

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

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

Sr. No.	Subject	Available
1.	231U05O301 – Strategic Management	
2.	231U05C301 – Accounting for Bankers	
3.	231U05C302 – Mutual Funds in India	
4.	131U05C302 – Organizational Behavior	
5.	231U05C303 – Digital Banking (A), (B)	
6.	231P24C303 – Investment Analysis & Equity Research	
7.		
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14.		
15.		



LIBRARY



SOMAIYA
VIDYAVIHAR UNIVERSITY



November 2024

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

Programme code: 05

Programme: Banking & Finance

Class: SYBBF

Semester: III

Name of the Constituent College: S K Somaiya College

Name of the Department: Accounting & Finance

Course Code: 231U05O301

Name of the Course: Strategic Management

Duration: 1 Hr.

Maximum Marks: 30

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

Question No.	ANSWER ANY THREE OUT OF FOUR . ALL QUESTIONS CARRY EQUAL MARKS	Max. Marks	CO Attainment
Q.1	Explain the process of implementation of Strategic Management in detail.	10	CO1
Q.2	<p>EcoFresh Foods is a growing company specializing in organic and health-focused food products. The company offers a wide range of items targeting environmentally conscious and health-driven consumers. EcoFresh Foods is reviewing its product portfolio to decide where to invest further for maximum growth and profitability. The leadership team has tasked students with conducting a BCG Matrix Analysis to evaluate specific product categories and make strategic recommendations.</p> <p>The following specific product categories are included in EcoFresh Foods' portfolio:</p> <ol style="list-style-type: none">Organic Snack Bars<ul style="list-style-type: none">Description: A line of nutritious snack bars made from organic ingredients, targeting health-conscious consumers. Popular among busy individuals looking for convenient snack options.Market Growth: High growth due to rising demand for healthy snacks.Market Share: Moderate market share compared to competitors.Plant-Based Meal Kits<ul style="list-style-type: none">Description: Meal kits featuring plant-based ingredients and recipes, designed for consumers seeking convenience and healthy cooking options. Aimed at vegans and flexitarians.Market Growth: Rapid growth as plant-based diets gain popularity.Market Share: Low market share, facing stiff competition from established meal kit brands.	10	CO2

3. Organic Baby Food

- **Description:** A range of organic baby food products made from high-quality ingredients, catering to health-conscious parents.
- **Market Growth:** Moderate growth driven by increasing awareness of the benefits of organic food for children.
- **Market Share:** High market share, well-recognized in the organic baby food segment.

4. Canned Fruit

- **Description:** A variety of canned fruit products, including peaches, pears, and fruit cocktails, preserved in light syrup or juice. This product line aims to offer convenient fruit options for consumers looking for quick and easy snacks or dessert ingredients.
- **Market Growth:** Low growth, as consumer trends shift towards fresh and frozen produce rather than canned options. The canned fruit market has been experiencing a decline in demand due to health concerns and the rising popularity of fresh fruits.
- **Market Share:** Low market share, as EcoFresh competes with well-established brands in the canned fruit category. The brand's recognition is minimal compared to competitors, leading to challenges in gaining market traction.

a. Create BCG matrix from the above information.

b. Explain the strategy to improve Canned fruit category products.

Q.3	<p>FlexiCo is a small marketing agency with about 50 employees. Traditionally, all employees have worked from the office, with strict 9-to-5 working hours. However, following recent trends and employee feedback, the company has decided to introduce a remote work policy that allows employees to work from home two days a week. The aim is to improve work-life balance, increase employee satisfaction, and attract top talent.</p> <p>Despite the potential benefits, the leadership is aware that not all employees may welcome the change. Some managers worry about a drop in productivity and difficulties in team communication, while others are unsure how to manage remote teams effectively. The company's leadership wants to ensure that the transition to this new work model is smooth and that employees understand the new expectations.</p> <p>As part of your internship program, Create a change management plan for FlexiCo to help implement the remote work policy.</p>	10	CO3
Q.4	Discuss nine cell matrix in Strategic management.	10	CO1,CO2



SOMAIYA
VIDYAVIHAR UNIVERSITY



November 2024

Examination: End Semester Examination 2024 (UG Programmes)

