QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: II
	APR-2024

Sr. No.	Subject	Available
1.	231U05I201 – Organizational Behavior (A)	
2.	231P24C201 – Business Finance	
3.	231U05C201 – Financial Market & Institutions	
4.	231U05M201 – Minor in Banking (FM & Institution)	
5.	231U05K201 – Quantitative Methods II	
6.	231P24C202 – Business Ethics & Corporate Social Responsibility	
7.	231U05C202 – Macro Economics (A)	
8.	231P24C203 – Banking Laws & Practice	
9.	231P24C204 – Lending & Credit Management	
10.	231U05I201- Organizational Behaviour (B)	
11.	231U05M201 -Minor in Banking	
12.	231U05K201 – Quantitative methods II	
13.	231U05C201- Financial Market & Institution	
14.	231U05C202- Macro Economics (B)	

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VIDYAVIHAR UNIVERSITY

April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05			
Programme: Banking & Finance		Class: FYBBF	Semester: II
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance	
Course Code: 231U05I201		Name of the Course: Organizational Behaviour	
Duration : 2 Hr.		Maximum Marks : 60	
Instructions: Figures to the right indicate full marks			

Question No.		Max. Marks	CO
Q 1	Concept Based Question (5 marks each)	15	
	a. Neo-Classical theories		CO1
	b. Reinforcement		CO2
	c. Transactional Analysis		CO3
Q.2	a. Elucidate Max Weber Bureaucracy theory of Management.	8	CO 1
	b. Define Organizational behavior and describe its levels.	7	CO 1
	OR		
	c. Explain the contingency management theory.	8	CO 1
	d. Human Relation Movement played an important role in Organizational behavior. Explain.	7	CO 1
Q 3	a. Differentiate between Type A and Type B personality.	8	CO 2
	b. Describe attitude and its components with examples.	7	CO 2
	OR		
	c. Explain operant conditioning theory of learning.	8	CO 2
	d. Define perception and explain importance of perception.	7	CO 2
Q 4	a. State the communication process with an example.	8	CO 3
	b. Elaborate the concept of Johari Window.	7	CO 3
	OR		
	c. Define Motivation. State techniques of behavior modification.	8	CO 4
	d. Elucidate Vroom's Valence - Expectancy theory of motivation	7	CO 4

April 2024
Examination: End Semester Examination (PG Programmes)

Programme code: 24 Programme: Banking & Finance		Class: FYMBF	Semester: II
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance	
Course Code: 231P24C201	Name of the Course: Business Finance		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO
Q 1	a) Discuss the various sources of finance available to startups in detail.	5	CO2
	b) The annual cash requirement of A Ltd. is Rs 50 lakhs. The company has marketable securities in lot sizes of ₹1,00,000, ₹2,00,000, ₹2,50,000, ₹3,00,000 and ₹5,00,000. Cost of conversion of marketable securities per lot is ₹750. The company can earn 12% annual yield on its securities. You are required to prepare a table indicating which lot size will have to be sold by the company. Also show that the economic lot size can be obtained by the Baumol Model.	5	CO4
	c) Explain capital budgeting non-discounted technique in detail with the help of various formula and examples.	5	CO3
Q 2	a) Discuss the difference between Money market and Capital Market.	7	CO1
	b) Explain importance of SEBI in detail with examples.	8	CO1
	OR		
	a) Explain the disadvantages of crowdfunding in detail.	7	CO2
	b) Discuss the difference between Factoring and bill discounting.	8	CO2
Q 3	a) KJ SVU company is considering the purchase of a new Plant. Two alternative investments are available (P and Q) each costing ₹3,00,000. Cash inflows are expected to be as follows:	15	CO3

Cash inflows	Investment P	Investment Q
Years	₹	₹
1	1,20,000	150,000
2	1,05,000	1,20,000
3	75,000	90,000
4	60,000	90,000

The company has a target return on capital of 15%.
Calculate for both investments - a) NPV and b) Discounted Pay Back Period.

