 Equity Shares of Rs.10 each fully paid up	5,00,000	Fixed Assets	7,00,000	Security premium	50,000	Investments	4,00,000	General Reserve	2,00,000	Current assets	6,00,000	Profit and Loss a/c	2,50,000			12% Debenture	4,00,000			Creditors	3,00,000				<b>17,00,000</b>		<b>17,00,000</b>	15	CO – 03  CO - 03
Liabilities	Rs.	Assets	Rs.																																
50,000 Equity Shares of Rs.10 each fully paid up	5,00,000	Fixed Assets	7,00,000																																
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Creditors	3,00,000																																		
	<b>17,00,000</b>		<b>17,00,000</b>																																
Q.4.	<p>A. On 1<sup>st</sup> January 2019, Adobe purchased computer on Hire purchase basis. The cash price of the Computer was Rs.11,175. The purchaser agreed to pay to the vendors Rs.3,000 on signing the agreement and the balance of Rs.9,000 was to be paid by three annual installments of Rs.3,000 each. , payable at the end of each year. The vendor company was to charge 5% interest p.a. The computer was to be depreciated in the books of Adobe @12% p.a. under the straight line method. You are required to give ledger accounts in the books of the Vendor company.</p> <p style="text-align: center;">OR</p> <p>B. Raja purchased a printing machine from Rani Printers on Hire-purchase basis on 1st July, 2021. The terms of the contract were as follows:            (i) The cash price of the machine was Rs.1,50,000.            (ii) Rs.30,000 was paid on signing the contract on 1<sup>st</sup> July, 2021.            (iii) The balance was paid in instalment of Rs.40,000 plus interest at 15% per annum.            (iv) The instalment were paid on 31<sup>st</sup> December every year commencing from 31<sup>st</sup> December, 2021.            Jaysons charged depreciation at 12% p.a. under S.L.M. They close their books on 31<sup>st</sup> December every year.            Pass journal entries in the books of Rani .</p>	15	CO – 04    CO – 04																																





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**Semester (July 2023 to October 2023)**  
**Examination: End Semester Examination November 2023 (UG Programmes)**

Programme code: 05 Programme: Banking & Finance		Class: FY	Semester: I
Name of the Constituent College: S K Somaiya College		Name of the Department : Accounting & Finance	
Course Code: 231U05K101	Name of the Course: Quantitative Methods-I		
Duration : 2 Hrs.	Maximum Marks : 60		
<b>Instructions:</b> 1) Draw neat diagrams 2) Assume suitable data if necessary 3) Non-programmable calculators are allowed			

Question No.		Max. Marks	Co Attainment																
Q1.	A. If the average marks obtained by FYBAF division-A and division-B class are 74 and 65 respectively. Find the combined average marks obtained by FYBAF class, if the strength of division-A and division-B are 70 and 60 respectively.	5	C01																
	B. The marks obtained by 6 students in Maths and Physics are as follows. Calculate the Spearman's Rank correlation coefficient. <table border="1"><tr><td>Maths</td><td>58</td><td>33</td><td>47</td><td>62</td><td>81</td><td>58</td></tr><tr><td>Physics</td><td>67</td><td>48</td><td>63</td><td>71</td><td>81</td><td>52</td></tr></table>	Maths	58	33	47	62	81	58	Physics	67	48	63	71	81	52	5	C02		
	Maths	58	33	47	62	81	58												
Physics	67	48	63	71	81	52													
C. Calculate the Simple price index number using aggregate method and average method for the below given data- <table border="1"><tr><th rowspan="2">Commodity</th><th colspan="2">Price</th></tr><tr><th>2000</th><th>2005</th></tr><tr><td>Rice</td><td>50</td><td>55</td></tr><tr><td>Wheat</td><td>65</td><td>70</td></tr><tr><td>Dal</td><td>35</td><td>40</td></tr><tr><td>Oil</td><td>85</td><td>100</td></tr></table>	Commodity	Price		2000	2005	Rice	50	55	Wheat	65	70	Dal	35	40	Oil	85	100	5	C04
Commodity		Price																	
	2000	2005																	
Rice	50	55																	
Wheat	65	70																	
Dal	35	40																	
Oil	85	100																	



Q2.

