

# SOMAIYA

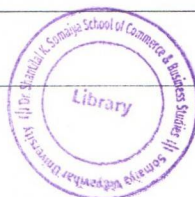
## VIDYAVIHAR UNIVERSITY

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

### QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: V
	OCT/NOV-2024

Sr. No.	Subject	Available
1.	131U05V501 – Management Accounting (A) , (B)	
2.	131U05K501 – Research Methodology	
3.	131U05C501 – International Banking & Finance	
4.	131U05C502 – Credit Management (A) , (B)	
5.	131U05C503 – Marketing of Financial Services	
6.	131U05V503 – Treasury Management	
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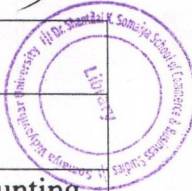
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ATKT Exam, March 2025



**SOMAIYA**  
VIDYAVIHAR UNIVERSITY

Ty BBF, Sem V  
05/03/25 (K2C)



<b>November 2024</b>		
<b>Examination: End Semester Examination April 2024 (UG Programmes)</b>		
<b>Programme code: 05</b>	<b>Class: TYBBF</b>	<b>Semester: V</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: 131U05V501</b>	<b>Name of the Course: Management Accounting</b>	
<b>Duration: 2 Hrs.</b>	<b>Maximum Marks: 60</b>	
<b>Instructions: 1) Figures to the right indicates the full Marks .</b>		
<b>2) use of simple calculator is allowed.</b>		

Q. No.		Max. Marks	CO																																																																		
Q. 1	<p>(A) Prepare Comparative Revenue Statement in Vertical Form of Guruji ltd. From the Following Detail:</p> <p style="text-align: center;"><b>GURUJI Ltd.</b> <b>Profit and Loss A/c for the year ended 31<sup>st</sup> march</b></p> <table><tr><th>Particulars(DEBIT)</th><th>2018 (Rs.)</th><th>2019 (Rs.)</th></tr><tr><td>To Opening stock</td><td>2,25,000</td><td>3,00,000</td></tr><tr><td>To Purchases</td><td>22,50,000</td><td>32,10,000</td></tr><tr><td>To Interest Paid</td><td>1,50,000</td><td>1,50,000</td></tr><tr><td>To Depreciation:</td><td></td><td></td></tr><tr><td>    Furniture</td><td>15,000</td><td>15,000</td></tr><tr><td>    Machinery</td><td>36,000</td><td>30,000</td></tr><tr><td>To Administrative Exp.</td><td>2,94,000</td><td>4,41,000</td></tr><tr><td>To Selling Exp.</td><td>4,56,000</td><td>7,53,000</td></tr><tr><td>To Carriage Outward</td><td>75,000</td><td>3,15,000</td></tr><tr><td>To Loss on sale of machinery</td><td>-</td><td>15,000</td></tr><tr><td>To Wages</td><td>1,95,000</td><td>3,00,000</td></tr><tr><td>To Provision for Tax</td><td>5,70,000</td><td>4,35,000</td></tr><tr><td>To Net Profit</td><td>5,70,000</td><td>4,35,000</td></tr><tr><td></td><td><b>48,36,000</b></td><td><b>63,99,000</b></td></tr><tr><td></td><td></td><td></td></tr><tr><td><b>Particulars (CREDIT)</b></td><td><b>2018 (Rs.)</b></td><td><b>2019 (Rs.)</b></td></tr><tr><td>By Sales</td><td>45,00,000</td><td>60,00,000</td></tr><tr><td>By Closing Stock</td><td>3,00,000</td><td>3,60,000</td></tr><tr><td>By Dividend</td><td>12,000</td><td>39,000</td></tr><tr><td>By Profit on Sales of investment</td><td>24,000</td><td>-</td></tr><tr><td></td><td><b>48,36,000</b></td><td><b>63,99,000</b></td></tr></table>	Particulars(DEBIT)	2018 (Rs.)	2019 (Rs.)	To Opening stock	2,25,000	3,00,000	To Purchases	22,50,000	32,10,000	To Interest Paid	1,50,000	1,50,000	To Depreciation:			Furniture	15,000	15,000	Machinery	36,000	30,000	To Administrative Exp.	2,94,000	4,41,000	To Selling Exp.	4,56,000	7,53,000	To Carriage Outward	75,000	3,15,000	To Loss on sale of machinery	-	15,000	To Wages	1,95,000	3,00,000	To Provision for Tax	5,70,000	4,35,000	To Net Profit	5,70,000	4,35,000		<b>48,36,000</b>	<b>63,99,000</b>				<b>Particulars (CREDIT)</b>	<b>2018 (Rs.)</b>	<b>2019 (Rs.)</b>	By Sales	45,00,000	60,00,000	By Closing Stock	3,00,000	3,60,000	By Dividend	12,000	39,000	By Profit on Sales of investment	24,000	-		<b>48,36,000</b>	<b>63,99,000</b>	(15)	CO1
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	<b>OR</b>																																																																				