	a) You deposit ₹10,000 with an investment company, which pays 16% interest with quarterly compounding. How much will this deposit grow to in 5 years.	7	CO3
	b) You can invest ₹1,000 a year from now and thereafter increase it by ₹1,000 each year. How much will you have at the end of 5 year if you earn 10% p.a.	8	CO3
Q 4	a) A company provided the following data:	15	CO4

Particulars	CPU
Raw material	52.00
Direct labour	19.50
Overheads	39.00
Total Costs	**110.50**
Profit	19.50
Selling price	**130.00**

The following additional information in available:
(a) Average raw material in stock: One month
(b) Average material in process: Half-a-month.
(c) Average finished goods in stock: one month
(d) Credit allowed by suppliers: one month
(e) Credit allowed to Customers: two month
(f) Time lag in payment of wages: one and half weeks
(g) Time lag in payment of overheads: one month
(h) One fourth of sales are on cash basis
(i) Cash balance is expected to be ₹1,20,000
You are required to prepare a statement showing the working capital needed to finance a level of activity of 70,000 units at annual output. Consider 30 days a month and 52 weeks in a year.

OR

a) ABC maintains a separate account for cash disbursement. Annual cash requirements are ₹24,00,000. Administrative and transaction cost of transferring cash to disbursement account is ₹12 per transfer. Marketable securities yield is 7.2% p.a. Determine the optimum cash balance, total transaction cost and opportunity cost according to William J. Baumol Model. — 7 — CO4

b) Calculate reorder level, minimum stock level, maximum stock level and average stock level from the following information: — 8 — CO4
Normal usage 1,000 units per week
Maximum usage 1,200 units per week
Minimum usage 800 units per week
Reorder period 7-11 weeks
Reorder quantity 2,500 units

Programme code:05 Programme: Banking & Finance	Class: FYBBF	Semester: II
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 231U05C201	Name of the Course: Financial Market & Institutions	
Duration : 2 Hrs.	Maximum Marks : 60	

Instructions: 1) Figures to the right indicates the full marks.

Q. No.		Max. Marks	CO
Q. 1	**Attempt the following:(5 mark each)**	15	CO2, 3,4
	(A) Discuss the benefits and drawbacks of Offer for sale.		
	(B) Enumerate the types of base metals.		
	(C) Aditya wants to know the Categories of the financial services offered in India. Help him with the same.		
Q.2	(A) Mr. Aman is worried about his livelihood after retirement. Advise him about the benefits of National Pension Scheme.	08	CO1
	(B) XYZ Ltd wants to complete the book building process of pricing. Suggest them the steps to be followed for doing the same.	07	CO2
	OR		
	(C) Enunciate the objective of monetary policy of RBI along with the instruments of quantitative measures taken by RBI.	15	CO1
Q. 3	(A) Discuss the different types of financial market.	07	CO1
	(B) "Money Market plays an important role in the process of industrialization and economic development of a country." Analyze the given statement.	08	CO3
	OR		
	(C) Highlight the categories of delisting based on their causes.	07	CO2
	(D) Describe the Constituents of unorganized money market in India.	08	CO3
Q. 4	(A) Differentiate between spot market and future market.	07	CO4
	(B) Raman wants to invest in commodity market. Advise him over factors influencing the price of commodities.	08	CO4
	OR		
	(C) Elucidate the origin of commodity market in India. Which types of commodities can be traded in commodity market.	15	CO4

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Examination: End Semester Examination (UG/PG Programmes)

Programme code: 5 Programme: Banking & Finance	Class: FY minor	Semester: II
Name of the Constituent College: S K Somaiya	Name of the Department: Accounting & Finance	
Course Code: 231U05M201	Name of the Course: Minor in Banking (Financial market and Institution)	
Duration : 2 Hr.	Maximum Marks : 60	

Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary
2) Assume suitable data if necessary