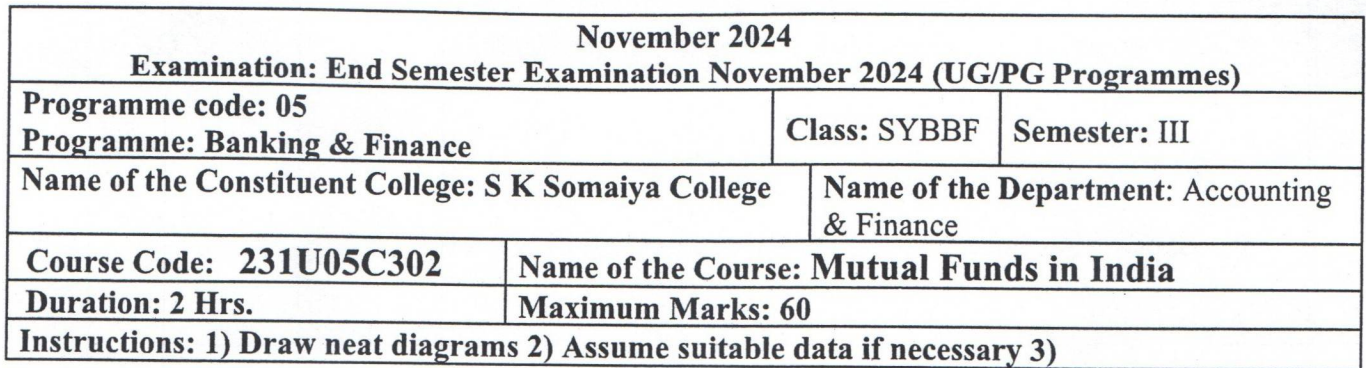
Programme code: 05		Class: SYBBF	Semester: III
Programme: Banking & Finance			
Name of the Constituent College: S.K.Somaiya college		Name of the Department: Accounting Finance	
Course code: 231U05C301	Name of the Course: Accounting for Bankers		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Figures to the right indicates the full marks.			
2) Use of scientific calculator is allowed.			