(B) The following are the Balance sheet of Jay Ltd. for the year ending 31<sup>st</sup> March, 2020.

Liabilities	Rs.	Assets	Rs.
Equity share capital	4,00,000	Fixed Assets	4,80,000
Preference share capital	2,00,000	Stock	80,000
Reserves	40,000	Debtors	2,00,000
Profit & Loss A/c.	30,000	Bills Receivable	40,000
Bank overdraft	1,00,000	Prepaid expenses	20,000
Creditors	80,000	Cash at Bank	1,00,000
Provision for Taxation	40,000		
Proposed dividend	30,000		
	<b>9,20,000</b>		<b>9,20,000</b>

Convert the above balance sheet in vertical form and prepare common size statement.

(15)

CO1

Q. 2

(A) Following is the Balance sheet as at 31<sup>st</sup> March, 2020.

Liabilities	Rs.	Assets	Rs.
6% Pref. share capital	2,50,000	Fixed Assets	6,00,000
Equity share capital	3,00,000	Trade Investment	1,14,000
Capital Reserve	27,500	Marketable Investment	55,000
General Reserve	78,000	Stock	40,500
Profit & Loss A/c.	15,000	Sundry Debtors	1,05,000
8% Debentures	1,75,000	Prepaid Exps.	3,000
Bank overdraft	80,000	Cash & Bank balance	50,000
Sundry creditors	47,000	Preliminary Exps.	11,000
Outstanding expenses	6,000		
	<b>9,78,500</b>		<b>9,78,500</b>

You are required to convert the above in vertical form and calculate :

- Current Ratio
- Quick Ratio
- Proprietary Ratio
- Capital gearing ratio

**OR**

(B) Following is the Trading and P & L A/c of Sidharth Ltd. For the year ended 31<sup>st</sup> March 2017. You are required to calculate

- Gross Profit Ratio
- Operating Cost Ratio
- Stock turnover Ratio
- Expenses ratio
- Creditor turnover ratio

(15)

CO2

(15)

CO2





Particular	Rs.	Particular	Rs.
To Opening Stock	70,000	By Sales	9,00,000
To Purchases	5,40,000	By Closing Stock	80,000
To Wages	2,14,000		
To Gross Profit c/d	1,56,000		
	<b>9,80,000</b>		<b>9,80,000</b>
To Salaries	26,000	By Gross Profit b/d	1,56,000
To Rent	5,000	By Interest on Investment	5,000
To other office expenses	15,000		
To Selling Expenses	10,000		
To Depreciation	30,000		
To Interest	5,000		
To Provision for Tax	20,000		
To Net Profit c/d	50,000		
	<b>1,61,000</b>		<b>1,61,000</b>

Other information:

Average Creditors Rs. 70,000, Average Bills payable Rs. 20,000  
Capital Employed Rs. 6,20,000

Q.3

(A) From the following details relating to the Accounts of Grow More Ltd. You are required to prepare Cash Flow Statement.