Question No.		Max. Marks	CO
Q 1	**Conceptual Questions (5 marks each)**	15	
	a) Commercial Paper		CO1
	b) BSE		CO2
	c) ICEX		CO4
Q 2	a) Explain the components of Indian Financial system.	08	CO1
	b) Discuss the various participants in Indian Capital market.	07	CO2
	or		
	c) Discuss the process of Initial Public offer in Indian Financial Market.	15	CO2
Q 3	a) Discuss various money market instruments.	08	CO3
	b) Define Equity market and state its functions.	07	CO1
	or		
	c) "Mutual funds are gaining popularity in India" Enumerate this statement by highlighting the working of Mutual funds in India.	15	CO3
Q 4	a) Enumerate the origin of Commodity Exchange market.	08	CO4
	b) Explain the listing and Delisting process in the Stock market.	07	CO2
	or		
	c) Explain the functions of primary market.	08	CO2
	d) Discuss the components of NCDEX.	07	CO4

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April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05		
Programme: Banking & Finance	Class: FYBBF	Semester: II
Name of the Constituent College: S K Somaiya	Name of the Department: Accounting & Finance	
Course Code: 231U05K201	Name of the Course: Quantitative Methods - II	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1) Use of Scientific Calculators are allowed 2)Assume suitable data if necessary		

Question No.		Max. Marks	CO
Q1	Practical/Conceptual Questions. (5 Marks Each)	15	
	a. Calculate the expected return the stocks of the two companies A and B with probability for the following data below.		CO3
	b. Calculate the adjoint of the given matrix $A = \begin{bmatrix} 1 & 2 & 3 \\ 2 & 4 & 5 \\ 2 & 4 & 6 \end{bmatrix}$.		CO1

	c. Use the graphical method to solve the LPP.
	      Maximize $Z = 8x + 6y$
	Subject to constraints:
	      $6x + 4y \geq 40$
	      $2x + 5y \geq 20$
	      $x, y \geq 0$
			CO2

Q2	a. If $A = \begin{bmatrix} 2 & -2 \\ 4 & 3 \end{bmatrix}$ then find the A^{-1} by the adjoint method.	07	CO1
	b. Find the inverse of the matrix by row transformation method $$M = \begin{bmatrix} 1 & -1 & 2 \\ -2 & 3 & 5 \\ -2 & 0 & -1 \end{bmatrix}$$	08	CO1
	OR		
	c. Padma Ltd. Makes three different kinds of chairs. All can be made profitably in the company, but the company's monthly production is	15	CO2

For Q1.a:

Quarter	Probability	Return from A	Return from B
1	6.5%	1.1%	9%
2	2.5%	1.8%	0.7%
3	3.1%	2.5%	0.5%
4	7.5%	1.5%	1.7%

constrained but the limited amount of labour, wood and screws available each month. The director will choose the combination of chairs that maximize his revenue in view of information given in the following table. Formulate the above problem as a linear programming problem and solve it by Simplex method.

Input	Arm Chair	Executive Chair	Officer Chair	Monthly Availability
Labour	12	7	9	1260
Woods	22	18	16	19008
Screw	3	4	3	369
Selling Price	4000	2000	5000	

Q3   a.   Mr. Jay gives the details of his portfolio in the table given below. Calculate the expected return and standard deviation.   07   CO3

Yearly Duration	A Limited	B Limited
2003-2004	6%	12%
2004-2005	48%	40%
2005-2006	-15%	-6%
2007-2008	7%	20%
2009-2010	11%	3%

   b.   Explain the concept of Correlation coefficient.   08   CO3

OR

   c.   Calculate Net Present Value of two projects and suggest which of the two projects should be accepted assuming discount rate @10%   15   CO3

	Project X	Project Y
Initial Investment	Rs. 40,000	Rs. 60,000
Estimated Life	5 years	5 years
Scrap value	Rs. 2000	Rs. 4000

Cash Inflows

Year	1	2	3	4	5
Project X	10,000	20,000	20,000	6000	4000
Project Y	40,000	20,000	10,000	6000	4000

Q4   a.   If the stock worth Rs. 80,000 is insured for Rs. 50,000 and the actual loss amount to Rs. 20,000 then calculate the amount of claim.   07   CO4

   b.   Explain the concept of Types of risk of Risk in an Insurance Claim.   08   CO4

OR

   c.   Mr. Suresh prepares accounts to 30th June each year, but on 30th September 1993, a fire occurred in his premises which destroyed a considerable part of his stock. His books, which were saved, disclosed the following information: 15   CO4

Stock on 30th June, 1993	Rs. 20, 000
Purchases from 1st July to 30th September	Rs. 40,000
Commission paid to purchase manager on purchases	2%
Carriage on purchases	Rs. 200
Sales from 1st July to 30th September	Rs. 60,000

Average percentage of gross profit to sales for the last three years was 25%. The stock to the value of Rs. 5000 was salvaged. Prepare an account to ascertain the amount to be recovered from the insurance company.