A. For the following data given below:

Class Interval	0-10	10-20	20-30	30-40	40-50
frequency	12	23	21	19	15

- Evaluate mean, mode and median.
- Calculate third percentile.

OR

B. For the following data given below:

X	45	73	85	93	81
Y	36	66	79	80	86

Calculate Karl Pearson's correlation coefficient.

15

C01

15

C02

Q3.

A. A random variable X has the following probability distribution :

x	0	1	2	3	4	5
P(x)	2k	k	2k	$k^2 + 2k$	$4k^2$	$5k^2 + 2k$

- Find k.
- Compute mean and variance
- Evaluate  $P(X < 2)$ .

OR

B. Weather report shows that the probability of rain is 70%, thunderstorm is 40% and rain under thunderstorms is 65%. If it is raining outside, what is the probability of thunderstorms ?

- C. The time by which local trains get delayed follows normal distribution with average time 10 minutes and standard deviation 2 minutes. What is the probability that:
- a train gets delayed for more than 15 minutes.
  - a train gets delayed for less than 7 minutes.
  - a train gets delayed between 5 minutes to 12 minutes.

15

C03

8

C03

7

C03

Q4.

A. Fit a straight line using regression for the following data giving the annual demand (in thousands) of a company. Estimate the profit for the year 2008.

Years	2001	2002	2003	2004	2005	2006	2007
Demand	36	49	54	56	62	67	78

8

C04



B. Calculate cost of living index number using below given data-

Commodity	Price		Expenditure %
	2020	2022	
Food	210	250	40
Rent	350	380	25
Fuel	500	510	10
Clothing	250	300	25

OR

C. From the following data given below, construct the

(i) Laspeyres index number, (ii) Paasche's index number and hence (iii) Fisher's index number

Commodity	2015		2020	
	Price	Quantity	Price	Quantity
A	62	5	30	2
B	58	8	50	5
C	34	2	76	4
D	24	3	22	2