Q. No.		Max. Marks	CO																						
1	<p>(A) Journalise the following transactions in the books of Rama & Sons for the Month of May 2023.</p> <p>3rd May : Commenced business with Cash Rs. 90,000, and Furniture Rs. 60,000 and Building Rs. 1,00,000</p> <p>4th May : Purchased Motor Car from Honda Company by Cheque Rs. 55,000 at 18% GST.</p> <p>4th May : Paid for Salary Rs. 10,000 and Rent Rs. 3,000</p> <p>15th May : Bought goods from Rajesh Rs. 80,000 and paid him ¼ amount in cash immediately.</p> <p>18th May : Cash sales Rs. 60,000 @ 5% GST.</p> <p>20th May : Received Rent Rs. 1,000 and Commission Rs. 4,000.</p> <p>25th May : Paid for Telephone Charges Rs. 1,500.</p> <p>27th May : Invoiced goods to Bhavya for cash Rs. 75,000 at 5% cash discount.</p> <p>29th May : Sunita brought goods from us Rs 85,000 @ 5% GST .</p> <p>30th May : Paid for Printing Rs.17,000 by Debit Card of SBI.</p>	15	CO1																						
	OR																								
	<p>(B) Enter the following transactions in cash book with cash and bank columns of Jethwa Brothers.</p> <table><tr><td>2022 Oct 1</td><td>Cash in hand Rs. 43,000 and Bank balance Rs.54,000</td></tr><tr><td>Oct 3</td><td>Cash sales Rs. 2,00,000 at 10% Trade discount.</td></tr><tr><td>Oct 5</td><td>Cash purchases Rs.60,000 at 10% T.D</td></tr><tr><td>Oct 7</td><td>Deposited cash in to bank Rs. 30,000</td></tr><tr><td>Oct 9</td><td>Received bearer cheque from Sumit Rs. 19,500</td></tr><tr><td>Oct 13</td><td>Sold goods for cash Rs. 12,000 at 4% T.D.</td></tr><tr><td>Oct 15</td><td>Paid Life Insurance premium Rs. 4,000</td></tr><tr><td>Oct 18</td><td>Cheque received on 9th Oct. 2022 deposited into bank.</td></tr><tr><td>Oct 27</td><td>Introduced additional capital Rs. 25,000 and deposited the same into Bank A/c</td></tr><tr><td>Oct 28</td><td>Paid Electricity bill Rs. 5,000 and Telephone bill Rs. 4,000</td></tr><tr><td>Oct 30</td><td>Received crossed cheque for dividend Rs. 6,250.</td></tr></table>	2022 Oct 1	Cash in hand Rs. 43,000 and Bank balance Rs.54,000	Oct 3	Cash sales Rs. 2,00,000 at 10% Trade discount.	Oct 5	Cash purchases Rs.60,000 at 10% T.D	Oct 7	Deposited cash in to bank Rs. 30,000	Oct 9	Received bearer cheque from Sumit Rs. 19,500	Oct 13	Sold goods for cash Rs. 12,000 at 4% T.D.	Oct 15	Paid Life Insurance premium Rs. 4,000	Oct 18	Cheque received on 9th Oct. 2022 deposited into bank.	Oct 27	Introduced additional capital Rs. 25,000 and deposited the same into Bank A/c	Oct 28	Paid Electricity bill Rs. 5,000 and Telephone bill Rs. 4,000	Oct 30	Received crossed cheque for dividend Rs. 6,250.	15	CO1
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Q. 2	<p>(A) From the following information, find out the amount of provisions to be shown in the Profit and Loss Account of AG bank and pass necessary journal entries.</p> <table><tr><th>ASSETS</th><th>Rs. (IN LAKHS)</th></tr><tr><td>Standard [value of security ₹6000 lakhs]</td><td>10,000</td></tr><tr><td>Sub-Standard</td><td>3,000</td></tr><tr><td>Doubtful :-</td><td></td></tr><tr><td>For less than one year [secured ₹800 lakhs]</td><td>2,000</td></tr><tr><td>For more than 1 year but less than 3years [secured ₹400 lakhs]</td><td>700</td></tr><tr><td>For more than 3 years.</td><td>300</td></tr></table>	ASSETS	Rs. (IN LAKHS)	Standard [value of security ₹6000 lakhs]	10,000	Sub-Standard	3,000	Doubtful :-		For less than one year [secured ₹800 lakhs]	2,000	For more than 1 year but less than 3years [secured ₹400 lakhs]	700	For more than 3 years.	300	07	CO2	
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	<p>(B) From the following calculate duration of bond.</p> <p>Face Value = Rs. 100 Coupon / Interest Rate = 15% p.a, Years to Maturity = 6 years Current Market Price = Rs. 89.50 Yield to Maturity = 18% Redemption Value = Rs. 100 (at par)</p>	8	CO 4															
	OR																	
	<p>(C) The following information is available in the books of SBI Bank Ltd.as on 31st March 2023.</p> <p>Bills Discounted ₹ 68,52,500. Rebate on Bills Discounted as on [1-4-22] ₹5,25,000. Discount received ₹ 8,75,000</p> <table><tr><th>Value of bill ₹</th><th>Due Date</th><th>Rate of Discount</th></tr><tr><td>9,12,500</td><td>08-06-2023</td><td>10%</td></tr><tr><td>25,00,000</td><td>15-06-2023</td><td>12%</td></tr><tr><td>14,10,000</td><td>25-07-2023</td><td>14%</td></tr><tr><td>20,30,000</td><td>08-08-2023</td><td>16%</td></tr></table> <p>Calculate the amount of rebate on 31st March 2023. Pass necessary Journal Entries and prepare necessary Ledger Accounts.</p>	Value of bill ₹	Due Date	Rate of Discount	9,12,500	08-06-2023	10%	25,00,000	15-06-2023	12%	14,10,000	25-07-2023	14%	20,30,000	08-08-2023	16%	15	CO2
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Q. 3	<p>(A) From the following particulars, find out the errors in cash book and bank statement and prepare Bank Reconciliation Statement as on 31-05-2023 for Amber Mahavir Pvt. Ltd:</p> <p>i. Balance as per bank statement overdraft of Rs. 12,000. ii. The debit side of the cash book had been undercast by Rs. 500. iii. A check for Rs. 561 drawn for the payment of telephone bill had been entered in the cash book as Rs. 165 but was shown correctly in the bank statement. iv. A check for Rs. 5000 by the customer having been deposited into bank was dishonored by the bank v. A check was credited twice in Cash Book for worth Rs. 5,000. vi. A Dividend of worth Rs. 900 had been collected by the bank but not recorded in the cash book. vii. Checks Rs. 4,000 drawn in May but only 1,200 presented for payment. viii. Interest amounting 2000 had been debited by the bank but not entered in the cash book. ix. A check for Rs. 5000 was issued by the company for purchase of merchandise and was paid by the bank but not recorded in company's book. x. A check for Rs. 5,500 issued to Salman & Co. for purchase of Equipment was not encashed.</p>	15	CO3															



