



# SOMAIYA

## VIDYAVIHAR UNIVERSITY

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

### QUESTION PAPERS

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

Sr. No.	Subject	Available
1.	131U05K501 – Research Methodology (A), (B)	
2.	131U05C501 – International Banking & Finance	
3.	131U05V501 – Management Accounting (A), (B)	
4.	131U05C502 - Credit Management (A), (B)	
5.	131U05C503 – Marketing of Financial Services (A), (B)	
6.	131U05V503 – Treasury Management (A), (B)	
7.		
8.		
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11.		
12.		
13.		
14.		
15.		



LIBRARY



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

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

Programme code: 05		Class: TY	Semester: V
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05K501	Name of the Course: Research methodology		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	Co Attainment
Q.1	(a) Explain steps in selection and formulation of research problem.(8) (b) State the difference between qualitative and quantitative research (7) OR (c) Define Null and Alternative hypothesis and also explain the usefulness of Hypothesis in Business.(15)		CO1  CO1  CO2
Q.2	(a) Explain the common errors that affects the reliability, Validity and accuracy in research .(8) (b) Discuss the Ordinal and Ratio scale in detail.(7) OR (c) Explain the various tests in testing hypothesis.(15)	15	CO2  CO4  CO3
Q.3	(a) "Research is incomplete without a good report" critically evaluate the statement by explaining the essentials and layout of good research."(15) Or (b) Explain Nonparametric sampling types in detail (15)	15	CO5  CO3
Q.4	<b>Explain the Concepts (5 marks each)</b> a) Research design b) Semantic differential scale c) Technical report	15	CO1 CO4 CO5





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

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

Programme code: 05		Class: TY	Semester: V
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05K501	Name of the Course: Research Methodology		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	Co Attainment
Q.1	(a) Discuss the criteria for conducting good research (8) (b) "Testing of Hypothesis is important" Justify this statement by explaining the process of Hypothesis. (7)  Or (c) Explain T test, ANOVA and Chi-square test in detail (15)	15	CO1 CO2  CO3
Q.2	(a) Explain the features of a good report (8) (b) Enumerate the common type of errors in research. (7)  Or (c) Discuss various non-probability sampling methods. in detail. (15)	15	CO5 CO2 CO3
Q.3	(a) Discuss Likert, Thurstone and Guttman scales in detail. (15) Or (b) Elaborate the steps in research report. (15)	15	CO4 CO5
Q.4	<b>Explain the different concepts. (5 marks each)</b> a) Basic and Applied Research b) Popular report c) Ordinal scale	15	CO1 CO5 CO4





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<b>Semester (July 2023 to October 2023)</b>			
<b>Examination: End Semester Examination October/November 2023 (UG/PG Programmes)</b>			
<b>Programme code: 05</b>		<b>Class: TY</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: 131U05C501</b>	<b>Name of the Course: International Banking and Finance</b>		
<b>Duration: 2 Hrs.</b>	<b>Maximum Marks: 60</b>		
<b>Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)</b>			

Question No.		Max. Marks	Co Attainment
Q.1(a)	Evaluate the scope and challenges of international finance.	(8)	CO1
(b)	Define Capital Account Convertibility. Explain the advantages of capital account convertibility.	(7)	CO1
Q.1	Or Define European Bank for Reconstruction and Development. State the objectives and function of European Bank for Reconstruction and Development. Also state the criticism of European Bank for Reconstruction and Development	(15)	CO1
Q.2(a)	Define Country Risk Analysis. Also evaluate different categories of risk.	(8)	CO4
(b)	Define Foreign Currency Swap. Also state the advantages of foreign currency swaps.	(7)	CO4
Q.2	Or Define Letter of Credit. State the Features of Letter of Credit. Also evaluate types of letters of credit.	(15)	CO3
Q.3(a)	Given: GBP/AUD- 1.8250-1.8350 GBP/EUR- 1.2650-1.2790 Calculate (i) EUR/AUD quotation (ii) AUD/EUR quotation	(8)	CO3
(b)	Spot USD/INR quote is 62.1295; USD interest rate (p.a) is 3.25%; INR interest rate (p.a) is 6.5%; Find 9 month forward rate	(7)	CO3
Q.3	Or Define dealing room operations. State the function of dealing room operation. Also evaluate the risks in dealing room operation.	(15)	CO2
Q.4	Conceptual Question (Each Question Carries 3 marks each)	(15)	
(a)	Discuss the role of the World Bank in promoting sustainable development goals.		CO1
(b)	How has IMF evolved with major economic challenges such as COVID 19 Pandemic.		CO1
(c)	Elaborate whether the Silicon Valley bank crisis had an impact on Indian market.		CO1
(d)	Evaluate the challenges and opportunities of NFT in India.		CO2
(e)	Discuss the role of blockchain in forex market.		CO2





