

Duration: 3 hours

Max. Marks: 60

Instructions:

- Figures to the right indicate maximum marks.
- Question one is compulsory.
- Answer any Four from question 2 to question 6.

Q1. Write a short note on any FIVE of the following: -

(5*4=20 marks)

- Sponsor
- Hire Purchase agreement
- Home Extension Loan
- Net Asset value
- Financial lease
- Bills Discounting

Q2.

- What do you understand by the term "Mutual Funds".
- Explain the Process of Housing finance.

(02 marks)

(08 marks)

Q3.

- What is Consumer Credit?
- State and discuss the functions of a Factor.

(02 marks)

(08 marks)

Q4.

- Define Recourse Factoring.
- Differentiate between financial lease and operating lease.

(02 marks)

(08 marks)

Q5.

- What do you mean by Hire Purchase?
- Explain the importance of Mutual Funds.

(02 marks)

(08 marks)

Q6.

- What is Mortgage?
- Discuss Venture Capital. Explain the Process of Venture Capital.

(02 marks)

(08 marks)

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao Goa
SYBBA(FS), Semester III, Semester End Assessment, Repeat April 2019
INDIAN SECURITIES MARKET

Instructions:

*All questions are compulsory
Start each question on a fresh page
Figures to right indicate maximum marks*

Duration: 3 Hours

Max. Marks: 60

- Q.1. Write a short note on ANY FIVE of the following. (5 X 4=20)
- i. Market capitalization
 - ii. Primary Market
 - iii. Right Issue
 - iv. Underwriting
 - v. Global Depository Receipts
 - vi. Price Band
- Q.2. a) Describe the various participants in the primary market. (06)
- b) Write a short note on Objectives of SEBI (04)
- OR**
- X. What are Market Indices. State and explain the indices of BSE and NSE. (10)
- Q.3.a) Explain the book-building process. (08)
- b) What is American Depository Receipts (02)
- Q.4. SEBI has introduced wide range of reforms in the secondary market. Elaborate (10)
- Q.5.X. State and explain the various methods which are used in the floatation of securities in the new issue market. (10)
- OR**
- a. What do you mean by Prospectus? Explain the different types of prospectus. (06)
 - b. Write a short note on Listing and delisting of Securities. (04)

LAW AND PRACTICE OF BANKING IN INDIA

Duration: 3hrs

Max. Marks: 60

Instructions:

Figures to the right indicate maximum marks.

Start each question on a fresh page

All questions are compulsory

Q1. WRITE SHORT NOTES ON **ANY FOUR** OF THE FOLLOWING (4X3= 12)

1. Working Capital Finance
2. Bridge Loans
3. Assignment
4. Advances against documents of title to goods
5. Guarantees and Indemnities

Q2. WRITE SHORT NOTES ON **ANY FOUR** OF THE FOLLOWING (4X3=12)

1. Documentation
2. Registration
3. Guarantee Letter
4. Debt Recovery Tribunals
5. Functions of SARFAESI Act

Q3. a. What is meant by "Term Loan"? Explain its advantages and disadvantages. (9)

OR

b. Explain the concept of Drawing Power and Margins. (9)

Q4. a. What is a security? Explain the features of good security. (9)

OR

b. What is MORTGAGE? Explain the characteristics of mortgage. (9)

Q5.a. Explain the rules relating to stamp duty and the consequences of non-stamping. (9)

OR

b. Explain the characteristics and the details to be included in banking letters (9)

Q6. a. RBIs role as the supervisor. (5)

b. The Banking Regulation Act, 1949 (4)

OR

c. Analyse the need and purpose of establishing of FEMA 1999. (9)

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao Goa
S.Y.BBA(FS), Sem. III, Semester-End Assessment, Repeat April 2019
Financial Management

Duration: 3 hours

Max. Marks: 60

Instructions:

- *Figures to the right indicate maximum marks.*
- *Question No. 1 is compulsory.*
- *Answer any FOUR from Question No. 2 to Question No. 6.*
- *Each question start on a fresh page.*

Q. 1. Answer any FIVE of the following:

(5x4=20 marks)

- a) Write a note on time value of money.
- b) Explain different types of dividend.
- c) Write a note on wealth maximisation.
- d) Discuss any four causes of over-capitalisation.
- e) Write a note on trading on equity.
- f) State and explain any four factors determining working capital requirement.
- g) Write a note on financial leverage.

Q. 2 a) ABC Company Limited is considering the purchase of a machine. Two machines are available in the market, machine A and machine B, each costing Rs. 100,000. Earnings after tax but before depreciation are expected to be as follows:

Year	1	2	3	4	5
Cash inflow Machine A (Rs.)	25000	37500	50000	25000	12500
Cash inflow Machine B (Rs.)	12500	37500	50000	37500	25000

Evaluate the two alternatives according to payback method and suggest the company which machine should be selected. **(06 marks)**

b) A Company issues 12% debentures of Rs. 500000 repayable after 10 years at a discount of 4% and incurs Rs. 10000 for underwriting, brokerage etc. Corporate tax rate being 30%. Calculate the cost of debt capital before and after tax. **(04 marks)**

Q. 3 a) Moon Limited has under consideration the following two projects. Details are as follows:

Particulars	Project X	Project Y
Investment in machinery	1000000	1500000
Working capital	500000	500000
Life	4	6
Scrap value	10%	10%
Tax rate	50%	50%

Income before depreciation and tax are as follows:

Year	Project X (Rs.)	Project Y (Rs.)
1	800000	1500000
2	800000	900000
3	800000	1500000
4	800000	800000
5	----	600000
6	----	300000

Calculate Accounting Rate of return.

