

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

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

Sr. No.	Subject	Available
1.	231U05I101 – Financial Accounting (A), (B)	
2.	231U05K101 – Quantitative Methods I (A), (B)	
3.	231U05C101 – Banking & Financial Services	
4.	231P24N102 – Research Statistical Analysis	
5.	231U05C102 – Managerial Economics	
6.	131U05C103 – Quantitative Methods I	
7.		
8.		
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10.		
11.		
12.		
13.		
14.		
15.		

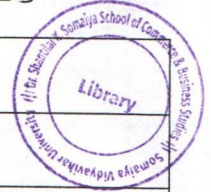


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ATKT March 25
Acc & Fin = sem I
26/02/25



Semester (AUG 2024 to NOV 2024)			
Examination: End Semester Examination November 2024 (UG Programmes)			
Programme code: 05		Class: FY	Semester: I
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 231U05I101	Name of the Course: FINANCIAL ACCOUNTING		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Working notes are necessary. 2. Use simple calculator.			

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Ques tion No.		Max. Marks	Co Attainm ent
Q.1.	<p>Attempt the following (5 marks each)</p> <p>A. M/s IFB Ltd supplied Refrigerators to Lime Tree hotel on installment system, it was agreed to pay 6,000 on that date and 7,000 annually for three years. Cash price of Refrigerator is 25,000. Calculate interest for each year.</p> <p>B. Elaborate Conditional underwriting, Firm underwriting and Full underwriting.</p> <p>C. Elaborate the purpose of Buy back along with its meaning.</p>	15	<p>CO-03</p> <p>CO-04</p> <p>CO-02</p>
Q.2.	<p>A. Godrej production Ltd issued 10,000 Equity shares of Rs.10 Each at a premium of Rs.5 per share. The share amount was payable as under On Application Rs.2 On Allotment Rs.13 (including premium) On First call Rs.3 On final call Rs.2. Applications were received for 15,000 shares. Out of which 2,500 applications were rejected. The excess application money was utilized for allotment money. The directors made all the calls. All the money were received except Final call money on 500 shares. These shares were forfeited and reissued at Rs.9 as fully paid shares. Pass Journal entries in the books of Godrej Production Ltd.</p> <p style="text-align: center;">OR</p> <p>B. Konica Limited registered with an authorised equity capital of Rs. 2,00,000 divided into 2,000 shares of Rs. 100 each, issued for subscription of 1,000 shares payable as : on application Rs. 25 per share on allotment Rs. 30 per share on first call Rs. 20 per share and the balance as and when required. Application money on 1,000 shares was duly received and allotment was made to them. The allotment amount was received in full, but when the first call was made, one shareholder failed to pay the</p>	15	CO-01

amount on 100 shares held by him and another shareholder with 50 shares, paid the entire amount on his shares.
The company made all calls.
Give the necessary journal entries and Bank a/c in the books of the company to record these share capital transactions.

Q.3.

A. The Balance Sheet of Yogi Ltd. as on 31-3-2023 is as follows:

Liabilities	Rs.	Assets	Rs.
Equity Shares of Rs.10 each	2,400	Machinery	3,600
Security premium	350	Furniture	452
General Reserve	930	Investment	148
Profit and Loss a/c	340	Stock	1,200
12% Debenture	1,500	Debtors	520
Creditors	750	Bank	740
Provision for Tax	390		
	6,660		6,660

On 1st April 2023 the company announced the Buyback of its 20% of its equity shares @12 per share.

For this purpose it :-

- Sold all of its investment for Rs.160.
- Issued 40 Preference shares pf Rs 10 each for cash.
- Issued Rs.200, 12% Preference shares at par.
- Also issued Rs.600 Debentures.

The company achieved the target of the buyback.

Show journal entries for all the transactions in the books of the company.

OR

B. Shirke company made public issue of 125000 equity shares of Rs.100 each fully payable on application and allotment and balance after 1 year.

The entire issue was underwritten by four parties in the proportion of 30% ,25%, 25% and 20% respectively. The underwriting commission was 2%.

P,Q,R and S had also agreed on firm underwriting of 4 000,6000,NIL and 15,000 shares respectively.

The total subscriptions excluding firm underwriting including mark applications were for 90000 shares. Mark application received were as under:

P-24000

Q-20000 shares

R- 12000 shares

S- 24000 shares.

Ascertain the liability of the individual underwriter assuming:

- When benefit of firm underwriting is given to underwriters.**
- When benefit of firm underwriting is not given to underwriters.**

15

CO-02

15

CO-04

Q.4.

A. Mr x purchased a machine on hire purchase system on 1st Jan 2020, Rs 3000 being paid on delivery and the balance in the five instalments of Rs 6000 each payable annually on 31 dec. the cash price of the machine was Rs. 30000 calculate the amount of interest for each year.

15

CO-03

Also Pass Journal entries for 2020 and 2021 in the books of X.
Depreciation is charged @ 10% on RBM basis.

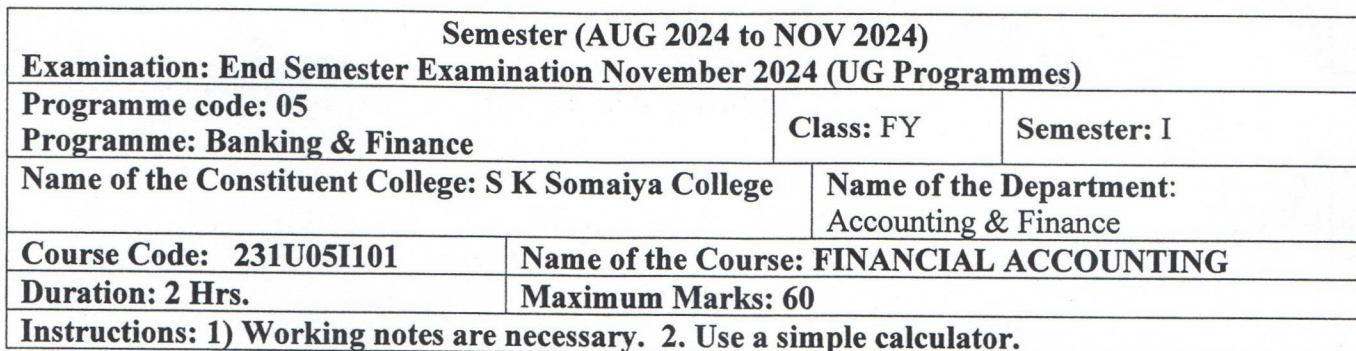
OR

B. Rakesh purchased a motor car on hire purchase system. The total cash price of the car is Rs. 15,980 payable:
Rs. 4,000 down
Ist installments Rs.6,000,
IInd Installment Rs.5,000
III rd Installment Rs.2,000
payable at the end of first, second and third years respectively.
Interest is charged at 5% p.a.
You are required to prepare ledger accounts in the books of both the parties. Rate of depreciation is 10% on straight line method.
Calculations are to be made to the nearest

