

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: IV
	MAR/APR-2023

Sr. No.	Subject	Available
1.	131U05K401 – E Commerce	
2.	131U05K401 – E Commerce	
3.	131U05C401 – Accounting & Finance for Bankers	
4.	131U05C402 – Business Ethics & Corporate Governance (A)	
5.	131U05C402 - Business Ethics & Corporate Governance (B)	
6.	131U05V403 – Indirect Tax (A)	
7.	131U05V403 – Indirect Tax (B)	
8.	131U05C403 – Business Economics (A)	
9.	131U05C403 – Business Economics (B)	
10.	131U05V404 – Entrepreneurship Management (A)	
11.	131U05V404 – Entrepreneurship Management (B)	
12.	131U06C501 – Non Banking Financial Companies (A)	
13.	131U06C501 – Non Banking Financial Companies (B)	
14.	131U05C602 – Central Banking & Monetary Policy	
15.		



LIBRARY



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Semester (November 2022 to March 2023)		
Examination: End Semester Examination March/April 2023 (UG Programmes)		
Programme code: 05 Programme: Banking & Finance	Class: SYBBF	Semester: IV
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 131U05K401	Name of the Course: E Commerce	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary		

Q.NO		Marks
Q.1	A. Explain the following components of E commerce in detail. 15 Marks 1. Seller 2. Transaction Partner 3. Consumers 4. Government 5. Internet OR B. Discuss the feature of Global Reach with reference to E commerce. 7 Marks C. Describe the disadvantages of E commerce with suitable example. 8 Marks	15
Q.2	A. Elaborate the digital Payment concept? Explain any 3 types of digital payment in detail. 15 Marks OR B. Define E Banking? Discuss the following type of E Banking. 07 Marks a. Internet Banking b. Mobile Banking C. Explain the concept of E insurance and advantages of E insurance. 08 Marks	15
Q.3	A. Discuss the concept of Cyber law? Explain the following cyber law act of India. 15 Marks • IT Act 2000 • IT act 2008 OR B. Define digital signature? Explain advantages and disadvantages of digital signature. 07 Marks C. Discuss the concept of cyber-attacks? Explain about the following cyber-attacks. 08 Marks • Phishing • Data diddling	15
Q.4	Read the scenario given below and answer the questions based on this scenario	15

	<p>Every trade, industry, and government venue on the planet today uses the term "electronic commerce." Some argue it is just a marketing trick, but the majority feels it is a genuine phenomenon that's altering not only the boundaries of technology and trade as we know them, but also the very foundations of our thinking and the way we live. Electronic commerce has now infiltrated every aspect of our life. Electronic commerce has been in some form or another for the previous two decades, but the Internet, which is changing the way businesses across the world conduct business, is the new driving force behind it. Because it plays a significant role in solving strategic, mission-critical business demands, companies are making internet-based electronic commerce an integral part of their business objectives. India is one of the top growing economies in the globe after a decade of banking and financial sector reforms from 1991 onwards. India has a superior banking system in comparison to other developing countries. Banking revolution and development has gone through numerous twists and turns in the post-independence era. Today banking plays a vital role in the development of Indian economy. The liberalization and globalization policies have strongly influenced the banking sector in India. Coming out of new private sector banks and opening of foreign banks in India after banking sector restructuring have completely changed the complete circumstances of the banking function in the past ten years. Banks' functions are more customer-oriented now and banks continuously innovate to provide new facilities that are more customers satisfying. E-commerce has revolutionized the way people do business in India. By 2025, the Indian e-commerce sector is predicted to reach US\$ 111.40 billion, up from \$46.2 billion in 2020. An increase in internet and Smartphone usage has powered most of the industry's expansion. As of September 2020, the number of internet connections in India significantly increased to 784.6 million, driven by the "Digital India program". In metropolitan areas, 61 percent of internet connections were made, with 97 percent of those connections being wireless.</p> <p>A. Explain the role of Internet in making E commerce more viable option in India.</p> <p>B. Elaborate the difference between all preceding revolutionary technology (like TV/Telephone/Printing Technology etc.) and technology of Internet with reference to penetration of technology in society and business.</p> <p>C. Discuss the role of Ecommerce in Banking industry.</p>	



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Course Code: 131U05K401	Name of the Course: E Commerce	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary		

Q.NO		Max Marks
Q.1	A. Explain different types of E commerce based on buyer and seller category (Customer/Business/Government) with suitable examples. 15 Marks OR B. Discuss the statement "Security is the challenge for E commerce". 7 Marks C. Explain advantages of E commerce with suitable examples. 8 Marks	15
Q.2	A. Explain in brief about the following ecommerce applications. 15 Marks 1. Retail and Wholesale 2. Online Marketing 3. Finance 4. Manufacturing OR B. Define "Extranet"? Discuss about the E commerce component named "Transaction Partner" in detail. 7 Marks C. What is EDI? Discuss about the E commerce component named "Consumer" in detail. 8 Marks	15
Q.3	A. Explain the term firewall? What are the benefits of firewall? Explain the functioning of server firewall with suitable block diagram. 15 Marks OR B. Compare the following payment mode NEFT /RTGS /IMPS. 7 Marks C. Discuss the limitations of IT act 2000? Explain IT act 2008. 8 Marks	15