(15)

CO3

Liabilities	31-3-22 Rs.	31-3-23 Rs.
Equity Share Capital	2,00,000	2,50,000
12% Debentures	1,00,000	80,000
10% Pref. Share Capital	50,000	80,000
Bank Loan	70,000	1,10,000
Reserves	20,000	25,000
Profit and Loss A/c	50,000	60,000
Creditors	60,000	75,000
Bills Payable	40,000	33,000
	<b>5,90,000</b>	<b>7,13,000</b>
Assets	31-3-22 Rs.	31-3-23 Rs.
Bank	35,000	16,000
Stock	40,000	75,000
Debtors	90,000	1,50,000
Machinery	75,000	60,000
Furniture	10,000	8,000
Land	1,70,000	2,80,000
Buildings	1,40,000	99,000
Goodwill	30,000	25,000
	<b>5,90,000</b>	<b>7,13,000</b>

**Additional Information:**

(1) Depreciation charged during 2023 was Rs.4,000 on Furniture, Rs.12,000 on Machinery and Rs.20,000 on Buildings.



	(2) Part of Machinery was sold for Rs.15,000 at a loss of Rs.4,000. (3) During 2023 interim dividend was paid Rs.10,000 & Income Tax was paid Rs.5,000. (4) During the year part of the Building was sold at Book-value.																									
	OR																									
	(B) From the following information provided by M/s. Kavya & Co. Pvt. Ltd., prepare a statement showing working capital requirements for the year 2021-22: a) Estimated sales for the year 2021-22 Rs.43,20,000/- b) Estimated cost structure ratios to selling price-raw materials 60%, labour 20% and overheads 10%. c) Selling price Rs.20/- per unit. d) Raw materials remain in stock for 2 months. e) Materials remain in process for 1 month. f) Finished goods remain in stock for 1 month. g) Customers are allowed 2 months credit. h) Suppliers allow 1 month credit. i) Time lag in payment of wages is one month. j) Time lag in payment of overheads is half a month. k) Cash & Bank Balance is expected to be 25% of the debtors. l) Provide a margin of safety at 10%. m) Debtors are to be calculated at selling price. n) During the manufacturing process labor and overhead accrue evenly.	(15)	CO4																							
Q.4	<b>Attempt the following: (5 mark each)</b> (A) PQR Ltd furnished the following information for the year ended 2019-20:- <table><tr><td>Opening balance of Debtors</td><td>2,20,000</td></tr><tr><td>Closing Balance of Debtors</td><td>2,80,000</td></tr><tr><td>Total sales</td><td>8,00,000</td></tr><tr><td>Cash sales</td><td>20% of total sales</td></tr></table> Calculate the following: (i) Debtor turnover ratio (ii) the average collection period (assuming 365 days a year) for the year 2019-20. (iii) Comment on the collection policy of the company.  B) From the following information calculate cash flow from investing activities. <table><tr><td></td><td>Purchased</td><td>Sold</td></tr><tr><td>1.Machinery</td><td>8,00,000</td><td>45,000</td></tr><tr><td>2. Investment</td><td>3,00,000</td><td>1,50,000</td></tr><tr><td>3. Furniture</td><td>1,00,000</td><td>2,50,000</td></tr><tr><td>4. Goodwill</td><td>1,00,000</td><td></td></tr></table> 5. Interest Received on investment Rs. 15,000 6. Dividend received on shares Rs. 21,000.  C) Discuss the advantages of adequate working capital.	Opening balance of Debtors	2,20,000	Closing Balance of Debtors	2,80,000	Total sales	8,00,000	Cash sales	20% of total sales		Purchased	Sold	1.Machinery	8,00,000	45,000	2. Investment	3,00,000	1,50,000	3. Furniture	1,00,000	2,50,000	4. Goodwill	1,00,000		(15)	CO2,3,4
Opening balance of Debtors	2,20,000																									
Closing Balance of Debtors	2,80,000																									
Total sales	8,00,000																									
Cash sales	20% of total sales																									
	Purchased	Sold																								
1.Machinery	8,00,000	45,000																								
2. Investment	3,00,000	1,50,000																								
3. Furniture	1,00,000	2,50,000																								
4. Goodwill	1,00,000																									