15

CO-03





Ques tion No.		Max. Marks	Co Attainm ent
Q.1.	<p>Attempt the following (5 marks each)</p> <p>A. Mr. Tom purchases a computer from Sukhdev Ltd . on hire purchase basis on 1st January 2021. The cash price of a computer was Rs.1,60,000. Rs.50,000 payable down and there after Rs.50,000 every year for three years on 31st December Each year.</p> <p>Calculate interest for each year.</p> <p>B. Summarize the terms of the Underwriting agreement, Underwriters and sub-underwriters.</p> <p>C. Distinguish between Capital and revenue Reserves.</p>	15	<p>CO-03</p> <p>CO-04</p> <p>CO-02</p>
Q.2.	<p>A. Waaree Green Limited made an issue of 50,000 Equity Shares of Rs.10 each, payable as follows:</p> <p>On Application Rs.3 per share</p> <p>On Allotment Rs.2 per share</p> <p>On First and Final Call Rs.5.00 per share</p> <p>X, the holder of 600 shares did not pay the call money and his shares were forfeited.</p> <p>300 of the forfeited shares were reissued as fully paid at Rs.9 per share.</p> <p>Draft necessary journal entries and prepare Share Capital and Share Forfeiture accounts in the books of the company.</p> <p style="text-align: center;">OR</p> <p>B. Yash Ltd issued for public subscribed 40,000 Equity shares of Rs.20 each at premium of Rs.4 per share payable as under:-</p> <p>On Application Rs. 4 per shares</p> <p>On Allotment Rs.10 per shares (including premium)</p> <p>On First call Rs. 4 per shares</p> <p>On final call Rs. 6 per shares.</p> <p>Applications were received for 60,000 shares. Allotment was made pro-rata to the application for 48,000 shares, the remaining application being refused. Money overpaid on application was utilised towards sum due on allotment. R to whom 1,600 shares were allotted failed to pay the</p>	<p>15</p> <p>15</p>	<p>C0-01</p> <p>CO-01</p>

	<p>allotment money and first and final call. H to whom 2000 shares were allotted failed to pay the two calls. These shares were subsequently forfeited after the final call was made. All the forfeited shares were sold to B as fully paid-up shares of Rs.18 per shares.</p> <p>Show the entries to record the above transaction.</p>																																						
Q.3.	<p>A. Following is the summarized balance sheet of Namo Ltd as on 31/3/2021</p> <p style="text-align: center;">Balance sheet</p> <table border="1"> <thead> <tr> <th>Liabilities</th><th>Rs.</th><th>Assets</th><th>Rs.</th></tr> </thead> <tbody> <tr> <td>1,60,000 Equity Shares of Rs.10 each</td><td>16,00,000</td><td>Land</td><td>6,00,000</td></tr> <tr> <td>Security premium</td><td>4,00,000</td><td>Machinery</td><td>6,00,000</td></tr> <tr> <td>Profit and Loss a/c</td><td>12,00,000</td><td>Furniture</td><td>4,40,000</td></tr> <tr> <td>12% Debenture</td><td>8,00,000</td><td>Investment</td><td>3,00,000</td></tr> <tr> <td>Creditors</td><td>6,00,000</td><td>Debtors</td><td>9,40,000</td></tr> <tr> <td></td><td></td><td>Bank</td><td>13,20,000</td></tr> <tr> <td></td><td></td><td>Stock</td><td>4,00,000</td></tr> <tr> <td></td><td>46,00,000</td><td></td><td>46,00,000</td></tr> </tbody> </table> <p>The company decided to buy back maximum number of equity shares as may be permitted at a price of Rs.22 per share being the current market price. Assuming that the buyback is actually carried out.</p> <p>You are required to pass necessary journal entries in the books of Namo company.</p> <p style="text-align: center;">OR</p> <p>B. Kiran limited issued 10000 shares of Rs.10 each These shares were underwritten as follows: A: 6000 shares B: 2500 shares C: 1500 shares In addition to the above firm underwriting as follows: A: 800 shares B: 300 shares C: 1000 shares Total subscription received by the company including firm underwriting and mark applications were 7100 shares. The applications were marked as follows: A:1000 shares B: 2000 shares C: 500 shares You are required to determine the liability of each underwriter: A: If underwriters were not given any credit for firm underwriting. B: If underwriters were given credit for firm underwriting.</p>	Liabilities	Rs.	Assets	Rs.	1,60,000 Equity Shares of Rs.10 each	16,00,000	Land	6,00,000	Security premium	4,00,000	Machinery	6,00,000	Profit and Loss a/c	12,00,000	Furniture	4,40,000	12% Debenture	8,00,000	Investment	3,00,000	Creditors	6,00,000	Debtors	9,40,000			Bank	13,20,000			Stock	4,00,000		46,00,000		46,00,000	15	CO-02
Liabilities	Rs.	Assets	Rs.																																				
1,60,000 Equity Shares of Rs.10 each	16,00,000	Land	6,00,000																																				
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		Bank	13,20,000																																				
		Stock	4,00,000																																				
	46,00,000		46,00,000																																				
Q.4.	<p>A. On 1st January 2011 Amar Purchased an Audio System on hire purchase system. The terms of contract were as under: (a) The cash price of the Audio System was Rs. 1,30,000 (b) Rs. 40,000 was to be paid on signing of the contract. (c) The balance was to be paid in annual installments of Rs. 30,000 each plus interest. (d) Interest chargeable on the outstanding balance was 6% p.a. (e) Depreciation @ 10 % p. a. is to be written off on W.D.V. basis.</p> <p>You are required to prepare for 3 years –</p>	15	CO-03																																				



(1) A statements showing calculation of interest. (2) Audio system's A/c (2) Depreciation A/c (4) Vendor Company's A/c

OR

B. Mr. Anbu purchased a machine by hire purchase system for Rs.30,000 from Genu Co. to be paid as follows:

Down payment Rs.5,000

At the end of the first year Rs.7,000

At the end of the second year Rs.6,500

At the end of the third year Rs.6,000

At the end of the fourth year Rs.5,500

Interest is charged on the value at 10 % p.a. plus interest.