D. Calculate the 4 yearly moving averages for the following data.

Years	2011	2012	2013	2014	2015	2016	2017
Profit (in lakhs)	26	39	34	46	52	67	71

7

C04

8

C04

7

C04



Z	.00	.01	.02	.03	.04	.05	.06	.07	.08	.09
0.0	.50000	.50399	.50798	.51197	.51595	.51994	.52392	.52790	.53188	.53586
0.1	.53983	.54380	.54776	.55172	.55567	.55962	.56356	.56749	.57142	.57535
0.2	.57926	.58317	.58706	.59095	.59483	.59871	.60257	.60642	.61026	.61409
0.3	.61791	.62172	.62552	.62930	.63307	.63683	.64058	.64431	.64803	.65173
0.4	.65542	.65910	.66276	.66640	.67003	.67364	.67724	.68082	.68439	.68793
0.5	.69146	.69497	.69847	.70194	.70540	.70884	.71226	.71566	.71904	.72240
0.6	.72575	.72907	.73237	.73565	.73891	.74215	.74537	.74857	.75175	.75490
0.7	.75804	.76115	.76424	.76730	.77035	.77337	.77637	.77935	.78230	.78524
0.8	.78814	.79103	.79389	.79673	.79955	.80234	.80511	.80785	.81057	.81327
0.9	.81594	.81859	.82121	.82381	.82639	.82894	.83147	.83398	.83646	.83891
1.0	.84134	.84375	.84614	.84849	.85083	.85314	.85543	.85769	.85993	.86214
1.1	.86433	.86650	.86864	.87076	.87286	.87493	.87698	.87900	.88100	.88298
1.2	.88493	.88686	.88877	.89065	.89251	.89435	.89617	.89796	.89973	.90147
1.3	.90320	.90490	.90658	.90824	.90988	.91149	.91309	.91466	.91621	.91774
1.4	.91924	.92073	.92220	.92364	.92507	.92647	.92785	.92922	.93056	.93189
1.5	.93319	.93448	.93574	.93699	.93822	.93943	.94062	.94179	.94295	.94408
1.6	.94520	.94630	.94738	.94845	.94950	.95053	.95154	.95254	.95352	.95449
1.7	.95543	.95637	.95728	.95818	.95907	.95994	.96080	.96164	.96246	.96327
1.8	.96407	.96485	.96562	.96638	.96712	.96784	.96856	.96926	.96995	.97062
1.9	.97128	.97193	.97257	.97320	.97381	.97441	.97500	.97558	.97615	.97670
2.0	.97725	.97778	.97831	.97882	.97932	.97982	.98030	.98077	.98124	.98169
2.1	.98214	.98257	.98300	.98341	.98382	.98422	.98461	.98500	.98537	.98574
2.2	.98610	.98645	.98679	.98713	.98745	.98778	.98809	.98840	.98870	.98899
2.3	.98928	.98956	.98983	.99010	.99036	.99061	.99086	.99111	.99134	.99158
2.4	.99180	.99202	.99224	.99245	.99266	.99286	.99305	.99324	.99343	.99361
2.5	.99379	.99396	.99413	.99430	.99446	.99461	.99477	.99492	.99506	.99520
2.6	.99534	.99547	.99560	.99573	.99585	.99598	.99609	.99621	.99632	.99643
2.7	.99653	.99664	.99674	.99683	.99693	.99702	.99711	.99720	.99728	.99736
2.8	.99744	.99752	.99760	.99767	.99774	.99781	.99788	.99795	.99801	.99807
2.9	.99813	.99819	.99825	.99831	.99836	.99841	.99846	.99851	.99856	.99861
3.0	.99865	.99869	.99874	.99878	.99882	.99886	.99889	.99893	.99896	.99900
3.1	.99903	.99906	.99910	.99913	.99916	.99918	.99921	.99924	.99926	.99929
3.2	.99931	.99934	.99936	.99938	.99940	.99942	.99944	.99946	.99948	.99950
3.3	.99952	.99953	.99955	.99957	.99958	.99960	.99961	.99962	.99964	.99965
3.4	.99966	.99968	.99969	.99970	.99971	.99972	.99973	.99974	.99975	.99976
3.5	.99977	.99978	.99978	.99979	.99980	.99981	.99981	.99982	.99983	.99983
3.6	.99984	.99985	.99985	.99986	.99986	.99987	.99987	.99988	.99988	.99989
3.7	.99989	.99990	.99990	.99990	.99991	.99991	.99992	.99992	.99992	.99992
3.8	.99993	.99993	.99993	.99993	.99994	.99994	.99994	.99995	.99995	.99995
3.9	.99995	.99995	.99995	.99996	.99996	.99996	.99996	.99996	.99997	.99997





**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



**Semester (July 2023 to October 2023)**

**Examination: End Semester Examination October/November 2023 (UG/PG Programmes)**

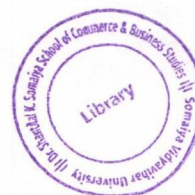
<b>Programme code: 05</b>		<b>Class: FY</b>	<b>Semester: I</b>
<b>Programme: Banking &amp; Finance</b>			
<b>Name of the Constituent College: S K Somaiya College</b>		<b>Name of the Department: Accounting &amp; Finance</b>	
<b>Course Code:</b>	<b>Name of the Course: Banking and Financial Services</b>		
<b>Duration: 2 Hrs.</b>	<b>Maximum Marks: 60</b>		
<b>Instructions: 1) Assume suitable data if necessary</b>			