**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



**November 2024**

**Examination: End Semester Examination (UG Programmes)**

**Programme code: 05**

**Programme: Banking & Finance**

**Class: TYBBF**

**Semester: V**

**Name of the Constituent College: S K Somaiya College**

**Name of the Department: Accounting & Finance**

**Course Code: 131U05V501**

**Name of the Course: Management Accounting**

**Duration: 2 Hrs.**

**Maximum Marks: 60**

**Instructions: 1) Figures to the right indicates the full Marks .**

**2) use of simple calculator is allowed.**

Q. No.		Max. Marks	CO																																																												
Q.1	(A) Following is the Balance sheet of Ghanshyam Ltd. as on 31 <sup>st</sup> December, 2021 and 2022.	(15)	CO1																																																												
	<table><tr><th>Liabilities</th><th>2021 (Rs.)</th><th>2022 (Rs.)</th></tr><tr><td>Equity share capital</td><td>1,50,000</td><td>2,00,000</td></tr><tr><td>General Reserve</td><td>10,000</td><td>20,000</td></tr><tr><td>Profit &amp; Loss A/c.</td><td>30,000</td><td>40,000</td></tr><tr><td>8% Preference capital</td><td>40,000</td><td>20,000</td></tr><tr><td>Debentures</td><td>65,000</td><td>60,000</td></tr><tr><td>Bank overdraft</td><td>15,000</td><td>20,000</td></tr><tr><td>Creditors</td><td>20,000</td><td>35,000</td></tr><tr><td>Bills payable</td><td>30,000</td><td>25,000</td></tr><tr><td></td><td><b>3,60,000</b></td><td><b>4,20,000</b></td></tr><tr><th>Assets</th><th>2021 (Rs.)</th><th>2022 (Rs.)</th></tr><tr><td>Land &amp; Building</td><td>75,000</td><td>90,000</td></tr><tr><td>Plant &amp; Machinery</td><td>85,000</td><td>1,00,000</td></tr><tr><td>Furniture &amp; fittings</td><td>6,000</td><td>18,000</td></tr><tr><td>Investment</td><td>12,000</td><td>15,000</td></tr><tr><td>Stock</td><td>94,500</td><td>75,000</td></tr><tr><td>Sundry Debtors</td><td>77,250</td><td>90,000</td></tr><tr><td>Cash</td><td>7,250</td><td>27,000</td></tr><tr><td>Preliminary expenses</td><td>3,000</td><td>5,000</td></tr><tr><td></td><td><b>3,60,000</b></td><td><b>4,20,000</b></td></tr></table>	Liabilities	2021 (Rs.)	2022 (Rs.)	Equity share capital	1,50,000	2,00,000	General Reserve	10,000	20,000	Profit & Loss A/c.	30,000	40,000	8% Preference capital	40,000	20,000	Debentures	65,000	60,000	Bank overdraft	15,000	20,000	Creditors	20,000	35,000	Bills payable	30,000	25,000		<b>3,60,000</b>	<b>4,20,000</b>	Assets	2021 (Rs.)	2022 (Rs.)	Land & Building	75,000	90,000	Plant & Machinery	85,000	1,00,000	Furniture & fittings	6,000	18,000	Investment	12,000	15,000	Stock	94,500	75,000	Sundry Debtors	77,250	90,000	Cash	7,250	27,000	Preliminary expenses	3,000	5,000		<b>3,60,000</b>	<b>4,20,000</b>		
Liabilities	2021 (Rs.)	2022 (Rs.)																																																													
Equity share capital	1,50,000	2,00,000																																																													
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	You are required to prepare Comparative Balance sheet (in vertical form).																																																														
	OR																																																														
	(B) You are required to prepare convert the given Profit & loss A/C in vertical form and calculate trend percentage.	(15)	CO1																																																												



Particulars	2018 (Rs.)	2019 (Rs.)	2020 (Rs.)
Net sales	30,000	40,000	50,000
Opening stock	3,000	5,000	7,000
Purchases	17,000	19,000	20,000
Wages	1,500	3,000	2,000
Carriage inward	2,000	4,000	4,000
Closing stock	5,000	7,000	6,000
Office expenses	1,000	1,200	1,500
Selling expenses	700	900	1,000
Finance expense	600	1,000	2,000
Non-operating income	800	900	1,000
Non operating exps	500	300	500
tax	40%	40%	40%

Q.2

(A) Following is the Balance Sheet of Star Products Ltd.