Depreciation is charged at 12% p.a. under Fixed instalment method.

Prepare ledger account in the books of Genu ltd.

15

CO-03

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 ATKT MAR 2025
BBF : QTY methods I
SEM-I 24/03/2025


November 2024

Examination: End Semester Examination (UG/PG Programmes)

 Programme code: 05
Programme: Banking & Finance

Class: FYBBF

Semester: I

 Name of the Constituent College: S K Somaiya
College

 Name of the Department: Accounting &
Finance

Course Code: 231U05K101

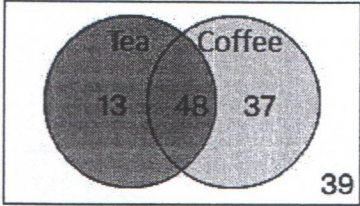
Name of the Course: Quantitative Methods-1

Duration: 2 Hr.

Maximum Marks: 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)

Question No.		Max. Marks	CO																										
Q1	<p>Compulsory Question(Each 3 marks)</p> <p>A) Define the terms frequency , class interval, and frequency table with an example.</p> <p>B) From the following data, find the value of median.</p> <table><tr><td>Income (Rs.)</td><td>450</td><td>500</td><td>630</td><td>550</td><td>710</td><td>580</td></tr><tr><td>No. of persons</td><td>29</td><td>31</td><td>21</td><td>25</td><td>11</td><td>35</td></tr></table> <p>C) Explain the measure of dispersion and define its types.</p> <p>D) Explain uses of Index Numbers.</p> <p>E) Explain Components of a Time Series.</p>	Income (Rs.)	450	500	630	550	710	580	No. of persons	29	31	21	25	11	35	15	CO1 CO1 CO2 CO4 CO4												
Income (Rs.)	450	500	630	550	710	580																							
No. of persons	29	31	21	25	11	35																							
Q2	<p>A) Find Q1, D2, P90 for the following data.</p> <table><tr><td>Marks</td><td>Below 10</td><td>10-20</td><td>20- 40</td><td>40-60</td><td>60-80</td><td>Above 80</td></tr><tr><td>No. of students</td><td>8</td><td>10</td><td>22</td><td>25</td><td>10</td><td>5</td></tr></table> <p>B) Define the mean , median , mode and find its values for the following dataset: 3,5,5,7,8,8,8,10,12,15</p> <p style="text-align: center;">OR</p> <p>C) Using the Least Squares Method, find the equation of a straight line.</p> <table><tr><td>x</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>y</td><td>2</td><td>3</td><td>5</td><td>4</td><td>6</td></tr></table> <p>D) Explain Covariance And its application.</p>	Marks	Below 10	10-20	20- 40	40-60	60-80	Above 80	No. of students	8	10	22	25	10	5	x	1	2	3	4	5	y	2	3	5	4	6	8M 7M	CO1 CO1 CO2 CO2
Marks	Below 10	10-20	20- 40	40-60	60-80	Above 80																							
No. of students	8	10	22	25	10	5																							
x	1	2	3	4	5																								
y	2	3	5	4	6																								

<p>Q3.)</p>	<p>A) Two dice are rolled. Define sample space. i)What is the probability that the sum of the two dice is less than 7? ii)What is the probability that both dice show the same number? iii)What is the probability that the product of the two dice is less than 20?</p> <p>B) From a well-shuffled standard deck of 52 playing cards finds i)What is the probability of drawing a red card ii)What is the probability of drawing a face card (Jack, Queen, or King) iii)What is the probability of drawing a card that is either a spade or a queen iv)What is the probability of drawing a card that is not a heart</p> <p style="text-align: center;">OR</p> <p>C) A coin is tossed three times, where i)E: Head on the first toss, F: Tail on the second toss ii)E: At least one head, F: At least one tail iii)E: No tails, F: Exactly one tail</p> <p>D) A survey asks "What beverage do you drink in the morning", and offers choices: - Tea only - Coffee only - Both coffee and tea - Neither coffee nor tea</p> <p>The results are presented in the following Venn Diagram.</p>  <p>Answer the following questions. i) How many people drink <i>only</i> tea in the morning? ii)How many people drink tea in the morning? iii)How many people <i>do not</i> drink tea? iv)How many people were surveyed?</p>	<p>8 M</p> <p>7M</p> <p>8M</p> <p>7M</p>	<p>CO3</p> <p>CO3</p> <p>CO3</p> <p>CO3</p>																
<p>Q4.</p>	<p>A) Using Following data find simple aggregative and average relative index.</p> <table border="1" data-bbox="227 1809 1053 2116"> <thead> <tr> <th>Items</th><th>Price in Base year(P₀)</th><th>Price in Current year(P₁)</th><th>Weights(w)</th></tr> </thead> <tbody> <tr> <td>A</td><td>20</td><td>25</td><td>3</td></tr> <tr> <td>B</td><td>40</td><td>60</td><td>5</td></tr> <tr> <td>C</td><td>60</td><td>75</td><td>2</td></tr> </tbody> </table>	Items	Price in Base year(P ₀)	Price in Current year(P ₁)	Weights(w)	A	20	25	3	B	40	60	5	C	60	75	2	<p>7M</p>	<p>CO4</p>
Items	Price in Base year(P ₀)	Price in Current year(P ₁)	Weights(w)																
A	20	25	3																
B	40	60	5																
C	60	75	2																

- B) Find the quartile deviation, mean deviation, standard deviation, coefficient of range, coefficient of quartile deviation, coefficient of variance for the following data.
1, 4, 6, 7, 8, 9, 10, 13, 15, 18, 20

OR

- C) Define Time series. Explain components of time series and its models
- D) A company tracks its quarterly sales over a period of 5 quarters. The sales data for the 5 quarters is as follows:

Quarter	Sales (In units)
Q1	200
Q2	220
Q3	240
Q4	260
Q5	280

Use the 3-period moving average method to smooth the sales data and calculate the trend for each quarter.