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<b>Semester (July 2023 to October 2023)</b>			
<b>Examination: End Semester Examination October/November 2023 (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>			

Question No.		Max. Marks	Co Attainment																																																												
Q. 1	<p>(A) Following is the Balance sheet of Ghanshyam Ltd. as on 31<sup>st</sup> December, 2021 and 2022.</p> <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>3,60,000</td><td>4,20,000</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>3,60,000</td><td>4,20,000</td></tr></table> <p>You are required to prepare Comparative Balance sheet (in vertical form).</p> <p style="text-align: center;"><b>OR</b></p> <p>(B) You are furnished with the following revenue statements for the four years ended 31<sup>st</sup> December</p>	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		3,60,000	4,20,000	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		3,60,000	4,20,000	(15)	CO1
Liabilities	2021 (Rs.)	2022 (Rs.)																																																													
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		(15)	CO1																																																												

	2018	2019	2020
Sales	50,000	60,000	72,000
Cost of Sales	32,000	38,000	46,000
Margin	18,000	22,000	26,000
Management Expenses	3,000	3,500	4,000
Sales Expenses	5,000	6,000	7,200
Interest on Loan	3,000	4,000	5,000
Total Expenses	11,000	13,500	16,200
Profit before depreciation	7,000	8,500	9,800
Depreciation	5,000	4,500	6,000
Profit before tax	2,000	4,000	3,800
Income Tax	800	2,000	1,850
Profit after Tax	1,200	2,000	1,950

you are required to make trend analysis (absolute figures need not be shown)

Q.2

(A) Following is the Trading and P & L A/c of SIDHARTH LTD For the year ended 31<sup>st</sup> March 2017.

(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

You are required to calculate:

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

OR





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

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

(15)

CO2

Q.3

(A) Following are the summarized Balance sheet of Sophia Industries Ltd. as on 31<sup>st</sup> March 2011 and March 2012.

Liabilities	2011	2012
	Rs.	Rs.
Share capital	10,00,000	10,00,000
General Reserve	2,50,000	3,00,000
Profit and loss a/c	1,52,500	1,53,000
Debentures	3,50,000	3,10,000
Sundry Creditors	5,50,000	4,62,500
Provision for tax	1,68,500	1,52,500
	<b>24,71,000</b>	<b>23,78,000</b>
Assets	2011	2012
	Rs.	Rs.
Building	10,00,000	9,50,000
Machinery	7,50,000	8,45,000
Furniture	90,000	81,000
Stock	2,00,000	1,48,000
Sundry Debtors	4,00,000	3,20,000
Cash	6,000	14,000
Bank	-	20,000
Goodwill	25,000	
	<b>24,71,000</b>	<b>23,78,000</b>

Other information:

- 1) Interim dividend of Rs. 50,000 was paid during the year.
- 2) Depreciation on Building is provided @ 5% p.a.
- 3) Machinery of Rs.1,50,000 was acquired during the year.

(15)

CO3

	<p>4) Income tax provision for the year was Rs.1,50,000 Prepare cash flow statement by Indirect Method as per AS-3 for the year ended 31st March 2012.</p> <p style="text-align: center;"><b>OR</b></p> <p>(B) Yash Raj Ltd. provides the following information:</p> <ul style="list-style-type: none"><li>a) Projected Annual Material and labor cost of company is Rs 21,60,000 and Rs 16,20,000 respectively.</li><li>b) Cost of sales consists of material, labour and overheads cost only.</li><li>c) Production and sales take place evenly throughout the year.</li><li>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.</li><li>e) Raw material are in stock on an average for one month.</li><li>f) Finished goods are in stock on an average for half a month. Credit allowed by suppliers is two months.</li><li>g) Materials remain in process on an average for one month.</li><li>h) Company sales goods at 25% profit on cost.</li><li>i) Time lag in payment of wages and overheads is one month.</li><li>j) Cash balance is to be maintained at Rs 3,30,000.</li><li>k) Margin of safety @ 10%</li></ul> <p>You are required to prepare a statement showing working capital requirements</p>	(15)	CO4										
Q.4	<p><b>Attempt the following: (5 mark each)</b></p> <p>A) Sahu Limited has following transactions for during the year. Identify whether it is i) an operating or ii) an investing or iii) a financing activity</p> <ul style="list-style-type: none"><li>1. Purchase of Furniture Rs. 2,00,000</li><li>2. Cash paid from supplier Rs. 50,000</li><li>3. Issue of shares Rs. 1,80,000</li><li>4. Interest received Rs. 33, 000</li><li>5. Dividend paid on shares Rs. 75,000</li></ul> <p>B) PQR Ltd furnished the following information for the year ended 2019-20:-</p> <table border="1"><thead><tr><th>Particulars</th><th>Rs.</th></tr></thead><tbody><tr><td>Opening balance of Debtors</td><td>1,20,000</td></tr><tr><td>Closing Balance of Debtors</td><td>1,40,000</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></tbody></table> <p>Calculate the following:</p> <ul style="list-style-type: none"><li>(i) Debtor turnover ratio</li><li>(ii) the average collection period (assuming 365 days a year) for the year 2019-20.</li><li>(iii) Comment on the collection policy of the company.</li></ul>	Particulars	Rs.	Opening balance of Debtors	1,20,000	Closing Balance of Debtors	1,40,000	Total sales	8,00,000	Cash sales	20% of total sales	(15)	CO2,3,4
Particulars	Rs.												
Opening balance of Debtors	1,20,000												
Closing Balance of Debtors	1,40,000												
Total sales	8,00,000												
Cash sales	20% of total sales												