	OR																													
	(B)Discuss the reasons for difference between cash book and pass book balance.	7	CO3																											
	(C) Enumerate the advantages and disadvantages of Computerized Accounting System.	8	CO3																											
Q. 4	Attempt the following questions (5 Mark each) (A) Identify the country where the following quotation are direct and calculate the indirect form. (i) 1GBP=INR 99.1100-99.9900 (ii) 1USD=GBP 0.6242-0.6246 (B) Calculate the interest income to be recognised for the year ended 31st March2023.	15	CO1, 2,4																											
	<table><tr><th>PARTICULARS</th><th>INTEREST EARNED</th><th>INTEREST RECEIVED</th></tr><tr><td>Non Performing Assets:-</td><td></td><td></td></tr><tr><td>Term Loan</td><td>350</td><td>150</td></tr><tr><td>Cash Credit & Overdraft</td><td>750</td><td>450</td></tr><tr><td>Bills Discounted & Purchased</td><td>1050</td><td>750</td></tr><tr><td>Performing Assets:-</td><td></td><td></td></tr><tr><td>Term Loan</td><td>850</td><td>650</td></tr><tr><td>Cash Credit & Overdraft</td><td>550</td><td>350</td></tr><tr><td>Bills Discounted & Purchased</td><td>450</td><td>150</td></tr></table>	PARTICULARS	INTEREST EARNED	INTEREST RECEIVED	Non Performing Assets:-			Term Loan	350	150	Cash Credit & Overdraft	750	450	Bills Discounted & Purchased	1050	750	Performing Assets:-			Term Loan	850	650	Cash Credit & Overdraft	550	350	Bills Discounted & Purchased	450	150		
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	(C) Find the compound amount and compound interest of Rs. 1,20,000 invested for 5 years at 5% if the interest is compounded: (i) annually, (ii) semi annually, (iii) quarterly and (iv) monthly.																													



Question No.		Max. Marks	CO Attainment																																		
Q.1	<p>Practical Questions.</p> <p>a. Calculate closing NAV, assuming sales and purchases NAV to be ₹ 20.</p> <table><tr><td>Opening NAV</td><td>₹ 12.5</td></tr><tr><td>Opening Units</td><td>40,500</td></tr><tr><td>Appreciation in portfolio</td><td>₹ 8,000</td></tr><tr><td>Units Subscribed</td><td>2000 units</td></tr><tr><td>Units sold/ Redeemed</td><td>1000 units</td></tr><tr><td>Dividend</td><td>₹ 500</td></tr><tr><td>Expenses</td><td>₹ 700</td></tr></table> <p>b. An open-ended scheme with 5,000 units has the following items in its balance sheet.</p> <table><tr><th>Liabilities</th><th>Amount</th><th>Assets</th><th>Amount</th></tr><tr><td>Unit Capital</td><td>50,000</td><td>Investment at MV</td><td>1,57,000</td></tr><tr><td>Reserves</td><td>1,25,000</td><td>Other Assets</td><td>35,000</td></tr><tr><td>Other Liabilities</td><td>27,000</td><td>Issue expenses not w/o</td><td>10,000</td></tr><tr><td>Total</td><td>2,02,000</td><td>Total</td><td>2,02,000</td></tr></table>	Opening NAV	₹ 12.5	Opening Units	40,500	Appreciation in portfolio	₹ 8,000	Units Subscribed	2000 units	Units sold/ Redeemed	1000 units	Dividend	₹ 500	Expenses	₹ 700	Liabilities	Amount	Assets	Amount	Unit Capital	50,000	Investment at MV	1,57,000	Reserves	1,25,000	Other Assets	35,000	Other Liabilities	27,000	Issue expenses not w/o	10,000	Total	2,02,000	Total	2,02,000	08	CO 2
Opening NAV	₹ 12.5																																				
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Total	2,02,000	Total	2,02,000																																		
		07	CO 2																																		

	What would be its NAV?		
Q.2	a. Illustrate applicability of Stamp Duty on Mutual Fund units. b. What are Do's and Don'ts' while selecting mutual fund schemes? Or c. Explain the concept of Entry and Exit Load and its impact on NAV. d. Write a note on the Exchange Traded Fund.	08 07 08 07	CO 1 CO 4 CO1 CO1
Q.3	a. Explain the sub categories of Equity Schemes. b. Write a guidance note on selecting various options in mutual funds schemes. Or c. Explain the role and functions of Custodian and R & T agent of mutual funds in India. d. Write a note on Wealth Cycle in financial planning.	08 07 08 07	CO 2 CO 2 CO 3 CO 4
Q.4	a. Explain the sub categories of Hybrid Schemes. b. Discuss in brief the information required to be provided in the application form. Or c. List down Behavioral biases in Investment Decision Making. d. What are the advantages of a Mutual Fund for Investors?	08 07 08 07	CO 3 CO 4 CO 4 CO 1