Q.4

Read the scenario given below and answer the questions based on this scenario

Internet banking also known as electronic banking (E-banking), Online banking and Virtual banking is widely promoted as a convenient banking solution. Internet banking has proved to be an ideal and profitable means of banking in the banking industry. Most banks have quickly migrated to this technology in order to reduce cost and improve customer experience. The process of adoption of technology depends on information gathering and set of belief that will help the user in either accepting or rejecting it. The technology acceptance model or TAM determines that the user acceptance of technology is driven by two factors namely ease of using that technology and usefulness of the technology. Adoption of technology is the greatest challenge for the banking industry. Some of the risk associated with the Internet banking users are users themselves; their behavior when it comes to E-banking. Internet banking security risk can cause financial losses if the risk is real. Financial sectors and banking sectors are more prone to security attacks. User acceptance is one of the key factors in the acceptance of technology. To work on Internet banking requires a certain level of information technology literacy. Users may not be comfortable in trusting a totally automated system. Despite the fact that banks in emerging countries have integrated security features yet users' behavior causes security vulnerabilities. A lot of internet security threats and vulnerabilities continue to persist. An example is Internet banking users sharing their login credentials with others knowingly or unknowingly. This may lead to compromising of the user account and may lead to security breaches. As new threats continue to emerge, banks will need to adopt new measures to protect users. Banks can do more by deploying Information Security policies that ensure safer Internet banking experience. The Information Technology security policies could consist of items related to users and machine based learning or Artificial intelligence, which would learn users' pattern while conducting Internet banking. For example, the bank artificial intelligence could detect trusted devices like trusted laptop or mobile device, which the user use for his daily banking activities and if the user logged in from a different device, it will send a notification on the registered mobile number of the users.

- A. Discuss the concept of Technology diffusion with reference to the technology of Internet Banking in India. 5 Marks
- B. Explain different vulnerabilities in any typical E commerce transaction with suitable diagram. 5 Marks
- C. Explain the following concept of security to overcome threats mentioned in above paragraph. 5 Marks
 1. End User Education
 2. Password Policy
 3. Security Audit



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Programme: Banking & Finance		BBF	
Name of the Constituent College: S. K. Somaiya College		Name of the Department : Accounting & Finance	
Course Code: 131U05C401		Name of the Course: Accounting & Finance for Bankers	
Duration : 2 Hrs.		Maximum Marks : 60	
Instructions: 1) Use of simple calculator is allowed			

Question No.		Max. Marks																																		
Q.1	<p>You are required to prepare profit and loss account for ABC bank for the year end date 31st March 22.</p> <table><tr><th>Particulars</th><th>₹'000</th></tr><tr><td>Interest on Loan</td><td>2590</td></tr><tr><td>Interest on Fixed Deposits</td><td>2750</td></tr><tr><td>Rebate on Bills Discounted</td><td>490</td></tr><tr><td>Commission Received</td><td>82</td></tr><tr><td>Establishment Charges</td><td>540</td></tr><tr><td>Discount on Bills Discounted</td><td>1460</td></tr><tr><td>Interest on Cash Credits</td><td>2230</td></tr><tr><td>Interest on Current Account</td><td>420</td></tr><tr><td>Rent & Taxes</td><td>180</td></tr><tr><td>Interest on Overdraft</td><td>1540</td></tr><tr><td>Directors Fees</td><td>30</td></tr><tr><td>Auditors Fees</td><td>12</td></tr><tr><td>Interest on Saving Account</td><td>680</td></tr><tr><td>Postage & Telegram</td><td>14</td></tr><tr><td>Printing & Stationary</td><td>29</td></tr><tr><td>Sundry Charges</td><td>17</td></tr></table> <p>1. Bad debts to be written off amounted to 4,00,000</p> <p>2. Provision for Tax may at 55% of net profit.</p> <p>3. Transfer to statutory reserve 25%</p> <p style="text-align: center;">OR</p>	Particulars	₹'000	Interest on Loan	2590	Interest on Fixed Deposits	2750	Rebate on Bills Discounted	490	Commission Received	82	Establishment Charges	540	Discount on Bills Discounted	1460	Interest on Cash Credits	2230	Interest on Current Account	420	Rent & Taxes	180	Interest on Overdraft	1540	Directors Fees	30	Auditors Fees	12	Interest on Saving Account	680	Postage & Telegram	14	Printing & Stationary	29	Sundry Charges	17	15
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Q1 Following information in respect of advances provided by ABC Bank limited. 15

You are required to compute provision to be made in profit and loss account.

Particular	₹ in lakhs
<u>Assets</u>	
Standard	7,000
<u>Sub-Standard Assets</u>	
Secured	2,500
Unsecured	500
<u>Doubtful Assets</u>	
Doubtful for less than one year (Secured)	600
Doubtful for less than one year (Unsecured)	400
<u>Doubtful for more than one year but less than three years</u>	
Secured	300
Unsecured	200
Doubtful for more than three years	400
Loss Assets	100

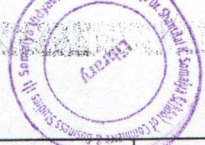
Q.2

Record following transactions in Purchase Book & Sales Book.

15

1. Cash Purchases 50,000/-
2. Cash Sales 75,000/-
3. Goods sold on credit ₹ 50,000/- from Mr. A
4. Goods purchased on credit ₹ 45,000/- from Mr. B
5. Goods sold on credit to Mr. N ₹ 50,000/- @ 5% TD
6. Goods purchased on credit from Mr. T 70,000/- @ 5% TD
7. Goods sold to Mr. X ₹ 50,000/- @ 5% TD, only 30% amount received immediately.
8. Goods purchased from Mr. Y 70,000/- @ 5% TD, only 40% amount paid immediately.
9. Goods purchased ₹ 45,000/- from Mr. P paid half amount immediately.
10. Goods sold to Mr. N ₹ 50,000/- half amount received immediately.