	<p>C) Ananya limited is a new manufacturing concern which engages in making refrigerators. The company needs your advice on working capital management. You are required to suggest the type of working capital need to manage by company with reasons.</p>		
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**Semester (July 2023 to October 2023)**

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

**Programme code: 05**

**Programme: Banking & Finance**

**Class: 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.**

Question No.		Max. Marks	Co Attainment																																																																		
Q.1	<p>(A) Prepare Comparative Revenue Statement in Vertical Form of Gururji ltd. From the Following Detail:</p> <p style="text-align: center;"><b>Nilkamal Ltd.</b></p> <p><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> <p style="text-align: center;"><b>OR</b></p>	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
Particulars(DEBIT)	2018 (Rs.)	2019 (Rs.)																																																																			
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By Profit on Sales of investment	24,000	-																																																																			
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(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 of Ronald Ltd.

**Balance Sheet as on 31<sup>st</sup> March, 2022**

LIABILITIES	RS.	ASSETS	RS.
Equity Share Capital	1,40,000	Cash in Hand	22,000
6% Preference Share Capital	1,00,000	Cash at Bank	10,000
Loan taken	20,000	Bills Receivable	30,000
Bank Overdraft	40,000	Debtors	70,000
Creditors	60,000	Stock	40,000
Outstanding Expenses	17,000	Furniture	30,000
Reserves	1,50,000	Machinery	1,00,000
Provision for Tax	20,000	Land and Building	2,20,000
Profit & Loss A/c	20,000	Goodwill	30,000
		Preliminary Expenses	15,000
	<b>5,67,000</b>		<b>5,67,000</b>

Other Information: Equity capital Rs. 50,000, General Reserve Rs. 20,000, Preference Capital Rs. 20,000. Profit and loss Credit balance Rs. 20,000.

Convert the above Balance Sheet in vertical form and calculate :-

- 1 Quick Ratio
2. Proprietary Ratio,
3. Capital Gearing Ratio,
4. Stock to Working Capital Ratio.
5. Return on proprietor's fund Ratio

(15)

CO2



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

(15)

CO2

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) 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.
Share Capital	8,00,000	10,00,000
Reserve	1,50,000	2,00,000
Profit & Loss A/c	60,000	1,00,000
Debentures	--	2,00,000
Provision for Taxation	70,000	1,00,000
Proposed Dividend	1,00,000	2,00,000
Creditors	8,20,000	7,00,000
	<b>20,00,000</b>	<b>25,00,000</b>
Assets	31-3-22 Rs.	31-3-23 Rs.
Plant and Machinery	5,00,000	7,00,000
Land / Building	4,00,000	6,00,000
Investments	--	1,00,000
Sundry Debtors	7,00,000	5,00,000
Stock	2,00,000	4,00,000
Cash on Hand / Bank	2,00,000	2,00,000
	<b>20,00,000</b>	<b>25,00,000</b>

- (1) Depreciation @ 25% was charged on the opening value of Plant and Machinery.
- (2) During the year one old machine book value Rs. 20,000 was sold for Rs.35,000.



(3) Rs.50,000 was paid towards Income Tax during the year.