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VIDYAVIHAR UNIVERSITY



November 2024		
Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 05	Class: SYBBF	Semester: III
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya	Name of the Department: Accounting & Finance	
Course Code: 131U05C302	Name of the Course: Organizational Behaviour	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: Figures to the right indicate full marks		

Question No.		Max. Marks	CO
Q.1	a. Elaborate techniques of Scientific Management given by F.W. Taylor. b. Elucidate Henri Fayol's 14 principles of Management OR c. Explain the contingency management theory d. Discuss the models of Organizational behavior.	8 7 8 7	CO 1 CO 1 CO 1 CO 1
Q 2	a. Elucidate Big Five personality types with example. b. Define Personality and explain the factors influencing personality. OR c. Explain operant conditioning theory of learning. d. Define perception and explain perceptual process.	8 7 8 7	CO 2 CO 2 CO 2 CO 2
Q 3	a. State decision-making process. b. Define Communication. State its process OR c. Motivation affects organizational effectiveness. Explain. d. Define Motivation. State techniques of behavior modification.	8 7 8 7	CO 3 CO 3 CO 4 CO 4
Q 4	Concept Based Question (5 marks each) a. Organizational behavior. b. Organizational culture. c. Organizational change.	15	CO1 CO2 CO3



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VIDYAVIHAR UNIVERSITY



17/3/25
ATKT Sem 03
March 2025
BBF Sem 03.

November 2024			
Examination: End Semester Examination November 2024 (UG Programmes)			
Programme code: 05		Class: SYBBF	Semester: III
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 231U05C303		Name of the Course: Digital Banking	
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	<p>Read the case study and answer the questions. (Each question 5 Marks)</p> <p>A retailer nationalised bank named "Vishwas Bank" founded in 1960s in India is facing challenges in competing with many new foreign banks in terms of people management (internal employee and external customer) and related cost. Computerisation was in place for bank, but bank is not able to automate majority of the process. Bank is finding a challenge for scalability of IT infrastructure due to rapid change in technology and the way competitor bank using various technology for staying ahead of time.</p> <p>You are appointed as a consultant for enhancement in the performance of bank and requested to recommend few technological changes keeping banking domain restrictions in mind.</p> <p>a. The status of "Vishwas Bank" bank can be described as digitized bank or digitalized bank? Justify your answer.</p> <p>b. If they think to implement RPA, then what are the steps they should follow before taking the decision of implementation.</p> <p>c. Which services of cloud computing you will recommend for this bank.</p>	15	CO1 CO4 CO4
Q.2	<p>a. List out and discuss the various technology partners required when you implement Internet, extranet or Intranet within your bank for digital banking.</p>	15	CO2
	OR		
Q.2	<p>b. Differentiate between web banking and mobile banking with suitable examples.</p> <p>c. Discuss the concept of cyber security with reference to Internet Banking & discuss any three types of cyber threats.</p>	07 08	CO2 CO2

Q.3	a. Based on the criteria of availability, speed, amount limit and transfer fee discuss NEFT, RTGS & IMPS in detail.	15	CO3
	OR		
Q.3	b. Discuss the need for IMPS and elaborate on the actions taken to reduce the risk involved in using IMPS.	07	CO3
	c. "Bank prefers customer to use NEFT and customer prefers to use RTGS" – True or false - Justify your answer.	08	CO3
Q.4	a. Discuss the following Technologies 1. Artificial Intelligence. 2. Cloud computing based on deployment methods. 3. Blockchain	15	CO4
	OR		
Q.4	b. Elaborate the current trends of marketing the digital banking services in Indian scenario.	07	CO4
	c. Explain the IAAS & SAAS with suitable examples	08	CO4



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November 2024

Examination: End Semester Examination November 2024 (UG Programmes)