OR



Q2	<p>You are required to prepare three column cash book of Mr. Rudra from following details.</p> <p>2023</p> <p>Jan 01 Started business with cash ₹ 1,50,000.</p> <p>05 Deposited ₹ 75,000/- in State Bank of India to open a current account.</p> <p>10 Cash Purchase 25,000/- @ 5% Cash Discount.</p> <p>15 Cash Sales 30,000/- @ 10% Cash Discount.</p> <p>20 Goods sold to Shirish ₹ 80,000/- on credit.</p> <p>22 Goods purchased from Sushil ₹ 75,000/- on credit.</p> <p>25 Received a cheque from Shirish 80,000/- and issued cheque to Sushil 75,000/-</p>	15						
	<p>26 Withdrawn ₹ 25,000/- from Bank.</p> <p>28 Paid ₹ 5,000/- Electricity charges and Telephone charges ₹ 3,000/- in cash</p>							
Q.3a	<p>On 31st March 2020 the Cash Book of Mr. Arvind showed a bank balance of ₹ 57,400, but Passbook showed a different balance. On comparing the Cash Book with the Passbook, the following discrepancies were noted:</p> <p>i) Cheque of ₹ 6,350 deposited into bank but was not yet collected by bank.</p> <p>ii) Bank paid our electricity bill ₹ 9,700 which was not recorded in the Cash Book.</p> <p>iii) Cheque issued to our supplier ₹ 15,100 was not presented for payment up to 31st March 2020.</p> <p>iv) Interest on investment ₹8,800 was collected by bank was not recorded in Cash Book.</p> <p>v) Bank charges ₹ 650 was debited in Passbook.</p> <p>vi) Mr. Tanmay our debtor directly deposited ₹ 12,000 into our bank account on 28th March 2020, which was not entered in Cash Book.</p> <p>Prepare a Bank Reconciliation Statement as on 31st March 2020.</p>	10						
Q3b	<p>A Government of India bond of ₹ 1,000/-. It has coupon rate of 7.5%pa and maturity period is 20 years. Its current market price is ₹ 1,060/- find Yield To Maturity</p> <p style="text-align: center;">OR</p>	05						
Q3 c	<p>From following details calculate Bond Duration</p> <table><tr><td>Face Value : ₹ 1,000/-</td><td>Coupon Rate : 15%</td></tr><tr><td>Years to Maturity : 10 Years</td><td>Current Market Price : ₹ 944/-</td></tr><tr><td>Yield to Maturity : 18%</td><td>Redemption Value : ₹ 1,000 (at par)</td></tr></table>	Face Value : ₹ 1,000/-	Coupon Rate : 15%	Years to Maturity : 10 Years	Current Market Price : ₹ 944/-	Yield to Maturity : 18%	Redemption Value : ₹ 1,000 (at par)	15
Face Value : ₹ 1,000/-	Coupon Rate : 15%							
Years to Maturity : 10 Years	Current Market Price : ₹ 944/-							
Yield to Maturity : 18%	Redemption Value : ₹ 1,000 (at par)							

Q.4	Conceptual Questions. (3 Marks Each) <ul style="list-style-type: none"> a. Simple Interest. b. Direct Quote. c. Indirect Quote. d. Sales Book. e. Non-Performing Asset 	15
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Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance
Course Code: 131U05C402	Name of the Course: Business Ethics and Corporate Governance	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)		

Question No.		Max. Marks
Q.1	<p>a. State and elaborate meaning and need of ethics in our life. [7]</p> <p>b. State the important purpose of Business Ethics. [8]</p> <p>OR</p> <p>c. Describe Ethical Marketing. State the characteristics of Ethical Marketing. [7]</p> <p>d. State and explain various promotional issues in marketing mix. [8]</p>	15
Q.2	<p>a. State and explain Virtue Ethical theories in detail. [8]</p> <p>b. State the framework of ethical decision making with the help of various approaches adopted for decision making. [7]</p> <p>OR</p> <p>c. How Ethical Dilemma creates confusion for businessmen? Explain with examples. [8]</p> <p>d. State and explain Mahatma Gandhi's views on Trusteeship. [7]</p>	15
Q.3	<p>a. State the meaning and characteristics of Corporate Governance. [7]</p> <p>b. State and elaborate the history and need of Corporate Governance. [8]</p> <p>OR</p> <p>c. State the benefits of Corporate governance to people and organizations themselves. [7]</p> <p>d. Explain Stewardship theory of Corporate governance in detail. [8]</p>	15
Q.4	<p>CASE STUDY</p> <p>Netflix is a subscription-based streaming service that allows its members to watch TV shows and movies on an internet-connected device. Depending on</p>	15

their plan, people can also download TV shows and movies to their iOS, Android, or Windows devices and watch without an internet connection. Netflix aims to reach carbon neutrality, reduce environmental externalities, promote voluntarism among employees and donate to charity. The company is committed to the highest social responsibility standards across the whole supply chain. Netflix ensures that all its suppliers comply with environmental standards, take care of workers' safety, treat them with respect and dignity and adopt environment-friendly manufacturing processes. To achieve these CSR objectives, Netflix is taking various economic, legal, ethical, and philanthropic initiatives. Netflix fulfils its economic responsibility by focusing on the practices that support long-term business growth while accomplishing the set philanthropic, environmental, and ethical standards. The company balances its economic decisions with the overall impact on society. It offers products and services that society needs, and makes a profit from them to continue business operations.