1. Calculate the 3-period moving averages for the quarters where it is applicable.
2. Construct a table showing both the original sales data and the corresponding moving averages.
3. What does the moving average suggest about the trend of sales?

8M

CO4

7M

CO4

8M

CO4



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November 2024		
Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 05	Class: FYBBF	Semester: I
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 231U05K101	Name of the Course: Quantitative Methods-1	
Duration: 2 Hr.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)		

Question No.		Max. Marks	CO																																										
Q1	<p>Compulsory Question (Each 3 marks)</p> <p>A) Explain the terms population , sample, and event .</p> <p>B) Define Arithmetic mean. From the following data compute arithmetic mean.</p> <table border="1"><tr><td>Marks</td><td>0-10</td><td>10-20</td><td>20-30</td><td>30-40</td><td>40-50</td><td>50-60</td></tr><tr><td>No. of students</td><td>5</td><td>10</td><td>25</td><td>30</td><td>20</td><td>10</td></tr></table> <p>C) Suppose you have the exam scores of 25 students, and you want to visualize the distribution of these scores. Here are the raw scores: 55, 78, 82, 91, 68, 74, 84, 91, 77, 68, 59, 89, 72, 81, 85, 88, 76, 90, 67, 93, 95, 82, 84, 77, 79 compute the Histogram.</p> <p>D) Explain regression . Explain its types.</p> <p>E) Explain Index Number.</p>	Marks	0-10	10-20	20-30	30-40	40-50	50-60	No. of students	5	10	25	30	20	10	15	CO1 CO1 CO1 CO3 CO4																												
Marks	0-10	10-20	20-30	30-40	40-50	50-60																																							
No. of students	5	10	25	30	20	10																																							
Q2.	<p>A) Find Q1, Q3, D4, P27 for the following data.</p> <table border="1"><tr><td>X</td><td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr><tr><td>f</td><td>1</td><td>9</td><td>26</td><td>59</td><td>72</td><td>52</td><td>29</td><td>7</td><td>1</td></tr><tr><td>c.f.</td><td>1</td><td>10</td><td>36</td><td>95</td><td>167</td><td>219</td><td>248</td><td>255</td><td>256</td></tr></table> <p>B) Define the mean , median , mode and find the it for the following dataset: 7,12,15,19,20,20,25,30,35</p> <p style="text-align: center;">OR</p> <p>C) Assume you have the following dataset for the size of houses (x) in 1000 square feet and their prices (y) in \$1000. Using the Least Squares Method, find the equation of a straight line.</p> <table border="1"><tr><td>x(Size)</td><td>1.1</td><td>2.0</td><td>2.8</td><td>3.4</td><td>4.0</td></tr><tr><td>y(Price)</td><td>1.4</td><td>2.0</td><td>2.7</td><td>3.1</td><td>3.8</td></tr></table>	X	0	1	2	3	4	5	6	7	8	f	1	9	26	59	72	52	29	7	1	c.f.	1	10	36	95	167	219	248	255	256	x(Size)	1.1	2.0	2.8	3.4	4.0	y(Price)	1.4	2.0	2.7	3.1	3.8	8M 7M 8M	CO1 CO1 CO2
X	0	1	2	3	4	5	6	7	8																																				
f	1	9	26	59	72	52	29	7	1																																				
c.f.	1	10	36	95	167	219	248	255	256																																				
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y(Price)	1.4	2.0	2.7	3.1	3.8																																								

	D) Explain Regression. Also Explain its types and application.	7M	CO2
Q3.)	<p>A) Two dice are rolled. Define sample space.</p> <p>i) What is the probability that the sum of the two dice is greater than 8?</p> <p>ii) What is the probability that at least one die shows a 5?</p> <p>iii) What is the probability that the product of the two dice is greater than or equal to 12?</p> <p>B) From a well-shuffled standard deck of 52 playing cards finds</p> <p>i) What is the probability of drawing a card that is a number card</p> <p>ii) What is the probability of drawing a diamond card that is not a face card</p> <p>iii) What is the probability of drawing a card that is either a red 7 or a black 7</p> <p style="text-align: center;">OR</p> <p>C) A coin is tossed three times, where</p> <p>(i) E : head on the third toss, F : heads on first two tosses</p> <p>(ii) E : at least two heads, F : at most two heads</p> <p>(iii) E : at most two tails, F : at least one tail</p> <p>D) A survey asks "What beverage do you drink in the morning", and offers choices:</p> <ul style="list-style-type: none"> - Tea only - Coffee only - Both coffee and tea - Neither coffee nor tea <p>The results are presented in the following Venn Diagram.</p> <div data-bbox="286 1351 707 1592" data-label="Figure"> <p>A Venn diagram with two overlapping circles. The left circle is labeled 'Tea' and contains the number 14. The right circle is labeled 'Coffee' and contains the number 18. The overlapping region between the two circles contains the number 38. Below the circles, the total number 46 is indicated.</p> </div> <p>i) How many people drink <i>only</i> tea in the morning?</p> <p>ii) How many people drink tea in the morning?</p> <p>iii) How many people <i>do not</i> drink tea?</p> <p>iv) How many people were surveyed?</p>	<p>8 M</p> <p>7M</p> <p>8M</p> <p>7M</p>	<p>CO3</p> <p>CO3</p> <p>CO3</p> <p>CO3</p>
Q4.)	A) Suppose we have prices of five commodities in two different years: the base year (Year 1) and the current year (Year 2). Find Index number using Simple Aggregative Index and Simple Average of Relatives method.	8M	CO4



Commodity	Price in Year 1 (Base)	Price in Year 2 (Current)
A	25	40
B	20	25
C	10	15
D	13	18
E	6	23

- B) Find the quartile deviation, mean deviation, standard deviation, coefficient of range for the following data

3,7,8,10,12,14,16,18,20,22,25

OR

- C) Using Following data find weighted aggregative and Average of relatives index.