**OR**

(B) You are required to prepare a statement showing the working capital required to finance the level of activity of 48,000 Units per year from the following information:

- (1) Raw materials are in stock on an average for 2 months.
- (2) Materials are in process on an average for half a month.
- (3) Finished goods are in stock on an average for one month.
- (4) Credit allowed by the suppliers is 1 ½ months of purchase of raw material and credit allowed to the customers is 2 ½ months.
- (5) Lag in payment of wages and an overhead is one month.
- (6) Cash and Bank balance is expected to be 10% of net working capital before considering the cash and bank balance.
- (7) Activities are spread evenly throughout the year.

**Cost per unit:**

Raw material	Rs.10
Wages	Rs.5
Total cost	Rs.30
Profit is 20% on selling price.	

(15)

CO4

Q.4

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

A) Ashwini Ltd furnished the following information for the year ended 2019-20:-

Particulars	Rs.
Opening balance of trade creditors	1,90,000
Closing Balance of trade creditors	2,30,000
Net credit annual purchases	9,30,000

Calculate :

- (i) Creditor turnover ratio
- (ii) the average payment period (assuming 365 days a year) for the year 2019-20.

B) From the following information calculate cash flow from investing activities.

	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. Interest Received on investment Rs. 15,000
5. Dividend received on shares Rs. 21,000.

C) Distinguish between Financial accounting and management accounting.

(15)

CO2,3,4



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

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

Programme code: 05			Class: TY	Semester: V
Programme: Banking & Finance				
Name of the Constituent College: S K Somaiya College			Name of the Department: Accounting & Finance	
Course Code:		Name of the Course: Credit Management		
Duration: 2 Hrs.		Maximum Marks: 60		
Instructions: 1).Draw neat diagrams 2) Assume suitable data if necessary 3)				

<b>Question No.</b>		<b>Max. Marks</b>	<b>Co Attainment</b>
Q.1	a) Compare the Different Types of Borrowers with Examples.	15	1
	<b>OR</b>		
	b) What is Credit Rating? Explain the importance of Credit Rating.	7	2
	c) Discuss the documents for proving your bankability	8	2
Q.2	a) Identify the characteristics of securities acceptable to banks either as primary or collateral.	7	3
	b) Compare Fixed rate Vs. Floating rate.	8	3
	<b>OR</b>		
	c) Discuss NPA with DPD and Classification of NPA in banks	15	4
Q.3	a) What is the importance of credit monitoring services and what does credit monitoring not cover?	8	4
	b) Identify the factors that contribute to NPA in banks.	7	4
	<b>OR</b>		
	c) Explain NPA in Banking along with Schemes and take aways on NPA.	15	4
Q.4	a) Inspect the Issues found in the massive Loan Scam of ABG Shipyard.	15	1,2,3,4
	<b>OR</b>		
	b) Explain the HDIL PMC Bank Scam in detail.		





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Semester (July 2023 to October 2023)			
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)			
Programme code: 05		Class: TY	Semester: V
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code:	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) Explain the Principles of Lending and Compare Loans and Advances with Examples.	15	1
	<b>OR</b>		
	b) Identify the types of credit Facilities	8	1
Q.2	c) Demonstrate your understanding of the concept of Priority sector lending (PSL)	7	1
	a) What is Credit Appraisal and Outline the factors evaluated during a credit appraisal process.	8	2
	b) Compare the difference between Credit Rating and Credit Score.	7	2
Q.3	<b>OR</b>		
	c) Identify the Modes of Charging a Security.	15	3
	a) What is credit Monitoring? Discuss the importance of credit monitoring.	7	4
Q.4	b) Discuss the Effects of NPA and list the reasons for rise in NPA's in banks.	8	4
	<b>OR</b>		
	c) Appraise the methods of how to reduce NPA in banking along with Preventive measures taken.	15	4
Q.4	a) Discuss the case of ICICI Videocon Dhoot/Chanda Kochar.	15	1,2,3,4
	<b>OR</b>		
	b) Analyze the case of SBI & Others with reference to Vijaya Malaya loans.		



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Semester (July 2023 to October 2023)			
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)			
Programme code: 05		Class: TY	Semester: V
Programme: Banking & Finance			
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) Figures to the right indicate full marks 2) For Objective questions re-write the question with answer			