(15)

CO2

Liabilities	on 31-3-22	Assets	on 31-3-22
Equity Share Cap.	5,00,000	Fixed Assets	13,00,000
General Reserve	3,20,000	Investments	4,00,000
10% Debentures	7,50,000	Stock	8,50,000
Profit & loss A/c	7,40,000	Sundry debtors	5,00,000
Sundry Creditors	2,30,000	Prepaid Expenses	40,000
Bank Overdraft	4,00,000	Bills Receivables	78,000
Bills payable	1,80,000	Cash	62,000
Proposed Dividend	1,50,000	Preliminary Exp.	40,000
	<b>32,70,000</b>		<b>32,70,000</b>

#### Other Information

Sales Rs. 12,00,000. Earning before interest and tax Rs. 3,25,000.

You are required to compute the following ratios –

- (1) Current Ratio
- (2) Debt Equity Ratio
- (3) Proprietary Ratio
- (4) Stock to Working Capital Ratio
- (5) Return on capital employed

OR

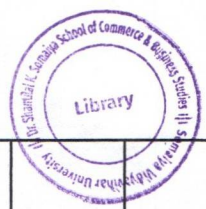
(B) From the following Trading and Profit and Loss Account of Tata Chemicals Ltd. for the year ended 31<sup>st</sup> March, 2022. Convert it in vertical form and calculate :

(15)

CO2

- (i) Gross Profit Ratio
- (ii) Operating Ratio
- (iii) stock turnover ratio
- (iv) Expenses Ratio





Particulars	Rs.	Particulars	Rs.
To Opening Stock	4,00,000	By Sales	25,00,000
To Purchase	9,80,000	By Closing Stock	6,00,000
To Wages	2,90,000	By Dividend Received	11,000
To Factory Expenses	1,90,000		
To Office Salaries	2,50,000		
To Selling Expenses	1,12,500		
To Dep. On Machinery	2,50,000		
To Provision for Tax	1,40,500		
To transfer to General Reserve	2,00,000		
To Net Profit	2,98,000		
	<b>31,11,000</b>		<b>31,11,000</b>

Q.3

(A) The Balance sheets of Atul Ltd. are as follows:

(15)

CO3

Liabilities	2020	2021
	Rs.	Rs.
Equity share capital	1,50,000	2,50,000
General Reserve	--	30,000
Debentures	59,000	--
Sundry Creditors	57,000	46,000
Bills payable	30,000	6,000
Provision for Tax	20,000	25,000
Proposed Dividend	15,000	20,000
Profit & Loss A/c.	6,000	29,000
<b>TOTAL</b>	<b>3,37,000</b>	<b>4,06,000</b>
Assets	2020	2021
	Rs.	Rs.
Goodwill	55,000	45,000
Land & Building	80,000	90,000
Plant & Machinery	40,000	1,00,000
Stock	42,000	53,000
Debtors	90,000	98,000
Bills Receivable	8,000	12,000
Prepaid Expenses	6,000	4,000
Cash in hand	10,000	4,000
Bank balance	6,000	--
<b>TOTAL</b>	<b>3,37,000</b>	<b>4,06,000</b>

- During the year 2021, Depreciation of Rs.8,000/- and Rs.10,000 have been charged on Land & Building and Plant & Machinery respectively.
- An Interim dividend of Rs.7,500 was paid during the year.
- During the year 2021, Machinery having a Book value of Rs.8,000 was sold for Rs.7,000.

Prepare a cash flow statement for the year ended 31st Dec., 2021.