Items	Price in Base year(P ₀)	Price in Current year(P ₁)	Weights(w)
A	20	25	3
B	40	60	5
C	60	75	2

- D) The monthly sales data (in units) of a bakery for 8 months is as follows:

Month	Sales (Y)
1	120
2	150
3	130
4	160
5	180
6	170
7	190
8	200

7M

CO4

7M

CO4

8M

CO4

- | | | | |
|--|---|--|--|
| | <ul style="list-style-type: none">i) Use the 3-month moving average method to smooth the sales data and identify the trend.ii) Calculate the 3-month moving averages for each applicable month.iii) Construct a table showing the original sales and the corresponding moving averages.iv) Interpret the sales trend based on the moving averages. | | |
|--|---|--|--|



SOMAIYA
VIDYAVIHAR UNIVERSITY



November 2024

Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05

Programme: Banking & Finance

Class: FYBBF

Semester: I

Name of the Constituent College: S K Somaiya College

Name of the Department: Accounting & Finance

Course Code: 231U05K101

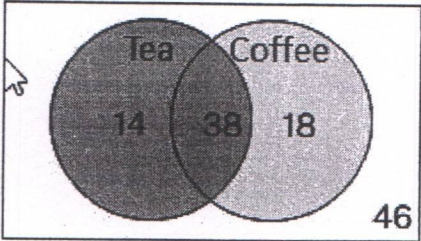
Name of the Course: Quantitative Methods-1

Duration: 2 Hr.

Maximum Marks: 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)

Question No.		Max. Marks	CO																																										
Q1	<p>Compulsory Question (Each 3 marks)</p> <p>A) Explain the terms population , sample, and event .</p> <p>B) Define Arithmetic mean. From the following data compute arithmetic mean.</p> <table><tr><td>Marks</td><td>0-10</td><td>10-20</td><td>20-30</td><td>30-40</td><td>40-50</td><td>50-60</td></tr><tr><td>No. of students</td><td>5</td><td>10</td><td>25</td><td>30</td><td>20</td><td>10</td></tr></table> <p>C) Suppose you have the exam scores of 25 students, and you want to visualize the distribution of these scores. Here are the raw scores: 55, 78, 82, 91, 68, 74, 84, 91, 77, 68, 59, 89, 72, 81, 85, 88, 76, 90,67, 93, 95, 82, 84, 77, 79 compute the Histogram.</p> <p>D) Explain regression . Explain its types.</p> <p>E) Explain Index Number.</p>	Marks	0-10	10-20	20-30	30-40	40-50	50-60	No. of students	5	10	25	30	20	10	15	CO1 CO1 CO1 CO3 CO4																												
Marks	0-10	10-20	20-30	30-40	40-50	50-60																																							
No. of students	5	10	25	30	20	10																																							
Q2.	<p>A) Find Q1, Q3, D4, P27 for the following data.</p> <table><tr><td>X</td><td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr><tr><td>f</td><td>1</td><td>9</td><td>26</td><td>59</td><td>72</td><td>52</td><td>29</td><td>7</td><td>1</td></tr><tr><td>c.f.</td><td>1</td><td>10</td><td>36</td><td>95</td><td>167</td><td>219</td><td>248</td><td>255</td><td>256</td></tr></table> <p>B) Define the mean , median , mode and find the it for the following dataset: 7,12,15,19,20,20,25,30,35</p> <p style="text-align: center;">OR</p> <p>C) Assume you have the following dataset for the size of houses (x) in 1000 square feet and their prices (y) in \$1000. Using the Least Squares Method, find the equation of a straight line.</p> <table><tr><td>x(Size)</td><td>1.1</td><td>2.0</td><td>2.8</td><td>3.4</td><td>4.0</td></tr><tr><td>y(Price)</td><td>1.4</td><td>2.0</td><td>2.7</td><td>3.1</td><td>3.8</td></tr></table>	X	0	1	2	3	4	5	6	7	8	f	1	9	26	59	72	52	29	7	1	c.f.	1	10	36	95	167	219	248	255	256	x(Size)	1.1	2.0	2.8	3.4	4.0	y(Price)	1.4	2.0	2.7	3.1	3.8	8M 7M 8M	CO1 CO1 CO2
X	0	1	2	3	4	5	6	7	8																																				
f	1	9	26	59	72	52	29	7	1																																				
c.f.	1	10	36	95	167	219	248	255	256																																				
x(Size)	1.1	2.0	2.8	3.4	4.0																																								
y(Price)	1.4	2.0	2.7	3.1	3.8																																								

	D) Explain Regression. Also Explain its types and application.	7M	CO2
Q3.)	<p>A) Two dice are rolled. Define sample space.</p> <p>i) What is the probability that the sum of the two dice is greater than 8?</p> <p>ii) What is the probability that at least one die shows a 5?</p> <p>iii) What is the probability that the product of the two dice is greater than or equal to 12?</p> <p>B) From a well-shuffled standard deck of 52 playing cards finds</p> <p>i)What is the probability of drawing a card that is a number card</p> <p>ii)What is the probability of drawing a diamond card that is not a face card</p> <p>iii)What is the probability of drawing a card that is either a red 7 or a black 7</p> <p style="text-align: center;">OR</p> <p>C) A coin is tossed three times, where</p> <p>(i) E : head on the third toss, F : heads on first two tosses</p> <p>(ii) E : at least two heads, F : at most two heads</p> <p>(iii) E : at most two tails, F : at least one tail</p> <p>D) A survey asks "What beverage do you drink in the morning", and offers choices:</p> <ul style="list-style-type: none"> - Tea only - Coffee only - Both coffee and tea - Neither coffee nor tea <p>The results are presented in the following Venn Diagram.</p> <div style="text-align: center;">  </div> <p>i)How many people drink <i>only</i> tea in the morning?</p> <p>ii)How many people drink tea in the morning?</p> <p>iii)How many people <i>do not</i> drink tea?</p> <p>iv)How many people were surveyed?</p>	<p>8 M</p> <p>7M</p> <p>8M</p> <p>7M</p>	<p>CO3</p> <p>CO3</p> <p>CO3</p> <p>CO3</p>
Q4.)	A) Suppose we have prices of five commodities in two different years: the base year (Year 1) and the current year (Year 2). Find Index number using Simple Aggregative Index and Simple Average of Relatives method.	8M	CO4



Commodity	Price in Year 1 (Base)	Price in Year 2 (Current)
A	25	40
B	20	25
C	10	15
D	13	18
E	6	23

- B) Find the quartile deviation, mean deviation, standard deviation, coefficient of range for the following data

7M

CO4

3,7,8,10,12,14,16,18,20,22,25

OR

- C) Using Following data find weighted aggregative and Average of relatives index.