Question No.		Max. Marks	Co Attainment
Q.1 a	Define the term financial product. Explain stock in brief.	8	CO 1
Q.1 b	Explain the components of Macro-environment. <b>OR</b>	7	CO 1
Q.1 c	Elucidate SWOT analysis.	8	CO 1
Q.1 d	Enlist the innovative financial products in India.	7	CO 1
Q.2 a	Explain service quality and the gap model of service quality.	8	CO 2
Q.2 b	Describe the paradigms in service marketing. <b>OR</b>	7	CO 2
Q.2 c	Elaborate the bases of segmentation.	8	CO 3
Q.2 d	Explain customer expectations and zone of tolerance.	7	CO 3
Q.3 a	Design the process of developing a service product.	8	CO 3
Q.3 b	Describe the measures to improve service quality. <b>OR</b>	7	CO 3
Q.3 c	Explain 7 P's of marketing mix with reference to any one financial product/service.	8	CO 4
Q.3 d	Elucidate the importance of customer feedback in business.	7	CO 4
Q.4	Concept Based Question (5 marks each)	15	
a.	Targeting and Positioning of Services		CO 2
b.	Service Distributions		CO 3
c.	Customer loyalty		CO 4





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Semester (July 2023 to October 2023)			
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)			
Programme code: 05		Class: TY	Semester: V
Programme: Banking & Finance			
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) Figures to the right indicate full marks 2) For Objective questions re-write the question with answer			

Question No.		Max. Marks	Co Attainment
Q.1 a	Define the term financial product. Explain Insurance in brief.	8	CO 1
Q.1 b	Write a note on banking financial products. <b>OR</b>	7	CO 1
Q.1 c	Interpret the financial service marketing environment.	8	CO 1
Q.1 d	Illustrate with example the concept of SWOT analysis.	7	CO 1
Q.2 a	Distinguish between product and service marketing.	8	CO 2
Q.2 b	Elaborate with example the classification of service marketing. <b>OR</b>	7	CO 2
Q.2 c	Explain the benefits of Augmented Marketing mix.	8	CO 3
Q.2 d	Elucidate pricing strategies in service marketing	7	CO 3
Q.3 a	Elaborate the role of communication in service marketing.	8	CO 3
Q.3 b	Compile the operation decisions in service marketing. <b>OR</b>	7	CO 3
Q.3 c	Describe customer loyalty and strategies for building customer loyalty.	8	CO 4
Q.3 d	Explain the process to handle customer complaints.	7	CO 4
Q.4	Concept Based Question (5 marks each)	15	
a.	CRM		CO 2
b.	Segmentation		CO 2
c.	Service recovery		CO 4



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Semester (July 2023 to October 2023)			
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)			
Programme code: 05		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) Assume suitable data if necessary 3)			

Question No.		Max. Marks	Co Attainment
Q.1	a. What is the Objective, Sources and Deployment of Liquidity Management?	07	CO 1
	b. Write a detailed note on Collateralized Borrowing and Lending Obligation (CBLO).	08	CO 1
	Or		
	c. Why is it essential to trade on NDS – OM? d. What are the penalties for CRR Shortfall?	07 08	CO 3 CO 2
Q.2	a. Write a detailed note on Bill Rediscounting Scheme. b. Explain the cost of CRR maintenance.	07 08	CO 2 CO 2
	Or		
	c. Elaborate on quantitative and qualitative control for Credit Risk.	15	CO 4
Q.3	a. What are the liabilities not included for CRR? b. What are the FEDAI guidelines on valuation?	07 08	CO 3 CO 3
	Or		
	c. Elaborate on Intra Day and Stop Loss Limit for Market Risk. d. Explain profit accounting for different investment categories.	07 08	CO 4 CO 3
Q.4	Conceptual Question. (5 Marks Each)	15	
	a. SLR b. Arbitrage c. FX CLEAR		CO 2 CO 3 CO 3





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Semester (July 2023 to October 2023)				
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)				
Programme code: 05		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) Assume suitable data if necessary 3)				

Question No.		Max. Marks	Co Attainment
Q.1	a. Explain the role of depositories as a market participant.	07	CO 1
	b. What are the objectives of the Treasury?	08	CO 1
	Or		
	c. Who are the participants of NDS – OM?	07	CO 3
Q.2	d. Write a note on CCIL.	08	CO 2
	a. Explain the Call Money/Notice Money as a treasury instrument.	07	CO 2
	b. Write a detailed note on Collateralized Borrowing and Lending Obligation (CBLO).	08	CO 2
	Or		
Q.3	c. What is the Objective, Sources and Deployment of Liquidity Management?	07	CO 2
	d. What are the penalties for CRR Shortfall?	08	CO 2
	a. What are the components of Multi – Currency Balance Sheet.	07	CO 4
	b. Explain the factor influencing exchange rates.	08	CO 3
Q.4	Or		
	c. Explain NDS as a primary market module.	07	CO 3
	d. What is the Settlement Risk? How the Treasury mitigate Settlement Risk.	08	CO 4
	Conceptual Question.	15	
	a. Concurrent Audit		CO 4
	b. FX – Clear		CO 3
	c. Real Time Gross Settlement		CO 2