Netflix strives to generate high profitability on a consistent level by leveraging the opportunities that help businesses in targeting new products and customer markets. Through effective and efficient business management, the company is able to reduce the costs, which further increases the profit margin.. Netflix reduces its costs by actively managing variable costs. Company also invests on automated technologies to reduce labor costs. Cost reduction objective is also achieved by diligently tracking the expenses, and making the most out of available resources. Another important initiative taken to reduce the costs is the introduction of the new manufacturing process that is helping Netflix in minimizing the waste. Waste minimization is not only helping Netflix in fulfilling its environmental responsibility, but it also enables the business to cut costs and maximize profitability. Netflix is also aiming to increase the use of recycled products that could lower the material cost and benefit the society by consuming lesser resources. Netflix strives to operate a business at high-efficiency level. To do this, the company arranges regular training sessions to reduce the error rate and streamline communication between all supply chain partners. The company encourages continual improvement culture and arranges mechanisms to measure the performance. Data is collected to review and refine processes, and information required to fix the operational inefficiencies is made easily accessible. By doing so, Netflix has been successful in maximizing its

operational efficiency, which reflects into reduced errors, improved accuracy and enhanced customer satisfaction. Customer retention is another important economic objective of Netflix, which is achieved by increasing the product/service quality. The company has infused the quality into work culture, and employees are trained to deliver superior customer service. Periodic surveys are arranged to take the opinions of customers, and collected data is then used further enhance the product/service quality according to customers' expectations. Company adopts various strategies to maximize the sales. Through successful cost reduction, the company offers discounts to customers to drive sales. Other key measures taken to achieve the sales increase target include- expansion to new markets, introducing new products, and adopting effective marketing and communication strategies. To strengthen the competitive positioning, Netflix invests on emerging innovative technologies. Company invests on market research to know its customers, and strengthens collaboration with its strategic partners to proactively respond to the external environmental changes.

These all-economic initiatives are helping Netflix in fulfilling its economic responsibility so that it could remain sustainable and continue its business operations for benefit of all involved stakeholders. However Netflix also faces various challenges in implementing these CSR initiatives. A lot of this debt has to do with its international placement and expensive production costs. What's even worse, the company wishes to increase this debt to fund its future projects. Speaking of money, the business is often criticized for its pricing plans. Customers think that having just 3 pricing categories is not enough for people with flexible requirements. In fact, this might be one of the reasons why new subscriber numbers are stagnating as of late. Not only are their pricing plans inflexible, but they are also continuously increasing in price. This can pose a major issue, especially if you consider that their direct competitors. While the company makes a lot of money from its international markets, the biggest piece of the pie comes from the US and Canadian consumers. In fact, approximately 50% of its total revenues come from North America. Although they're able to make significant profits from this market, it is almost saturated, which could stifle future growth. And if profits are affected CSR will also be affected. They don't rely on renewable energy, nor do they have any plans of incorporating environmental solutions in the near future. They've been criticized for these

practices over and over again, and it affects their overall brand image. Netflix's weaknesses were further exposed during the pandemic. As many people stayed at home, they were forced to rely on Netflix shows as one of the main sources of entertainment. Numerous accounts were hacked during this period. On top of that, the business reduced its support teams and working hours. As a result, customers had to wait for hours to resolve their issues leading to increased frustration with the brand's policies. This also affected sustainability. While Netflix's environmental policies are not that big of a deal right now, they might come back to bite them. As more and more countries dedicate themselves to environmental solutions, Keeping in mind that streaming services generate 1% of global carbon emissions, and Netflix is a big part of that.

Questions (each carry 5 marks)

1. State and explain the CSR initiatives taken by Netflix. State whether they are sufficient for sustainability.
2. State the challenges faced by Netflix and how they can be removed for the success of Company?
3. State some CSR practices carried out by various business tycoons of India. Give examples.



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606-S2B
BBF

Semester (November 2022 to March 2023)			
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Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C402		Name of the Course: Business Ethics and Corporate Governance	
Duration: 2 Hrs.		Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks
Q.1	a. State the meaning and scope of Ethics in everyday life. [7] b. State the basic types of Ethics and describe them in detail. [8] OR c. State the meaning and definition of Business ethics. [7] d. State and elaborate Marketing Ethics in detail and state the factors that determine the codes of ethics according to Ferrell and Gresham. [8]	15
Q.2	a. State the meaning and characteristics of Corporate Governance in detail. [7] b. State the benefits of Corporate governance to Business, Organizations and parties involved in implementing it. [8] OR c. State the difference between Governance and Management. [7] d. State and elaborate various Principles of Corporate Governance in detail.	15
Q.3	a. State the role and responsibilities of Board of Directors in implementing Corporate Governance. [7] b. State the Role of SEBI in the growth of Corporate Governance. [8] OR c. State the Role of Independent director in the company. [7] d. State the Role of Auditor in the company in detail. [8]	15
Q.4	CASE STUDY Proctor and Gamble and Hindustan Unilever Limited, both multinational companies manufacturing consumer products, have often locked horns, each criticizing the other for exaggerating claims in advertising. They had theirs in famous fights over Surf and Ariel, rival products of both companies. more recently, Procter and Gamble, (P&G), complained against The Hindustan Unilever company (HLL) to the MRTP against an advertisement by the HLL by the brand name "Ceramide Sunsilks". According to the complainant, "Such an advertisement would amount to adoption on the part of the respondent (in this case the HLL) of unfair trade practice within the meaning of section 36A of the MRTP Act 1969. The advertisement captioned, "rebuilds damaged hair back to life" was followed by the phrase, "New Ceramide Sunsilks Extra Treatment Shampoo", which continued, the breakthrough in hair repair for Elide Hair Institute.	15

The MRTP while analyzing the case commented that the "New Ceramide Sunsilk Extra Treatment Shampoo" claimed to be the first shampoo that not only repaired but also rebuilt damaged hair, which followed the picture of the package containing the label. According to the complainant(P&G), the hair can be repaired if damaged but cannot be rebuilt. the respondent argued that the phrase "rebuilds damaged hair back to life has to be understood in the context of the dull and lifeless hair to be made in a proper form so as to look natural and bouncy." The HLL brought a number of advertisements from foreign magazines making similar claims with respect to similar products.