Items	Price in Base year(P ₀)	Price in Current year(P ₁)	Weights(w)
A	20	25	3
B	40	60	5
C	60	75	2

7M

CO4

- D) The monthly sales data (in units) of a bakery for 8 months is as follows:

Month	Sales (Y)
1	120
2	150
3	130
4	160
5	180
6	170
7	190
8	200

8M

CO4

- | | | | |
|--|---|--|--|
| | <ul style="list-style-type: none">i) Use the 3-month moving average method to smooth the sales data and identify the trend.ii) Calculate the 3-month moving averages for each applicable month.iii) Construct a table showing the original sales and the corresponding moving averages.iv) Interpret the sales trend based on the moving averages. | | |
|--|---|--|--|



SOMAIYA
VIDYAVIHAR UNIVERSITY



Lib

November 2024

Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05

Programme: Banking & Finance

Class: FYBBF

Semester: I

Name of the Constituent College: S K Somaiya College

Name of the Department: Accounting & Finance

Course Code: 231U05C101

Name of the Course: Banking & 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	Conceptual Questions. (5 Marks Each) a. Term Insurance b. Moral Hazard c. Lease Finance Services	15	CO 4 CO 3 CO 2
Q.2	a. Write a note on Marine Insurance. b. Differentiate between Property & Liability Insurance. OR c. Discuss Social Security Schemes run by Govt. of India. d. Compare Moneyback policy & pension plan.	8 7 7 8	CO 4 CO 4 CO 4 CO 4
Q.3	a. Discuss the Characteristics of Insurance. b. Write a note on Uncertainties in Insurance. OR a. Explain the Functions of Insurance. b. Note down the Benefits of Insurance.	7 8 8 7	CO 3 CO 3 CO 3 CO 3
Q.4	a. Compare Hire Purchase and Consumer Credit facilities. b. Explain the Scope and Need of Banking. OR c. Write down a note of Bank guarantee & Letter of Credit. d. Discuss the types of Non-resident Indian Accounts in detail.	8 7 8 7	CO 2 CO 1 CO 2 CO 1



SOMAIYA
VIDYAVIHAR UNIVERSITY



Examination: End Semester Examination November/December 2024 (PG Programmes)

Programme code: 24/25

Programme: Accounting & Finance / Banking & Finance

Class:
FYMAF/FYM
BF

Semester: I

Name of the Constituent College: S.K Somaiya College

Name of the Department : Accounting and Finance

Course Code:
231P25K102/231P24N102

Name of the Course: Research Statistical Analysis

Duration : 1 Hrs.

Maximum Marks : 30

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

Question No.	Answer any 3 out of 4. (10 Marks Each)	Max. Marks	Co Attainment															
Q. 1	<p>[A] Find Standard deviation</p> <table><tr><th>Age in Years</th><th>No. of Persons</th></tr><tr><td>0-10</td><td>3</td></tr><tr><td>10-20</td><td>7</td></tr><tr><td>20-30</td><td>12</td></tr><tr><td>30-40</td><td>10</td></tr><tr><td>40-50</td><td>4</td></tr><tr><td>50-60</td><td>2</td></tr></table>	Age in Years	No. of Persons	0-10	3	10-20	7	20-30	12	30-40	10	40-50	4	50-60	2	(5)	CO 1	
	Age in Years	No. of Persons																
0-10	3																	
10-20	7																	
20-30	12																	
30-40	10																	
40-50	4																	
50-60	2																	
	<p>[B] If X is a random variable with probability mass function $P(X=x)=kx$;$x=0,1,2,3,4$ Find the value of k, mean ,variance</p>	(5)	CO 1															
Q.2	<p>[A] Compute Karl-Pearsons coefficient of skewness for the following data 43,48,38,46,50,48,47,48,62,48</p>	(5)	CO 2															
	<p>[B] Calculate Four Central Moments</p> <table><tr><th>X-values</th><th>Frequency</th></tr><tr><td>11</td><td>2</td></tr><tr><td>12</td><td>9</td></tr><tr><td>13</td><td>25</td></tr><tr><td>14</td><td>35</td></tr><tr><td>15</td><td>20</td></tr><tr><td>16</td><td>8</td></tr><tr><td>17</td><td>1</td></tr></table>	X-values	Frequency	11	2	12	9	13	25	14	35	15	20	16	8	17	1	(5)
X-values	Frequency																	
11	2																	
12	9																	
13	25																	
14	35																	
15	20																	
16	8																	
17	1																	
Q.3	<p>[A] Given the two regression equation as $4x-y-23=0$ and $3x-2y+4=0$ Find i) the coefficient of correlation ii) the mean values of x and y</p>	(5)	CO 3															
	<p>[B] From the following data. Find the regression equation and</p>	(5)	CO 3															

further estimate y when $x=16$ and x when $y=18$

Q.4)

[A] From the data given below about the treatment of 250 patients suffering from a disease, state whether the new treatment is superior to the conventional treatment

Treatment	No. of patient		
	Favourable	Not Favourable	Total
New	140	30	170
Conventional	60	20	80
Total	200	50	250

Find chi-square at 5% l.o.s

[B] The Mean height obtained from a random sample of size 100 is 64 inches. The standard deviation of the distribution of height of the population is known to be 3 inches. Test the statement that the mean height of the population is 67 inches at 5% l.o.s

(5)

CO 4

(5)