Programme code: 05

Programme: Banking & Finance

Class: SYBBF

Semester: III

Name of the Constituent College: S K Somaiya College

Name of the Department: Accounting & Finance

Course Code: 231U05C303

Name of the Course: Digital Banking

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	<p>Read the case study and answer the questions.</p> <p>DBS Bank, headquartered in Singapore, is renowned for its innovative use of technology to drive digital transformation. The bank's adoption of cloud technology was instrumental in its journey to becoming a leading digital bank.</p> <p>Objectives</p> <ul style="list-style-type: none"> Accelerate innovation and time-to-market for new products. Enhance customer experience with seamless digital services. Improve operational resilience and agility. <p>Implementation</p> <p>DBS Bank transitioned to a hybrid cloud environment, utilizing both private and public cloud services. The bank leveraged the cloud to deploy new applications quickly, enabling rapid experimentation and iteration. Furthermore, DBS utilized cloud-based analytics to gain deeper insights into customer behaviour and preferences.</p> <p>a. Which cloud type is implemented by bank? justify your answer.</p> <p>b. Elaborate advantages of cloud with reference to above case study.</p> <p>c. Discuss the regulatory initiative taken by RBI for CSP to offer services in digitalising bank.</p>	15	CO1 CO4 CO3
Q.2	a. Explain the term digital banking. Discuss advantages and challenges of digital banking.	15	CO1
	OR		
Q.2	b. Discuss the statement "Why Web Banking Usually considered better compared to Mobile Banking".	07	CO2
	c. Explain the concept of cellular networks. Discuss features and weaknesses of any 3 mobile generations. (1G, 2G.... etc.)	08	CO2
Q.3	a. Discuss the architecture of UPI. Explain in detail why other	15	CO3

	products equivalent to UPI from USA was not as successful as UPI.		
	OR		
Q.3	b. Justify the statement "Banking is essential and not the bank" and explain the concept of neobank.	07	CO3
	c. Explain the format of IFSC and MICR code and application of IFSC and MICR code.	08	CO3
Q.4	a. Discuss the following with reference to RPA technology <ul style="list-style-type: none"> 1. Lifecycle. 2. Benefits. 3. Myth 	15	CO4
	OR		
Q.4	b. Discuss in brief technology of Blockchain.	07	CO4
	c. Explain 4Vs of Big Data with suitable examples.	08	CO4



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VIDYAVIHAR UNIVERSITY



November 2024		
Examination: End Semester Examination 2024 (UG/PG Programmes)		
Programme code: 24	Class:	Semester: III
Programme: Banking & Finance	SYMBF	
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 231P24C303	Name of the Course: Investment Analysis and Equity Research	
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 Question (3 Marks Each) a) Speculation b) Investing c) Insurance policies d) Fundamental ratios e) Market structure	15	CO1 CO1 CO2 CO2 CO3
Q.2	a) Discuss the risk return analysis and process to measure them. b) Enumerate process and application of equity research. OR c) Explain the Industry analysis as a part of fundamental analysis. d) Discuss the Balance sheet analysis as a part of Company analysis.	8 7 8 7	CO1 CO1 CO2 CO2
Q.3	a) Calculate the DMA 3 and DMA 5 from the following. Daily closing market price of RIL are as follows: 200, 205, 203, 210, 208, 205, 220, 218, 225, 230, 227, 231, 235, 240. b) Calculate the Relative strength Index (RSI) of RIL from the following: Using 10 hours analysis charts, it was noted that share price gained 14 times and down 7 times, also Explain the application of RSI indicator. OR c) Distinguish between fundamental and technical analysis. d) Enumerate different types of charts as a part of technical analysis.	8 7 8 7	CO3 CO3 CO3 CO3
Q.4	a) Following information about the portfolio of Mr. Sunil is given, explain what portfolio construction is and calculate portfolio return:	8	CO4

Investment	Amount ₹	Expected returns
P	1,00,000	25%
Q	2,00,000	10%
R	1,00,000	-12%
Gold	50,000	8%
Silver	1,00,000	9%
Govt Securities	1,50,000	5%

- b) From the given information calculate the beta of portfolio. Also explain beta concept and how to use it for investing.

Stocks	Amount ₹	Beta
A	1,50,000	0.75
B	1,40,000	0.65
C	1,60,000	1.42
D	1,50,000	1.25
E	1,00,000	1.19

OR

- c) From the following information calculate the Alpha of portfolio:

Particulars	Company A	Company B	Company C
Dividend	1.5	1.8	2.5
Capital Appreciation	3	4	5
Market price	10	20	30
Beta	0.90	1.10	1.20

It is given that bank rate is 8% and senssex has increased by 15%.

- d) Discuss the Efficient market hypothesis along with stock market example in detail.

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CO4

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CO4

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CO4