After hearing the arguments from both sides, and checking the claims/data presented in support or against the contention, the MRTP went into the literal and metaphorical meaning of the words, "repair" and "rebuild". As the respondents themselves chose to answer. "Rebuilding damaged hair back to life is in the sense of revitalizing and making the hair healthy and revitalizing them in aptly described as bringing back to life." The commission hence contended that "the phrase, "back to life" as understood by the respondents is different from what it is understood in common parlance".

Giving their opinion about how the common man perceives advertisements, the Bench commented thus, "Most people read ads in the language they commonly use. They would not try to read something which is not there. Most people, unlike critics, are not used to reading between the lines, they would read in a plain manner. For them the words they use convey the literal meaning and not the metaphorical meaning. Hence the bench ordered " In that view of the matter the phrase "back to life" would convey the meaning that the product in question would be able to bring back to life the dead hair. to that extent that they are prima facie of the opinion that the claim in that regard is not only tall but also highly exaggerated and can be styled as misleading." Thus, the company was directed to implement this order as expeditiously as possible so that the words in that advertisement should be changed and it should not be a Deceptive advertisement.

Questions (each carries 5 marks)

1. What is the case about? How the advertisement affects the understanding of consumers?
2. What is the disadvantage of Deceptive advertisement on the consumer as well as the company?
3. State some examples of Deceptive advertisements you have come across.



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Name of the Constituent College: S K Somaiya College		Name of the Course: Indirect tax	
Course Code: 131U05V403	Maximum Marks: 60		
Duration: 2 Hrs.			
Instructions: 1) Figures to the right indicates the full marks.			
2) Use of simple calculator is allowed.			

Question No.		Max. Marks																		
Q.1	<p>(A) Describe the difficulties under old indirect tax laws that led to the introduction of GST in India.</p> <p>(B) M/s. ABC Ltd. Is engaged in providing service of transportation of passengers by following modes in the month of November, 2021: Compute the value of taxable supply if all charges are exclusive of GST.</p> <table><tr><th>Particulars</th><th>Rs.</th></tr><tr><td>1. Service of transportation of passengers by vessels in National Waterways</td><td>5,00,000</td></tr><tr><td>2. Service of transportation of passengers by Air conditioned Stage carriage</td><td>25,00,000</td></tr><tr><td>3. Service of transportation of passengers by non-air-conditioned Stage carriage</td><td>15,00,000</td></tr><tr><td>4. Service of transportation of passengers by contract carriage for tourism</td><td>20,00,000</td></tr><tr><td>5. Service of transportation of passengers in Metered Cab</td><td>3,00,000</td></tr><tr><td>6. Service of transportation of passengers in Radio Taxis</td><td>10,00,000</td></tr><tr><td>7. Service of transportation of passengers in non-Air conditioned contract carriages</td><td>6,00,000</td></tr><tr><td>8. Service of transportation of passengers in Air conditioned contract carriages</td><td>15,00,000</td></tr></table> <p style="text-align: center;">OR</p> <p>(C) Write a note on the term "Consideration" under GST.</p> <p>(D) distinguish between composite supply and mixed supply with examples.</p>	Particulars	Rs.	1. Service of transportation of passengers by vessels in National Waterways	5,00,000	2. Service of transportation of passengers by Air conditioned Stage carriage	25,00,000	3. Service of transportation of passengers by non-air-conditioned Stage carriage	15,00,000	4. Service of transportation of passengers by contract carriage for tourism	20,00,000	5. Service of transportation of passengers in Metered Cab	3,00,000	6. Service of transportation of passengers in Radio Taxis	10,00,000	7. Service of transportation of passengers in non-Air conditioned contract carriages	6,00,000	8. Service of transportation of passengers in Air conditioned contract carriages	15,00,000	<p>(07)</p> <p>(08)</p>
Particulars	Rs.																			
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7. Service of transportation of passengers in non-Air conditioned contract carriages	6,00,000																			
8. Service of transportation of passengers in Air conditioned contract carriages	15,00,000																			
Q.2	<p>(A) Mr. Abhinav, registered in state of Rajasthan provides following details for the month of June. Calculate his net Tax Liability for the month of June. Opening Balance in Electronic Credit Ledger as on 1st June:</p> <p>IGST - 4,000 CGST – 32,000 SGST- 8,000</p>	<p>(07)</p> <p>(08)</p>																		

Transactions during the month :

Particulars	₹
Sold Goods @ 18 % GST to Meena in Jodhpur	16,00,000
Sold Goods @ 12% GST to Chetan in Bengal	24,00,000
Sold Goods @ 5% GST to Amit in Bhopal	6,00,000
Purchased goods @ 18% GST from Udaipur	7,00,000
Provided Services @ 5% GST to Ramesh in Delhi	1,60,000
Availed Services @ 18% GST from Chennai	6,00,000

(B) Agni Ltd. provides you the following particulars relating to goods supplied by it to Agni Ltd.

Particulars	₹
List price of the goods (exclusive of taxes and discounts)	1,50,000
Special packing at the request of customer to be charged to the customer	5,000
Duty levied by local authority on the sale of such goods	6,000
CGST and SGST charged in invoice	14,400
Subsidy received from a NGO (the price of 1,50,000 given above is after considering the subsidy)	8,000

Agni Ltd. offers 3% discount of the list price of the goods which is recorded in the invoice for the goods. Determine the value of taxable supplies made by Agni Ltd.

OR

(C) From the following transaction compute the admissible Input Tax Credit for the month of January, 2022.