<b>Question No.</b>		<b>Max. Marks</b>	<b>Co Attainment</b>
Q.1	<p>Concept based Questions:</p> <p>a. Lease financing</p> <p>b. Financial &amp; non-financial Risk</p> <p>c. Working capital finance</p>	15	1,2,5
Q.2	<p>a. Explain the various types Fee-based services provided by banks.</p> <p>OR</p> <p>b. Define the term 'Banking'. What are the objectives of Banking Services.</p> <p>c. Write a note on Evolution of banking in India with the help of a timeline chart.</p>	<p>15</p> <p>7</p> <p>8</p>	1,3
Q.3	<p>a. Differentiate between Risk &amp; uncertainty. Elaborate on types of risks with suitable examples.</p> <p>OR</p> <p>b. Define Insurance. Why is insurance required?</p> <p>c. Write a note on Principles of Insurance.</p>	<p>15</p> <p>7</p> <p>8</p>	4,5
Q.4	<p>a. What is Marine Insurance? Explain its features, types and exclusions.</p> <p>OR</p> <p>b. What are the various constitutional provisions and legislations for Social Security? Explain in detail.</p> <p>c. What are the risks not covered under the general exclusions of the Fire Insurance policy.</p>	<p>15</p> <p>7</p> <p>8</p>	4,5





**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG Programmes)		
Programme code: 05	Class: FY	Semester: I
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code:	Name of the Course: Minor in Banking (Banking and Financial services.	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary		

Question No.		Max. Marks	Co Attainment
Q.1	<b>Explain the Various concepts.</b>  (a) Microfinance  (b) Credit bank Guarantee  (c) National Social Assistance Programme	5  5  5	CO1  CO2  CO4
Q.2	(a) Enumerate the types of funding in Venture Capital.  (b) Discuss Consumer credit and its types.  Or (c) Enumerate the retail fee-based services in detail.	8  7  15	CO1  CO2  CO1
Q.3	(a) Discuss the foreign exchange services offered by the bank.  (b) Describe various types of Life Insurance policies. Or (c) Elaborate factoring services in detail.	8  7  15	CO2  CO4  CO2
Q.4	(a) Mr. Atul Rajan purchased fire insurance coverage for his home's furniture but did not get a policy covering electronic equipment. One day, a fire broke out in his building, causing frequent electricity fluctuations. As a result, after few days his refrigerator broke down. He then filed a claim through the fire insurance policy. However, the claim got rejected and he was left disappointed. Identify the proximate cause and state the reason for rejection of claim in the above case.  (b) Explain the benefits of Insurance. Or (c) Enumerate Blanket policy under Marine Insurance.	8  7  15	CO3, CO4  CO3  CO4



**SOMAIYA**  
VIDYAVIHAR UNIVERSITY

Nov/December 2023		
Examination: In Semester Examination (UG Programmes)		
Programme code: Programme: Banking & Finance	Class:FY	Semester: I
Name of the Constituent College: S K Somaiya College	Name of the Department: Banking & Finance	
Course Code: 131P23C401	Name of the Course: BFSI	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2) Give Examples as applicable		

Question No.		Max. Marks	CO Attainment
Q1 (A)	Imagine that you need to send some remittance to someone and you go the bank to find out the Payment systems available for your funds transfer . Build on your experience and write the same.	15	1
	OR		
Q1 (B)	Elaborate on Offshore services with its pros and cons being discussed.	8	2
Q1 (C)	Propose CDR corporate debt restructuring to a Company with example and Build a case on the same.	7	2
Q2 A	Discuss the Different types of NBFC's with examples. OR	15	3
Q2 B	Explain Fund based and non-fund based facilities .	7	2
Q2 C	Identify the Different models of microfinance in India and discuss.	8	4
Q3	Dissect the Vijaya Malaya Scam case and present as per format	15	1,2,3,4
Q4	Analyze the case of Nirav Modi & Mehul Chokshi and present as per format .	15	1,2,3,4