CO 4



Appendix

435

Table 2: Critical Values of Student's *t*-Distribution

Table 2						
d.f.	Level of significance for two-tailed test					d.f.
	0.20	0.10	0.05	0.02	0.01	
	Level of significance for one-tailed test					
	0.10	0.05	0.025	0.01	0.005	
1	3.078	6.314	12.706	31.821	63.657	1
2	1.886	2.920	4.303	6.965	9.925	2
3	1.638	2.353	3.182	4.541	5.841	3
4	1.533	2.132	2.776	3.747	4.604	4
5	1.476	2.015	2.571	3.365	4.032	5
6	1.440	1.943	2.447	3.143	3.707	6
7	1.415	1.895	2.365	2.998	3.499	7
8	1.397	1.860	2.306	2.896	3.355	8
9	1.383	1.833	2.262	2.821	3.250	9
10	1.372	1.812	2.228	2.764	3.169	10
11	1.363	1.796	2.201	2.718	3.106	11
12	1.356	1.782	2.179	2.681	3.055	12
13	1.350	1.771	2.160	2.650	3.012	13
14	1.345	1.761	2.145	2.624	2.977	14
15	1.341	1.753	2.131	2.602	2.947	15
16	1.337	1.746	2.120	2.583	2.921	16
17	1.333	1.740	2.110	2.567	2.898	17
18	1.330	1.734	2.101	2.552	2.878	18
19	1.328	1.729	2.093	2.539	2.861	19
20	1.325	1.725	2.086	2.528	2.845	20
21	1.323	1.721	2.080	2.518	2.831	21
22	1.321	1.717	2.074	2.508	2.819	22
23	1.319	1.714	2.069	2.500	2.807	23
24	1.318	1.711	2.064	2.492	2.797	24
25	1.316	1.708	2.060	2.485	2.787	25
26	1.315	1.706	2.056	2.479	2.779	26
27	1.314	1.703	2.052	2.473	2.771	27
28	1.313	1.701	2.048	2.467	2.763	28
29	1.311	1.699	2.045	2.462	2.756	29
Infinity	1.282	1.645	1.960	2.326	2.576	Infinity

APPENDIX



SOMAIYA
VIDYAVIHAR UNIVERSITY



November 2024

Examination: End Semester Examination (UG/PG Programmes)

Programme code: 05			
Programme: Banking & Finance		Class: FYBBF	Semester: I
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 231U05C102	Name of the Course: Managerial Economics		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw a diagrams whenever necessary with pencil 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment																					
Q.1	Conceptual Questions . (5 Marks Each) a. Variable Cost b. Equilibrium Price c. Micro and Macro-level Forecast	15	CO 1 CO 1 CO 2																					
Q.2	a. Explain shift in the market equilibrium with shift in supply curve. b. Explain the scope of business economics in brief. Or c. The demand function is given $D=25-P-P^2$ where D =demand P =price Find price elasticity of demand at $P=10$. d. Discuss the Forecasting method in brief.	07 08 07 08	CO 1 CO 1 CO 2 CO 2																					
Q.3	a. Calculate & state type of price elasticity of demand if price increases from ₹ 800 to ₹ 900 and consequently demand decreases from 150 to 130 units. b. Complete the following table with TC, ATC, AFC, AVC and MC. <table border="1"><tr><td>Output</td><td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>TFC</td><td>150</td><td>150</td><td>150</td><td>150</td><td>150</td><td>150</td></tr><tr><td>TVC</td><td>0</td><td>100</td><td>120</td><td>150</td><td>190</td><td>230</td></tr></table> Or	Output	0	1	2	3	4	5	TFC	150	150	150	150	150	150	TVC	0	100	120	150	190	230	07 08	CO 3 CO 3
Output	0	1	2	3	4	5																		
TFC	150	150	150	150	150	150																		
TVC	0	100	120	150	190	230																		

	c. What is Producers Equilibrium? Explain least cost factor combination.	07	CO 3
	d. Explain the concepts of the learning curve. What is the impact of learning on a downward sloping LAC curve?	08	CO 3
Q.4	a. What is Monopolistic Competition? Explain its features.	07	CO 4
	b. Consider a Market with two firms, each producing identical goods that face inverse market demand of $P=180-2Q$ where $Q=q_1+q_2$ and $MC=20$ Find Quantity and price.	08	CO 4
	Or		
	c. Elaborate on short run equilibrium of firms under perfect competition in detail.	15	CO 4



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (August 2022 to December 2022)

Examination: ATKT End Semester Examination November 2024 (UG Programmes)

Programme code: 05

Programme: Banking & Finance

Class: FYBBF

Semester: I

Name of the Constituent College: S K Somaiya College

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

Course Code: 131U05C103

Name of the Course: Quantitative Methods-I

Duration : 2 Hrs.

Maximum Marks : 60

Instructions: 1) Draw neat diagrams

2) Assume suitable data if necessary

3) Non-programmable calculators are allowed

**Question
No.**

**Max.
Marks**

Q.1

(A) Find the value of 'f' if mean is 26.5. Also, calculate the mode.

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

(10)

(B) Find 10th percentile and 60th percentile for the following data :

Class Interval	0-10	10-20	20-30	30-40	40-50
frequency	32	12	7	20	26

(5)

OR

(A) Find the values of \bar{x} , \bar{y} and r from the two regression equations given as $3x + 2y - 26 = 0$ and $6x + y - 31 = 0$.

(8)

(B) An examination of 6 students for BBF. The marks obtained by the students in the subjects of Statistics and Economics were as follows. Calculate the rank correlation coefficient.

(7)

Stats	30	35	43	27	55	75
Eco.	40	30	50	30	20	10

Q.2

(A) From a deck of 52 cards.

- (a) If two cards are drawn, what is the probability that both are of the different suit?
- (b) If two cards are drawn, what is the probability that atleast one of the cards is a numbered card?
- (c) If one card is drawn, what is the probability that the selected card is queen under the condition that a red card has already been selected.

(7)

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

(8)

Commodity	2015		2020	
	Price	Quantity	Price	Quantity
A	110	250	137	304
B	60	130	95	180
C	50	128	60	120
D	30	40	40	50

OR

(A) A random variable X has the following probability distribution :

x	1	2	3	4	5	6
P(x)	3k	k	2k	$4k^2 + k$	$6k^2$	2k

(10)

- I. Find k.
- II. Evaluate $P(X < 4)$.

(B) Calculate the 3 yearly moving averages for the following data.

Years	2011	2012	2013	2014	2015	2016	2017	2018
Value	72	70	73	75	74	79	87	95

(5)

Q.3

(A) Fit a straight line trend for the following data giving the annual demand (in thousand) of a company. Estimate the demand for the year 2018.

(8)

Years	2011	2012	2013	2014	2015	2016	2017
Demand	56	60	63	65	71	79	80



(B) Three identical boxes contain red and white balls. The first box contains 3 red and 2 white balls, the second box has 4 red and 5 white balls, and the third box has 2 red and 4 white balls. A box is chosen very randomly and a ball is drawn from it. (7)

(a) If the ball that is drawn out is red, what will be the probability that the second box is chosen?