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April 2024			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 24 **Programme: Banking & Finance**	**Class:** FYMBF	**Semester:** II	
Name of the Constituent College: S K Somaiya	**Name of the Department: Accounting & Finance**		
Course Code: 231P24C202	**Name of the Course: Business Ethics and Corporate Social Responsibility**		
Duration : 2 Hr.	**Maximum Marks: 60**		
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary **2)Assume suitable data if necessary**			

Question No.		Max. Marks	CO
Q 1	**Analyze the case study and answer the following questions.** The Deepwater Horizon oil spill of 2010, an environmental catastrophe of unprecedented scale, underscores a multitude of ethical lapses and environmental repercussions. Operated by British Petroleum (BP), the Deepwater Horizon drilling rig's explosion resulted in the tragic loss of 11 lives and unleashed millions of barrels of crude oil into the Gulf of Mexico over several months. This disaster was rooted in a series of ethical missteps, notably the negligence of safety protocols and risk management by BP. Reports emerged of systemic failures and a culture that prioritized cost-cutting measures and production targets over stringent safety precautions, ultimately leading to the fatal blowout. The spill's environmental impact was devastating, with vast stretches of marine habitats, wildlife, and ecosystems ravaged by the oil slick. Marine life suffered immensely, with countless birds, fish, and marine mammals succumbing to the toxic effects of oil exposure. The spill's ecological footprint extended far beyond its immediate vicinity, with repercussions felt across the Gulf Coast region for years to come. The livelihoods of countless fishermen, tourism operators, and coastal communities were irreparably altered, further exacerbating social and economic inequalities in the region.		CO1, CO4

BP's response to the spill was marred by a lack of transparency, accountability, and effective crisis management. Initial attempts to minimize the severity of the spill and minimize liability only worsened public outrage and eroded trust in the company's integrity. The delayed and often inadequate cleanup efforts further fueled criticism, as did reports of attempts to suppress scientific research, and manipulate public perception of the spill's impacts.

In the effects of the disaster, BP faced a barrage of legal challenges, including lawsuits, regulatory fines, and settlements amounting to tens of billions of dollars. The company's reputation took a severe hit, with significant damage to its brand image, stock value, and investor confidence. The Deepwater Horizon spill prompted a wave of regulatory reforms aimed at bolstering safety standards, enhancing oversight of offshore drilling operations, and holding oil companies accountable for environmental damages.

		Marks	CO
	a) Enumerate the problem faced by Deep Water Horizon.	05	
	b) Critically analyze challenges and provide valuable suggestions to overcome the situation by Deep Water Horizon.	10	
Q 2	a) Discuss the implications of Indian Ethos in management.	08	CO1
	b) Explain the ethics in marketing and Advertising.	07	CO2
	or		
	c) Enumerate the new values inculcated in Indian industries. in the era of digitalization.	07	CO1
	d) Discuss the features of Ethical Dilemma.	08	CO2
Q 3	a) Discuss Triple line bottom theory of CSR.	15	CO3
	or		
	b) Define CSR and highlight ISO 14000 norms.	07	CO4
	c) Explain the Pyramid Model of CSR.	08	CO3
Q 4	a) Discuss the need for social responsibility.	08	CO1
	b) Explain Deontological theory of ethics.	07	CO3
	or		
	c)Enumerate the role of creative accounting in Business.	15	CO2

April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05			
Programme: Banking & Finance	**Class: FYBBF**	**Semester: II**	
Name of the Constituent College: S K Somaiya	Name of the Department: Accounting & Finance		
Course Code: 231U05C202	Name of the Course: Macro Economics		
Duration : 2 Hr.	Maximum Marks : 60		

Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2)Assume suitable data if necessary

Question No.		Max. Marks	CO
Q 1	Conceptual Questions (5 Marks Each)	15	
	a) Liquidity –Money (LM) Curve		CO 4
	b) Demand Pull Inflation		CO 2
	c) Payment Bank		CO 4
Q 2	a) Define National Income and explain the various concepts of National Income.	07	CO 1
	b) Discuss various methods of measuring National Income.	08	CO 1
	Or		
	c) Explain the measures to control inflation.	07	CO 2
	d) Define monetary policies. Discuss quantitative instruments of credit control.	08	CO 2
Q 3	a) Discuss the Cambridge Cash Balance approach to the quantity theory of money.	07	CO 2
	b) Discuss the Keynesian theory of liquidity preference of interest..	08	CO 2
	Or		
	c) Explain in brief the functions of sound and functional finance.	07	CO 3
	d) Give methods of debt redemption.	08	CO 3
Q 4	a) Explain how the fiscal policy should be used during inflation and deflation.	07	CO 3
	b) Discuss the cannons of taxation.	08	CO 3
	Or		
	c) Explain the Banking Structure of India in detail.	15	CO 4

April 2024

Examination: End Semester Examination (PG Programmes)

Programme code: 24 Programme: Banking & Finance	Class: FYMBF	Semester: II
Name of the Constituent College: S K Somaiya	Name of the Department: Accounting & Finance	
Course Code: 231P24C203	Name of the Course: Banking Laws and Practice	
Duration : 2 Hr.	Maximum Marks : 60	

Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2)Assume suitable data if necessary

Question. No.		Max. Marks	CO
Q 1	a. Write a note on E-Banking and explain advantages and disadvantages of E-Banking?	08	CO 4
	b. Write a note on Mission Indradhanush which was introduced for the development of banking sector	07	CO 1
	OR		
	c. Explain Deposit along with general rules and regulations regarding Fixed Deposit.	08	CO 2
	d. Define Forgery and cheating as per Banking Laws.	07	CO 1
Q 2	a. Explain Early Warning Signals in case of Non-Performing Assets and mention types of Early Warning Signals.	08	CO 1
	b. Information Technology plays an important role in development of banking sector. Explain the concept of BHIM and how it is useful?	07	CO 4
	OR		
	c. Explain functions of Reserve Bank of India as per RBI Act, 1934.	08	CO 1
	d. What are the benefits of Cheque Truncation System?	07	CO 4
Q 3	a. Write a note on Financial Action Task Force as per Money Laundering.	08	CO 3
	b. Explain different types of crossing of cheque as per Negotiable Instrument Act.	07	CO 2
	OR		
	c. Write a note on CAMEL and how it is helpful to the banking sector?	08	CO 3
	d. In which situation bank can refuse to pay money to the customer?	07	CO 2
Q 4	Axis Bank Ltd. provided overdraft facility to ORRY Ltd. on current account. Total value of the overdraft facility is Rs. 1.5 crore. After providing sufficient time limit, ORRY Ltd. fails to pay money. a. Can Axis Bank Ltd. file a case against ORRY Ltd.? State reason. b. What are the reasons for increase in NPA in India? c. What are the suggestions for the banks to reduce NPA?	15	CO 2 & CO 3

April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code: 24	**Class:** FYMBF	**Semester:** II
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya	**Name of the Department: Accounting & Finance**	
Course Code:231P24C204	**Name of the Course: Lending and Credit Management**	
Duration: 2 Hr.	**Maximum Marks: 60**	

Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2)Assume suitable data if necessary