Particulars	₹
Service availed without Tax Invoice	15,000
Services availed for personal benefits of proprietor	55,000
Goods purchased from M/s. Perfect Industries but no tax has been paid to government	60,000
Services availed from Mr. Rohit but not tax is paid	50,000
Goods purchased in the month of January but goods not received till date	45,000
Goods purchased with valid tax invoice	45,000
Goods purchased but not used for the business	35,000

(D) Determine place of supply , nature of supply and the type of tax leviable in the following cases:

1. Mrs. Hussain of Haryana comes to Delhi to get her beauty treatment done. She avails the services at Lakme, CP, Delhi.
2. Pandit Ravi Shankar, Sitar Maestro, based in Rajasthan, travels to Mumbai for a performance at Cross Maidan (Mumbai).
3. Ravi from New Delhi purchases a Laptop from an Electronic store in UP. Ravi takes the delivery of the laptop in UP itself and brings it to New Delhi in his own car.
4. Mr. Prabhu of Kerala visits a hotel located in Nashik and stays in the hotel for seven days.

Q.3

(A) Ms. Milan, states the following intra-state transactions of business in Manipur. Is he liable to get registered under GST? If yes from when?



Date	Amount
05/01/20122	1,50,000
07/01/2022	1,80,000
10/01/2022	3,50,000
18/01/2022	2,00,000
21/01/2022	1,00,000
25/01/2022	3,00,000
28/01/2022	2,00,000

(B) explain the provision of audit by tax authorities.

(07)

OR

(C) discuss the provisions of person not liable for registration u/s 23.

(07)

(D) list the records to be maintained u/s 65 and discuss the retention periods of accounts.

(08)

Q.4

Explain the following Concepts: (5 Mark Each)

(15)

(A) Activities treated as a Supply of neither goods nor services u/s 7 (2) (a) schedule III

(B) Debit note and Credit note

(C) Provisional assessment



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (November 2022 to March 2023)

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

Programme code: 05

Programme: Banking & Finance

Class: SYBBF

Semester: IV

Name of the Constituent College: S K Somaiya College

Name of the Department: Accounting & Finance

Course Code: 131U05V403

Name of the Course: Indirect tax

Duration: 2 Hrs.

Maximum Marks: 60

**Instructions: 1) Figures to the right indicates the full marks.
2) Use of simple calculator is allowed.**

Question No.		Max. Marks																
Q.1	<p>(A) Distinguish between direct and indirect tax.</p> <p>(B) Soumya Charitable Institution, an entity registered under Section 12AA of Income Tax Act, 1961 and registered in GST, has furnished you the following details with respect to the activities undertaken by it during the month of January, 2022. You are required to compute its Taxable Value of GST from the information given below</p> <table><tr><th>Particulars</th><th>Amount in (Rs.)</th></tr><tr><td>Membership fees received from members (@750 per year)</td><td>6,00,000</td></tr><tr><td>Amount received for advancement of educational programs relating to abandoned or orphaned or homeless children.</td><td>4,00,000</td></tr><tr><td>Amount received for renting of commercial property owned by Trust.</td><td>10,00,000</td></tr><tr><td>Amount received for counselling of terminally ill person</td><td>3,50,000</td></tr><tr><td>Fees charged for Yoga Camp conducted by Trust</td><td>7,00,000</td></tr><tr><td>Amount received relating to preservation</td><td>6,00,000</td></tr><tr><td>Payment made for the services received in England, for the purposes of providing' of Forest and Wildlife from a service provider located charitable activities</td><td>5,00,000</td></tr></table> <p style="text-align: center;">OR</p> <p>(C) Explain the activities that can be treated as supply even if made without consideration.</p> <p>(D) write note on GST council of India.</p>	Particulars	Amount in (Rs.)	Membership fees received from members (@750 per year)	6,00,000	Amount received for advancement of educational programs relating to abandoned or orphaned or homeless children.	4,00,000	Amount received for renting of commercial property owned by Trust.	10,00,000	Amount received for counselling of terminally ill person	3,50,000	Fees charged for Yoga Camp conducted by Trust	7,00,000	Amount received relating to preservation	6,00,000	Payment made for the services received in England, for the purposes of providing' of Forest and Wildlife from a service provider located charitable activities	5,00,000	<p>(07)</p> <p>(08)</p> <p>(08)</p> <p>(07)</p>
Particulars	Amount in (Rs.)																	
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Amount received for counselling of terminally ill person	3,50,000																	
Fees charged for Yoga Camp conducted by Trust	7,00,000																	
Amount received relating to preservation	6,00,000																	
Payment made for the services received in England, for the purposes of providing' of Forest and Wildlife from a service provider located charitable activities	5,00,000																	
Q.2	<p>(A) Mrs. Mayra is registered in state of Maharashtra provides following details for the month of March.</p> <p>Calculate her net Tax Liability for the month of March.</p> <p>opening Balance in Electronic Credit Ledger as on 1st March was:</p> <p>IGST - 180,000</p> <p>CGST - 2,40,000</p> <p>SGST- Nil</p>	<p>(08)</p>																

Transactions during the month :

Particulars	₹
Sold Goods @ 5% GST to Harsh in Satara	9,00,000
Sold Goods @ 12% GST to Hansika in Lonavala	13,40,000
Sold Goods @ 18% GST to Harshada in Nagpur	19,60,000
Sold Goods @ 28% GST to Deepa in Amravati	6,40,000
Inward Supplies @ 18% GST from Pune	5,50,000
Inward Supplies @ 12% GST from Latur	6,50,000
Inward Supplies @ 28% GST from Jammu	2,00,000
Inward Supplies @ 5% GST from Bhopal	90,000

(B) Candy Blue Ltd., Mumbai, a registered supplier, is manufacturing chocolates and biscuits. It provides the following details of taxable inter-state supply made by it for the month of October, 2021.

Particulars	₹
List price of goods supplied inter-state	6,20,000
Items already adjusted in the price given in (i) above:	
1. Subsidy from Central Government for supply of biscuits to Government School	60,000
2. Subsidy from Trade Association for supply of quality biscuits	15,000
Items not adjusted in the price given in (i) above:	
3. Tax levied by Municipal Authority	12,000
4. Packing Charges	6,000
5. Late fee paid by the recipient of supply for delayed payment of invoice	2,500

OR

(C) You are required to calculate, ITC available for the month of March 2021 from the given information of Ajanta Ltd.