**OR**

(B) Yash Raj Ltd. provides the following information:

- a) Projected Annual Material and labor cost of company is Rs 21,60,000 and Rs 16,20,000 respectively.
- b) Cost of sales consists of material, labour and overheads cost only.
- c) Production and sales take place evenly throughout the year.
- d) As per the credit policy of the company. Debtors (at selling price) at three months credit will be Rs 13,50,000. However for working capital statement investment in debtors is to be considered at cost.
- e) Raw material are in stock on an average for one month.
- f) Finished goods are in stock on an average for half a month. Credit allowed by suppliers is two months.
- g) Materials remain in process on an average for one month.
- h) Company sales goods at 25% profit on cost.
- i) Time lag in payment of wages and overheads is one month.
- j) Cash balance is to be maintained at Rs 3,30,000.
- k) Margin of safety @ 10%

You are required to prepare a statement showing working capital requirements

(15)

CO4

Q.4

**Attempt the following: (5 mark each)**

A) Consider the following account balances presented in the particular order:-

Cash	Rs.50,000
Creditors	Rs.20,000
Loan Payable	Rs.6,00,000
Debtors	Rs.40,000
Inventory	Rs. 1,20,000
Wages Payable	Rs.20,000
Provision for tax	Rs.10,000
Marketable securities	Rs. 55,000

Calculate:

A. Working capital.

B. Current ratio

B) Find out funds from operating activities from the following information:

Particulars	2022 (Rs.)	2023 (Rs.)
Profit & loss Account	40,000	50,000
General Reserve	60,000	65,000
Provision for Depreciation	40,000	48,000
Goodwill	8,000	5,000
Sundry debtors	15,000	7,000
creditors	20,000	18,000

A machinery sold for Rs. 15,000 (book value was Rs. 12,000).

(C) Discuss the different types of working capital.

(15)

CO1,  
2,3



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**November 2024**

**Examination: End Semester Examination (UG/PG Programmes)**

<b>Programme code: 05</b>		<b>Class: TYBBF</b>	<b>Semester: V</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: 131U05K501</b>	<b>Name of the Course: Research Methodology</b>		
<b>Duration: 2 Hrs.</b>	<b>Maximum Marks: 60</b>		
<b>Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary</b>			

Question No.		Max. Marks	CO Attainment
Q.1	(a) Discuss the criteria for conducting good research	8	CO1
	(b) "Testing of Hypothesis is important" Justify this statement by explaining the process of Hypothesis.	7	CO2
	OR (c) Explain Inductive and Deductive approach with example in detail.	15	CO1
Q.2	(a) Discuss various non-probability sampling methods in detail.	8	CO3
	(b) Explain the process of selection and formulation of a research problem.	7	CO2
	OR (c) Discuss Anova, Mann Whitney U test and T test in detail.	15	CO4
Q.3	(a) A researcher is studying the effect of the number of hours students spend studying on their final exam score. (1) Identify Independent variable and dependent variable. (2) Create Null and Alternative Hypothesis statement.	8	CO4
	(b) Explain the criteria for a good research report.	7	CO5
	Or (c) Enumerate any three types of scales of measurement applied in research.	15	CO4
Q.4	<b>Conceptual Questions</b>  a. Technical Report  b. Ordinal scale with example  c. Multistage sampling	5  5  5	CO5  CO4  CO3