(b) If a ball is drawn out of the first box, what will be the probability that white ball is chosen?

OR

(A) Let X be a random variable with probability density function (8)

$$f(x) = Cx^2(1 - x) \text{ for } x \in [-1, 1],$$

then find

(a) value of C

(b) $P([0, \frac{1}{2}])$

(c) $E(X)$ and $V(X)$

(B) Eggs laid by a particular chicken are known to have lengths normally distributed, with mean 6 cm and standard deviation 1.4 cm. What is the probability of: (7)

a. finding an egg bigger than 8 cm in length.

b. finding an egg smaller than 5 cm in length.

c. finding an egg between 4 and 7 cm in length.

Q.4

A. Multiple Choice Questions -

1. Find the median for the following data set:

55, 23, 71, 78, 81, 48, 25.

a. 78

b. 55

c. 71

d. 40

2. Median is the same as

a. 1st Quartile

b. 2nd Quartile

c. 3rd Quartile

d. None of the above

3. If variance is 144 then Standard deviation is

a. 8

b. 12

c. 14

d. 18

4. The expected value of a discrete random variable ' x ' is given by

a. $P(x)$

b. $\sum P(x)$

c. $\sum x P(x)$

d. $\sum P(x)/x$

5. Which of the following is/are TRUE?
 - a. Laspeyres index number is better than Fisher's index number
 - b. Paasche's Index number is better than Fisher's index number
 - c. Both (i) and (ii)
 - d. Neither (i) nor (ii)
6. If a coin is tossed 4 times, then the probability of getting at least 1 heads is
 - a. $3/16$
 - b. $1/4$
 - c. $3/8$
 - d. $15/16$
7. If A and B are independent events such that $P(A) = \frac{2}{3}$ and $P(A \cap B) = \frac{1}{4}$, then $P(B) =$
 - a. $3/8$
 - b. $1/6$
 - c. $3/4$
 - d. $1/4$

(8)

B. True and False -

1. AM, HM and GM are the same only if all the data is the same.
2. Quartile deviation is the best measure of dispersion.
3. Mean can be obtained using the Ogive curve.
4. If the coefficient of correlation r is zero then there is perfect correlation.
5. Trend lines are used to estimate future values.
6. If A and B are exhaustive events, then $P(A \cap B) = 0$.
7. Fisher's index number is the geometric mean of Laspeyres and Paasche's Index number.
8. Sales of electric vehicles is a seasonal trend.

STANDARD NORMAL DISTRIBUTION: Table Values Represent AREA to the LEFT of the Z score.

Z	.00	.01	.02	.03	.04	.05	.06	.07	.08	.09
-3.9	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
-3.8	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
-3.7	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008
-3.6	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
-3.5	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
-3.4	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
-3.3	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035
-3.2	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050
-3.1	.00097	.00094	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00071
-3.0	.00135	.00131	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00100
-2.9	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149	.00144	.00139
-2.8	.00256	.00248	.00240	.00233	.00226	.00219	.00212	.00205	.00199	.00193
-2.7	.00347	.00336	.00326	.00317	.00307	.00298	.00289	.00280	.00272	.00264
-2.6	.00466	.00453	.00440	.00427	.00415	.00402	.00391	.00379	.00368	.00357
-2.5	.00621	.00604	.00587	.00570	.00554	.00539	.00523	.00508	.00494	.00480
-2.4	.00820	.00798	.00776	.00755	.00734	.00714	.00695	.00676	.00657	.00639
-2.3	.01072	.01044	.01017	.00990	.00964	.00939	.00914	.00889	.00866	.00842
-2.2	.01390	.01355	.01321	.01287	.01255	.01222	.01191	.01160	.01130	.01101
-2.1	.01786	.01743	.01700	.01659	.01618	.01578	.01539	.01500	.01463	.01426
-2.0	.02275	.02222	.02169	.02118	.02068	.02018	.01970	.01923	.01876	.01831
-1.9	.02872	.02807	.02743	.02680	.02619	.02559	.02500	.02442	.02385	.02330
-1.8	.03593	.03515	.03438	.03362	.03288	.03216	.03144	.03074	.03005	.02938
-1.7	.04457	.04363	.04272	.04182	.04093	.04006	.03920	.03836	.03754	.03673
-1.6	.05480	.05370	.05262	.05155	.05050	.04947	.04846	.04746	.04648	.04551
-1.5	.06681	.06552	.06426	.06301	.06178	.06057	.05938	.05821	.05705	.05592
-1.4	.08076	.07927	.07780	.07636	.07493	.07353	.07215	.07078	.06944	.06811
-1.3	.09680	.09510	.09342	.09176	.09012	.08851	.08691	.08534	.08379	.08226
-1.2	.11507	.11314	.11123	.10935	.10749	.10565	.10383	.10204	.10027	.09853
-1.1	.13567	.13350	.13136	.12924	.12714	.12507	.12302	.12100	.11900	.11702
-1.0	.15866	.15625	.15386	.15151	.14917	.14686	.14457	.14231	.14007	.13786
-0.9	.18406	.18141	.17879	.17619	.17361	.17106	.16853	.16602	.16354	.16109
-0.8	.21186	.20897	.20611	.20327	.20045	.19766	.19489	.19215	.18943	.18673
-0.7	.24196	.23885	.23576	.23270	.22965	.22663	.22363	.22065	.21770	.21476
-0.6	.27425	.27093	.26763	.26435	.26109	.25785	.25463	.25143	.24825	.24510
-0.5	.30854	.30503	.30153	.29806	.29460	.29116	.28774	.28434	.28096	.27760
-0.4	.34458	.34090	.33724	.33360	.32997	.32636	.32276	.31918	.31561	.31207
-0.3	.38209	.37828	.37448	.37070	.36693	.36317	.35942	.35569	.35197	.34827
-0.2	.42074	.41683	.41294	.40905	.40517	.40129	.39743	.39358	.38974	.38591
-0.1	.46017	.45620	.45224	.44828	.44433	.44038	.43644	.43251	.42858	.42465
-0.0	.50000	.49601	.49202	.48803	.48405	.48006	.47608	.47210	.46812	.46414