Particulars	₹
Accounting services availed	36,000
Professional fees paid to Mr. Avi for providing Auditing Services	18,000
Refreshments provided during Annual Day celebrations	72,000
Raw Materials used in production process	54,000
Repairs of building premises (No tax invoice available)	1,26,000
Purchase of Plant & Machinery	90,000
Inputs purchased for constructing 1st floor	8,000

(D) Determine place of supply , nature of supply and the type of tax leviable in the following cases:

1. H Ltd. of Haryana gets a lift installed at office in Delhi from supplier F Ltd. located in Faridabad.
2. Zubin is travelling from Mumbai to Mysore by train. He purchases snacks and beverages while on the train. The food items were loaded into the train at Mumbai by A Bakers located in Mumbai.
3. B Ltd. of Nagpur sells 30 laptops to C of Pune. The goods are delivered by B Ltd. to C at Pune.
4. Karan Batra from New Delhi purchases a Laptop from an Electronic store in UP. The laptop is delivered by the shop owner to Karan's residence in New Delhi.



Q.3

(A) Kewalya started business in April 2021. From which month he will be liable for registration as per the provisions of the GST Act., Give reasons.

Month/Year (2021)	Purchases		Sales	
	Tax free	Taxable	Tax free	Taxable
April to June	3,50,000	1,35,000	5,50,000	8,00,000
July	2,500	24,000	6,00,000	5,60,000
August	3,500	52,000	1,00,000	6,50,000
September	3,000	25,000	4,00,000	2,80,000
October	4,500	72,000	2,50,000	7,50,000
November	6,000	2,25,000	4,500	3,60,000
December	9,000	75,000	7,000	84,000

(B) Explain the provisions of best judgement assessment.

OR

(C) Discuss the provisions of Tax Collection at Source.

(D) Discuss the provisions for furnishing the details of inward supply u/s 38.

Q.4

Explain the following Concepts: (5 Mark Each)

(A) Mixed supply with example

(B) Payment voucher

(C) Casual taxable Person

(08)

(07)

(07)

(08)

(15)



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (November 2022 to March 2023)			
Examination: End Semester Examination March/April 2023 (UG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C403	Name of the Course: Business Economics		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks
Q.1	a. Elaborate on components of Aggregate Demand.	07
	b. Elucidate the circular flow of income in a Two-sector economy with Saving and Investment.	08
	Or	
	c. What are the determinants of investment?	07
Q.2	d. Explain the implications of Keynes's Psychological Law of consumption.	08
	a. List down the motives for Liquidity preference as per Keynes.	07
	b. Briefly explain the Cost-Push Inflation.	08
	Or	
Q.3	c. Outline the significant objectives of monetary policy.	07
	d. Explain the fiscal measures to control Inflation.	08
	a. Discuss The Principle of Sound Finance.	07
	b. What are the Objectives of Fiscal Policy?	08
Q.4	Or	
	c. Explain the types of Disequilibrium of Balance of Payments.	07
	d. Explain in detail different concepts of Deficit.	08
	Conceptual Questions. (3 Marks Each)	15
	a. Liquidity Trap	
	b. Monetised Deficit	
	c. Discretionary Fiscal Policy	
	d. Devaluation of Currency	
	e. GNP at Market Price	



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Semester (November 2022 to March 2023)			
Examination: End Semester Examination March/April 2023 (UG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C403	Name of the Course: Business Economics		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks
Q.1	a. What is Macro Economics? Explain the scope of macroeconomics.	07
	b. Elucidate the circular flow of income in an open economy.	08
	Or	
	c. What are the different types of investment?	07
	d. Enumerate the phases of the business cycle.	08
Q.2	a. Explain the RBI's measures of money supply.	07
	b. What is the velocity of the circulation of money? What factors determine the velocity of circulation of money?	08
	Or	
	c. Define Inflation. Explain the effects of Inflation in detail.	07
	d. Describe instruments of monetary policy.	08
Q.3	a. Describe the Instrument of fiscal policy.	07
	b. Explain the canons of taxation.	08
	Or	
	c. Discuss the benefits of foreign portfolio investment.	07
	d. Describe components of capital and current accounts of balance of payments.	08
Q.4	Conceptual Questions. (3 Marks Each)	15
	a. Foreign Direct Investment	
	b. Public Goods	
	c. Stagflation	
	d. High Powered Money	
	e. GNP at Market Price	



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Semester: November 2022- April 2023			
Examination: ESE Examination April 2023 (UG Programme)			
Programme code: 05 Programme: B.COM (Banking & Finance)		Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya College (SKSC)		Name of the department: Accounting & Finance	
Course Code: 131U05V404	Name of the Course: Entrepreneurship Management		Duration: 2 Hrs Max. Marks: 60
Instructions: 1. Figures to the right indicate full marks 2. Q1 to Q3 are compulsory subject to internal choice 3. Q4 is compulsory without any internal choice.			