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November 2024			
Examination: End Semester Examination November 2024 (UG/PG Programmes)			
Programme code: 05		Class: TYBBF	Semester: V
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C501	Name of the Course: International Banking & Finance		
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	a. What is International Finance? Discuss its scope in detail.	07	CO1
	b. What is the Current account and Capital account in the balance of payments?	08	CO1
	Or		
	c. Explain the features of Bretton Woods System.	07	CO1
	d. Write a note on BRICS development bank.	08	CO1
Q.2	a. What is Risk Management? Explain the various risks faced by banks.	07	CO5
	b. Explain the different parameters of country risk analysis.	08	CO5
	Or		
	c. What are various internal hedging techniques?	07	CO5
	d. Write a note on derivatives.	08	CO5
Q.3	a. Write a note on NRO and NRE accounts.	07	CO4
	b. What is Merchant Banking? Explain its features.	08	CO4
	Or		
	c. What is loan syndication? Explain the stages involved in its process of loan syndication.	07	CO4
	d. Explain the risks in international lending operations.	08	CO4
Q.4	Questions based on Forex Arithmetic (5 Marks Each)	15	
	a. GBP/USD 1.6666/1.7777 USD/INR 60.1111/60.2222 Calculate Cross Currency Exchange Rate for GBP/INR.		CO2
	b. EUR/INR 77.2222/5555 Calculate Mid Rate, Spread and Percentage spread.		CO2
	c. The following are the quotes of USD/INR from two different banks. Find arbitrage opportunities for ₹ 1 million contract. Bank A 47.98/48.53 Bank B 48.64/48.84		CO3



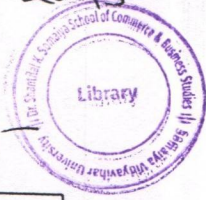
ATKT Exam, March-2025

BBF - Sem V

04/03/2025



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November 2024

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

**Programme code: 05**

**Programme: Banking & Finance**

**Class: TYBBF**

**Semester: V**

**Name of the Constituent College: S K Somaiya College**

**Name of the Department: Accounting & Finance**

**Course Code: 131U05C502**

**Name of the Course: Credit Management**

**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	a. What is the Importance of KYC in Credit Management. b. Elaborate any Five Principles of Credit Management. <b>OR</b> c. Explain the process of landing to Trust & Associations. d. Explore RBI Directives for Credit Management.	7 8 8 7	CO 2 CO 2 CO 2 CO 1
Q.2	a. Explain Documentation & Disbursement process in Project Finance. b. Discuss Loans provided to wholesalers & Supermarkets. <b>OR</b> c. Write a note on Loan Against Book debts and Supply Bills. d. Describe Advances provided for Life Insurance policies & Securities.	7 8 7 8	CO 3 CO 3 CO 3 CO 3
Q.3	a. What are the steps to be followed for Corporate Restructuring? b. What is Compromise Scheme for NPA restructuring? <b>OR</b> c. Write a Note on Asset Reconstruction Companies. d. What are the prudential Norms to be followed for NPA Management.	7 8 8 7	CO 4 CO 4 CO 4 CO 4
Q.4	Explain the following concepts. a. Insolvency And Bankruptcy Code 2016 b. National Asset Reconstruction company (NARCL) c. Project Finance d. TONDON COMMITTEE e. SERFAESI Act	3 3 3 3 3	CO 4 CO 4 CO 3 CO 2 CO 2





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November 2024			
Examination: End Semester Examination April 2024 (UG/PG Programmes)			
Programme code: 05		Class: TYBBF	Semester: V
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C502	Name of the Course: Credit Management		
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	a. Which are the three "C" in the Purpose of Lending?	7	CO 1
	b. Explain Credit Management in the context of Trading.	8	CO 1
	<b>OR</b>		
	c. What is the Fair Practice Code followed by the banks for providing credit to the customers.	8	CO 2
Q.2	d. Discuss any five types of local credit provided by Indian Banks.	7	CO 1
	a. What is Loan Pricing? Explain Fixed and Floating Rates.	7	CO 3
	b. Discuss Consumer Profitability Analysis.	8	CO 3
	<b>OR</b>		
Q.3	c. Discuss Loan Processing with the help of Sectioning & Monitoring Activities.	7	CO 3
	d. Explain Credit Analysis of Consumer Loan in detail.	8	
	a. What are the steps for identifying NPA in Banks?	7	CO 4
	b. Discuss Asset Classification in NPA of Bank.	8	CO 4
Q.4	<b>OR</b>		
	c. Discuss Pre-sanction Appraisal in NPA.	8	CO 4
	d. Define Identification process of existing NPA & likely to be NPA account in future.	7	CO 4
	<b>OR</b>		
Q.4	Explain the following concepts.		
	a. Govt. Sponsored Loans to Priority Sector	3	CO 3
	b. CHORE COMMITTEE	3	CO 2
	c. Willful defaulter	3	CO 4
	d. SERFAESI Act	3	CO 4
	e. Lok Adalat	3	CO 4