Question No.		Max. Marks	CO
Q 1.	Read the following passage and solve the question given below. (Each question carries 3 marks each)	15	CO5
	The Punjab and Maharashtra Cooperative (PMC) Bank case is a stark illustration of the challenges and risks inherent in the banking sector, particularly in the cooperative banking space. PMC Bank, a multi-state cooperative bank established in 1984, was once regarded as a trusted financial institution serving its depositors in Maharashtra and other regions. However, in September 2019, the Reserve Bank of India (RBI) placed PMC Bank under regulatory restrictions after discovering financial irregularities and massive underreporting of non-performing assets (NPAs). It was revealed that the bank had extended substantial loans to a single real estate firm, HDIL (Housing Development and Infrastructure Limited), which subsequently defaulted on its repayments, leading to a significant liquidity crunch within the bank. The crisis left thousands of depositors, including small businesses and individual account holders, in distress as they were unable to access their funds beyond the capped withdrawal limit imposed by the RBI. The PMC Bank case exposed systemic weaknesses in governance, risk management, and regulatory oversight within the cooperative banking sector. Moreover, it raised concerns about the concentration of credit risk and the need for robust supervision to prevent such occurrences in the future. The fallout from the PMC Bank crisis prompted calls for reforms in the cooperative banking sector, including stricter regulations, improved transparency, and enhanced depositor protection mechanisms. As investigations continue and efforts to recover funds intensify, the PMC Bank case serves as a sobering reminder of the importance of prudent banking practices and effective regulatory vigilance to safeguard depositor interests and maintain financial stability.		
	i. What were the primary factors behind the crisis at PMC Bank, as outlined in the paragraph? ii. How did the significant exposure to a single real estate firm, HDIL, contribute to PMC Bank's liquidity crunch and subsequent regulatory restrictions? iii. Discuss the impact of the PMC Bank crisis on depositors, businesses, and individual account holders, as highlighted in the paragraph. iv. What systemic weaknesses in governance, risk management, and		

	regulatory oversight were exposed by the PMC Bank case? v. Evaluate the proposed reforms in the cooperative banking sector following the PMC Bank crisis and their potential implications for depositor protection and financial stability.		
Q 2.	a) Define government companies as a borrower. Elaborate in detail about the key consideration in government companies.	15	CO1
	Or		
	b) Explain about components of loan structure.	8	CO2
	c)Define measurement of risk. Describe the different methods of risk	7	CO2
Q 3	a) Elaborate in detail about hypothecation and its elements.	8	CO3
	b) Explain the elements of credit analysis of consumer loan	7	CO3
	Or		
	c) Define Mortgage Loan. Explain the important consideration in mortgage loan. Also explain different categories of mortgage loan	15	CO3
Q 4.	a) Elaborate in detail about the check list for credit monitoring.	15	CO4
	Or		
	b) Explain the role of debt recovery tribunal in NPA.	8	CO4
	c) Define corporate debt restructuring. State its working in NPA.	7	CO4

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April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05	
Programme: Banking & Finance	**Class: FYBBF** **Semester: II**
Name of the Constituent College: S K Somaiya	**Name of the Department: Accounting & Finance**
Course Code: 231U05I201	**Name of the Course: Organizational Behaviour**
Duration : 2 Hr.	**Maximum Marks : 60**
Instructions: Figures to the right indicate full marks	

Question No.			Max. Marks	CO
Q 1		Concept Based Question (5 marks each)	15	
	a.	Flat and Tall structures.		CO1
	b.	Emotional Intelligence.		CO2
	c.	Communication.		CO3
Q.2	a.	Elaborate techniques of Scientific Management given by F.W. Taylor.	8	CO 1
	b.	Discuss the challenges of Organizational behavior.	7	CO 1
		OR		
	c.	Define Organizational behavior and describe its determinants.	8	CO 1
	d.	Discuss the models of Organizational behavior.	7	CO 1
Q 3	a.	Elucidate Big Five personality types with example.	8	CO 2
	b.	Explain how attitude affects work performance.	7	CO 2
		OR		
	c.	Describe classical conditioning theory of learning.	8	CO 2
	d.	Define perception and explain perceptual process.	7	CO 2
Q 4	a.	State decision-making process.	8	CO 3
	b.	Elaborate the nominal group technique and Delphi technique.	7	CO 3
		OR		
	c.	Motivation affects organizational effectiveness. Explain.	8	CO 4
	d.	Describe Measurement of motivation using standard questionnaire.	7	CO 4

April 2024

Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05 **Programme: Banking & Finance**	**Class: FY** **minor** **Semester:** II

Name of the Constituent College: S K Somaiya	**Name of the Department: Accounting & Finance**