Question No.		Max. Marks
Q-1	A. Explain entrepreneurship. Enumerate the factors responsible for its growth. B. Discuss the challenges/limitations in entrepreneurship.	8 7
Q - 1	OR C. Explain the possible sources of idea generation for starting a new venture D. Elaborate the qualities required to be a successful entrepreneur.	8 7
Q-2	A. What is a business plan? Explain its importance in entrepreneurship B. Explain LLP as a form of business organization.	8 7
Q-2	OR C. Explain the concept of marketing mix with suitable example. Enumerate its significance.	15
Q-3	A. Differentiate between an entrepreneur and intrapreneur. B. Explain the concept of social entrepreneurship in length.	8 7
Q-3	OR C. Explain the role of CSR in business. D. Elucidate the characteristics of intrapreneur.	8 7
Q-4	Explain the following concepts in brief (Attempt all) 1. Promotion 2. Creativity 3. Product 4. Factors of production 5. Pricing strategy	15



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Semester: November 2022- April 2023			
Examination: ESE Examination April 2023 (UG Programme)			
Programme code: 05		Class: SY	Semester: IV
Programme: B.COM (Banking & Finance)			
Name of the Constituent College: S K Somaiya College (SKSC)		Name of the department: Accounting & Finance	
Course Code: 131U05V404	Name of the Course: Entrepreneurship Management		Duration: 2 Hrs Max. Marks: 60
Instructions: 1. Figures to the right indicate full marks 2. Q1 to Q3 are compulsory subject to internal choice 3. Q4 is compulsory without any internal choice.			

Question No.		Max. Marks
Q-1	A. Define Entrepreneurship. Enumerate the functions of an entrepreneur B. Explain any 2 theories of entrepreneurship in length.	8 7
Q - 1	OR C. Explain the various kinds of entrepreneurs in detail	15
Q-2	A. Substantiate the stages in developing a new product. B. Discuss the concept of marketing mix.	8 7
Q-2	OR C. Explain LLP as a form of business organization. D. Write a short note on proprietary form of business.	8 7
Q-3	A. Who is an Intrapreneur? Explain the characteristics of an intrapreneur. B. Differentiate between a social entrepreneur and business entrepreneur.	8 7
Q-3	OR C. Discuss the various sources of short term and long term finance that can be raised in venture development.	15
Q-4	Explain the following concepts in brief (Attempt all) 1. Innovation 2. Sources of Idea 3. HR Plan 4. Pure Entrepreneur 5. Challenges in entrepreneurship	15



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BBF-VI

Semester (November 2022 to March 2023)			
Examination: End Semester Examination March/April 2023 (UG Programmes)			
Programme code: 05		Class: TYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U06C501		Name of the Course: Non Banking Financial Companies(NBFC)	
Duration: 2 Hrs.		Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Explain with relevant examples or case studies			

Question No.		Max. Marks
Q.1	A) What is NBFC ? Describe the role & function of NBFC B) List & describe top 10 NBFC's in Market Or A) Give an Example / Case study of any one NBFC of your choice B) List & describe top 5 NBFC's in the market known for their specific USP's	(7) (8) (7) (8)
Q.2	A) Explain meaning of Financial System & list down functions of financial system B) Discuss in Detail about the challenges encountered by NBFC with Diagram Or A) Explain in detail Financial System with chart & examples as applicable.	(8) (7) (15)
Q.3	A) What is a charge & explain types of securities with their characteristics B) With Suitable examples explain Mortgages & types of Mortgages Or A) what are different types of profit margins and explain cost of funds with examples.	(8) (7) (15)
Q.4	Conceptual Questions (3 Marks Each) 1.LC 2. Tranche 3.Cash Flow Financing 4. DPD 5. Pretax Profit margin	15



Semester (November 2022 to March 2023)		
Examination: End Semester Examination March/April 2023 (UG Programmes)		
Programme code: 05 Programme: Banking & Finance	Class: TYBBF	Semester: IV
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: : 131U06C501	Name of the Course: Non Banking Financial Companies(NBFC)	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Explain with relevant examples or case studies		

Question No.		Max. Marks
Q.1	A)What are the different types/categories of NBFC's registered with RBI Or B) List down the Salient features of NBFC's regulations which depositors may note at the time of investments and precautions before placing deposits with NBFC's .	(15) (15)
Q.2	A) 6 factors that led to growth of NBFC's in India & what is making this growth happen Or B) Draw & explain with relevant examples the Stock Market Sectors.	(15) (15)
Q.3	A) Draw & explain capitalization of borrowing cost with chart & examples B)What is credit monitoring & explain need for credit monitoring Or A) Explain credit monitoring with 4 stages & also draw risk pyramid diagram to explain with examples.	(8) (7) (15)
Q.4	Conceptual Questions : (3 Marks Each) 1.Pledge 2.Hypothetication 3.Assignment 4.Lien 5.Set off	15



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Semester (November 2022 to March 2023)				
Examination: End Semester Examination March/April 2023 (UG Programmes)				
Programme code: 05		Class: TYBBF	Semester: IV	
Programme: Banking & Finance				
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting and Finance		
Course Code: 131U05C602	Name of the Course: Central Banking and Monetary policy			
Duration: 2 Hrs.	Maximum Marks: 60			
Instructions: 1) Attempt all questions 2) Draw neat diagrams wherever necessary				
Question				

Question No.		Max. Marks
Q.1	a. "Central banks functions are different from commercial banks". Enumerate this statement by discussing core functions of central bank.	(8)
	b. Describe the communication policy of central bank.	(7)
	OR	
Q.2	c. "Indian Financial system plays a pivotal role in stabilizing monetary policy" Explain this statement with reference to Structure of Indian Financial system.	(15)
	a. Describe the organizational structure and functions of Bank of Japan.	(8)
	b. Discuss World Bank and its subsidiaries.	(7)
Q.3	OR	
	c. Analyze financial market in exhibiting asymmetric information.	(15)
	a. RBI adopts various tools to control inflation. Explain Quantitative and Qualitative tools adopted by RBI.	(15)
Q.4	OR	
	b. Define monetary policy and explain the monetary policy in India during last 5 years.	(15)
	Conceptual questions (5 marks each)	
Q.4	a. Term structure interest.	(15)
	b. Keynes liquidity theory of Interest.	
	c. People's Bank of China.	