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**November 2024**

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

**Programme code: 05**

**Programme: Banking & Finance**

**Class: TYBBF**

**Semester: V**

**Name of the Constituent College: S.K. Somaiya College**

**Name of the Department: Accounting & Finance**

**Course Code: 131U05C503**

**Name of the Course: Marketing of Financial Services**

**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	A) Explain the distinctive features of Service Marketing.	8	CO1
	B) Explain the types of financial instruments.	7	CO1
	OR		
	C) Explain the new developments and trends in innovative financial products in India.	8	CO1
Q.2	D) Explain the difference between products and services marketing.	7	CO1+CO2
	A) Explain the 7 Ps of service marketing stating suitable examples.	15	CO2+CO3
	OR		
	B) Explain the determinants of customer satisfaction.	8	CO2
Q.3	C) Explain the dimensions of Service Quality.	7	CO2
	A) How to improve the quality of services and productivity in organizations?	15	CO4
	OR		
	B) Explain the benefits of customer feedback.	8	CO4
Q.4	C) Explain the regulations governing financial services marketing.	7	CO4
	<b>Case Study:</b>  Coca-Cola launched its 'Share a Coke' campaign in Australia in 2011.1 The campaign featured the slogan "Share a Coke with" printed on Coca-Cola bottles in addition to a variety of the most popular names printed on each bottle next to the slogan. The campaign was so successful that the company decided to launch it in multiple countries worldwide, including the United Kingdom, China, Spain, etc. Of course, Coca-Cola had to conduct market research to discover which names were the most popular in each country. The most popular names in Australia might have worked in the UK; however, the campaign would not have proven successful in China or Spain if the Coke bottles had English names printed on them. As a result, this is an example of how Coca-Cola segments its customers geographically. Coca-Cola also uses a variety of tools to target		



its customers. For example, it targets more health-conscious consumers with its Coca-Cola Zero and Coca-Cola Diet products whereas average customers. Bottle sizing also plays a role in the company's targeting. For instance, its regular-sized cans are targeted at individuals who want to grab a drink quickly. On the other hand, the company targets families with its larger, 1.5-2 L bottles. Finally, Coca-Cola positions itself as a refreshing drink that brings joy to customers. It is positioned as a thirst-quenching drink that customers can buy on the go and a high-quality soft drink to share with family and friends.

**By evaluating the following case, answer the following questions:**

A) Explain the STP model.	5	CO3
B) Explain the determinants of service quality.	5	CO3
C) Explain the basis for segmentation.	5	CO3



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**November 2024**

**Examination: End Semester Examination November 2024 (UG/PG Programmes)**

Programme code: 05		Class: TYBBF	Semester: V
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: : 131U05V503	Name of the Course: Treasury Management		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Give examples as applicable			

Question No.		Max. Marks	CO Attainment
Q.1	a. Compile different types of Investments in India OR	15	CO1
	b. List and Inspect the Stock Market Sectors with examples	15	CO1
Q.2	a. Evaluate the Key benefits of treasury management.	8	CO1
	b. Predict the SLR/CRR impact on banks. OR	7	CO2
	c. Discuss the Concepts of internal control and netting with their features.	7	CO2
	d. Compile the Functions of Domestic Money Market.	8	CO2
Q.3	a.Elaborate on the ERM Types and discuss the importance of the same.	10	CO3
	b. Give your opinion on the concept of Mark to Market. OR	5	CO4
	c. You are taking part in a survey to Set up of a treasury department. Give your views and Opinion on the same.	7	CO4
	d. Explain the key components of liquidity management in banks.	8	CO2
Q.4	In treasury and international banking, maintaining control and orderly conduct, adhering to moral and ethical codes, and implementing checks and balances are essential for ensuring the stability and integrity of financial operations. How are these principles are applied Explain.	15	CO4