Course Code: 231U05M201	**Name of the Course: Minor in Banking** **(Financial market and Institution)**

Duration: 2 Hr.	**Maximum Marks: 60**

Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary

2) Assume suitable data if necessary

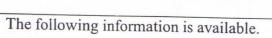| Question No.			Max. Marks	CO
Q 1		**Conceptual Questions (5 marks each)**	15	
	a)	AMFI		CO1
	b)	NSE		CO2
	c)	T-bills		CO3
Q 2	a)	Discuss the Functions of Financial Markets in brief.	07	CO2
	b)	Explain the various methods of raising Finance in primary market.	08	CO1
	or			
	c)	Discuss the types of Financial Markets in detail.	15	CO1
Q 3	a)	Discuss an overview of Money market.	08	CO3
	b)	Explain Corporate bonds in detail.	07	CO3
	or			
	c)	Enumerate the life cycle of an IPO in detail.	15	CO2
Q 4	a)	Explain the types of Commodities traded on Commodity exchange.	08	CO4
	b)	Explain the listing process in the Stock exchange.	07	CO2
	or			
	c)	Discuss briefly any three types of Bullish Candlestick Pattern in equity market.	08	CO2
	d)	Discuss the market Participants in Commodity Exchange market.	07	CO4

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April 2024
Examination: End Semester Examination (UG Programmes)

Programme code: 05 Programme: Banking & Finance		Class: FYBBF	Semester: II
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance	
Course Code: 231U05K201	Name of the Course: Quantitative Methods - II		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1) Use of Scientific Calculators are allowed 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO
Q1	Practical/Conceptual Questions. (5 Marks Each)	15	
	a. Two vitamins V_1 and V_2 are recommended for young adults in minimum quantity of 60 and 80 units per day. The vitamins are found in two foods F_1 and F_2 is Rs. 20 and Rs. 30 respectively. Quantity of vitamins available per unit of F_1 and F_2 are: F_1: 5 units of V_1 & 10 units of V_2 F_2: 10 units of V_1 & 15 units of V_2 Formulate as LPP to minimize cost.		CO2
	b. Calculate the expected return the stocks of the two companies A and B with probability for the following data below.		CO3

Quarter	Probability	Return from A	Return from B
1	20%	11%	9%
2	25%	8%	7%
3	30%	5%	5%
4	35%	15%	17%

	c. Explain the concept of claim for the loss of Tangible fixed Assets.		CO4
Q2	a. Find matrix X, if AX=B where $A = \begin{bmatrix} 1 & 2 & 3 \\ -1 & 1 & 2 \\ 1 & 2 & 4 \end{bmatrix}$ and $B = \begin{bmatrix} 1 \\ 2 \\ 3 \end{bmatrix}$	07	CO1
	b. Find the inverse of the matrix by elementary row transformation method. $$N = \begin{bmatrix} 1 & 2 & 3 \\ 0 & 2 & 4 \\ 0 & 0 & 5 \end{bmatrix}$$	08	CO1
	OR		
	c. Use Simplex method to find the optimum solution of the following Linear programming Problem. $Maximize\ Z = 9_{x_1} + 4_{x_2}$	15	CO2

Subject to the constraints,

$$4x_1 + 3x_2 \leq 12$$
$$4x_1 + x_2 \leq 8$$
$$4x_1 + 9x_2 \leq 8,$$
$$x_1, x_2 \geq 0$$

Q3	a.	Consider a hypothetical data. Calculate the correction for the following two datasets:	07	CO3

X	Y
41	94
19	60
23	74
40	71
55	82
57	76
33	61

	b.	Distinguish between Systematic and Unsystematic risk.	08	CO3

OR

	c.	Consider a case study where the company came up with two project A and B and wants to decide which suits best for them to have a maximum profit, analyse the method and determine which project should be accepted as a profitable project at 10% rate of interest. Comment on result.	15	CO3

	Project A	Project B
Initial investment	50,000	70,000
Estimated Life	5 years	5 years
Scrap values	2000	4000

Cashflows:

Project A	20,000	8000	10000	6000	7000
Project B	20,000	7000	9000	10000	4000

Q4	a.	Alpha Co. had a fire in the premises on 11th Feb 2012. The company has a fire insurance policy covering the building for Rs. 7,45,000. It was agreed that two-fourth of the building has been lost at the time of fire, the book value of the company was Rs. 12,00,000. Calculate the amount of claim.	07	CO4
	b.	Explain the meaning, objective and need of an insurance claim.	08	CO4

OR

	c.	A Fire broke out on a premises of a trader on 30th June 2013 resulting in the destruction of a greater part of his stock. Calculate the fire insurance claim amount.	15	CO4

The following information is available.

Value of the stock on 1st Jan 2013	25,000
Purchases from 1st Jan 2013 to 30th June	91,000
Sales in the above period	1,13,200
Value of the stock salvaged	2000

Additional Information

Particulars	2010	2011	2012
Purchases	4,20,000	3,50,000	3,00,000
Sales	5,00,000	3,20,000	3,80,000
Gross Profit	65,000	32,000	30,000

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April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code:05			
Programme: Banking & Finance		Class: FYBBF	Semester: II
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 231U05C201	Name of the Course: Financial Market & Institutions		
Duration : 2 Hrs.	Maximum Marks : 60		

Instructions: 1) Figures to the right indicates the full marks.

Q. No.		Max. Marks	CO
Q.1	Attempt the following:(5 mark each)	15	CO2 ,3,4
	(A) "Money market has its own limitations". Comment.		
	(B) Convince your friend to open a Demat Account by explaining him the Benefits of Demat account.		
	(C) Describe the Responsibilities of Forward Market commission.		
Q. 2	(A) Discuss the various components of financial system.	08	CO1
	(B) Mr. Rahul works in an MNC. He is being offered ESOP benefit as a part of his compensation. Advise him about ESOP along with its advantages and disadvantages.	07	CO2
	OR		
	(C) XY Ltd. is a delisted company. Encourage him to get his company's stock list on stock market through the benefits of listing.	08	CO2
	(B) "IRDAI plays very important role in Indian insurance sector". Justify.	07	CO1
Q. 3	(A) Enlist the various functions performed by the stock exchanges.	08	CO3
	(B) Enumerate various measures taken by the Indian government for the reforms made in Indian money market.	07	CO3
	OR		
	(C) As a financial advisor, Suggest different types of Debt instruments available to your client.	15	CO3
Q. 4	(A) Enlist the different objective of commodity market.	08	CO4
	(B) As a financial advisor, Discuss the option trading and its features with your client.	07	CO4
	OR		
	(C) Describe the functions of commodity market.	08	CO4
	(D) Elucidate origin of green shoe option along with its guidelines to be following while exercising it.	07	CO2

SOMAIYA
VIDYAVIHAR UNIVERSITY

April 2024
Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05 Programme: Banking & Finance		Class: FYBBF	Semester: II
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance	
Course Code: 231U05C202	Name of the Course: Macro Economics		
Duration : 2 Hr.	Maximum Marks : 60		

Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2)Assume suitable data if necessary

Question No.		Max. Marks	CO
Q 1	Conceptual Questions (5 Marks Each)	15	
	a) Investment – Saving (IS) Curve		CO 4
	b) Stagflation		CO 2
	c) Small Finance Bank		CO 4
Q 2	a) Explain the circular flow of economy in three sector economy.	07	CO 1
	b) Define Effective Demand and state how it is determined.	08	CO 1
	Or		
	c) Define liquidity preference and explain how it influences demand for money supply.	07	CO 2
	d) Explain the causes of inflation in detail.	08	CO 2
Q 3	a) Discuss the Cambridge Cash Balance approach to the quantity theory of money.	07	CO 2
	b) Discuss the objectives of monetary policy.	08	CO 2
	Or		
	c) Explain the factors causing market failure.	07	CO 3
	d) Discuss the various instruments of fiscal policy.	08	CO 3
Q 4	a) Explain the effects of taxation on production.	07	CO 3
	b) Explain different types of public expenditure.	08	CO 3
	Or		
	c) Explain the Banking Structure of India in detail.	15	CO 4