(06 marks)

b) A Company wishes to issue 1000, 9% preference shares at Rs. 100 each. The other expenses of capital issue are: underwriting 2%, brokerage 0.5%, printing Rs. 500. What will be the effect on cost of capital if present corporation tax on its earning coming to 30%. Calculate cost of capital before and after tax if issue has been made:

(04 marks)

- 1) At Par Value
- 2) At a Premium of Rs. 6 per share

Q. 4 a) From the following information, calculate the NPV of the two projects and suggest which project should be accepted, assuming a discount rate of 10%.

Particulars	Project X	Project Y
Initial Investment	20000	30000
Estimated Life	5 Years	5 Years
Scrap Value	1000	2000

The profits before depreciation and after tax are as follows:

Year	1	2	3	4	5
Project X (Rs.)	6000	10000	10000	4000	3000
Project Y (Rs.)	20000	11000	6000	4000	3000

Note: The PV of Re. 1 @ 10% discount factor for first, second, third, fourth and fifth year is 0.909, 0.826, 0.751, 0.683 and 0.621 respectively. Calculate Net Present value.

(06 marks)

b) Sunshine Ltd. has its share of Rs. 10 each quoted on the stock exchange, the current price per share is Rs. 25. The gross dividend per share over the last 4 years is Rs. 1.70 growing at 15%. Calculate the cost of equity share.

(04 marks)

Q. 5 a) A Company manager is considering three projects which are not mutually connected and any of them can independently be selected. The company has necessary funds but cannot take up more than one project. The overall cost-of capital of the company is 10% and the expected cash flows from the project are given below:

Cash flows (Income)						
Project No.	Investment Required	Year 1	Year 2	Year 3	Year 4	Year 5
I	10000	12000	3000	----	----	----
II	14000	----	----	10000	5000	7000
III	9000	----	4000	5000	5000	2000

10% discount factor for first, second, third, fourth and fifth year is 0.909, 0.826, 0.751, 0.683 and 0.621 respectively. You are required to advice the management as to what project they should take up, give reason for your advice. Calculate Profitability Index. **(06 marks)**

b) Calculate the cost of retained earnings from the following information: **(04 marks)**

Current market price of a share Rs. 130.

Cost of floatation/brokerage per share 2% on market price.

Growth in expected dividend is 4%.

Expected dividend per share on new share is-Rs. 13.

Shareholders marginal/personal income tax 21%.

Q. 6 a) A Company has to select one of the following two projects:

Particulars	Proposal A (Rs.)	Proposal B (Rs.)
Cost	11000	10000
Cash Inflow: Year 1	6000	1000
Year 2	2000	1000
Year 3	1000	2000
Year 4	5000	10000

Discount factors are as follows:

Year	1	2	3	4
10%	0.909	0.826	0.751	0.683
12%	0.893	0.797	0.712	0.636
15%	0.870	0.756	0.658	0.572

Using the IRR method suggest which project is preferable. **(06 marks)**

b) Book value weights: Following information is available with regard to the capital structure of Punjab Breweries Ltd.

Sources of Fund	Amount(Rs.)	After Tax Cost of Capital
Equity share capital	400000	0.12
Retained earnings	250000	0.10
Preference share capital	200000	0.13
Debentures	150000	0.09

You are required to calculate the weighted average cost of capital. **(04 marks)**

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao, Goa
SY BBA(FS), Semester III, Semester End Assessment, Repeat April 2019
SUBJECT: NSE (NCFM) INSURANCE MODULE

Duration: 3 hours

Maximum Marks: 60

- Instructions: 1. All questions are compulsory.
2. Answer each question on a fresh page.
3. Figures to the right indicate maximum marks.*

Q. 1. Answer ANY FOUR from the following:

(4*3=12 Marks)

- a. Peril vs Hazard (meaning and examples).
- b. Policyholder's Servicing.
- c. Risk Reduction.
- d. Contractors All Risk Insurance.
- e. Deductions allowable from income for payment of life insurance premium under Section 80C.

Q. 2. A. State the various duties, powers and functions of Insurance Regulatory and Development Authority. (12)

OR

X. State and explain any six types of risks in insurance business. (06)

Y. Write a note on Insurance Advertisements and Disclosure Regulations, 2000. (06)

Q. 3. A. Write a note on Employers Liability Insurance and Product Liability Insurance. (12)

OR

X. What is marine insurance? Explain in brief its special features. (06)

Y. What do you mean by void and voidable contract? What are the elements of a valid contract? (06)

Q. 4. A. State the matters to be stated in life insurance policy. (12)

OR

X. Explain group mediclaim policy and its types. (06)

Y. Define life insurance. What are the principles of life insurance? (06)

Q. 5. A. State the points which no insurance agent should practice under code of conduct for insurance agents. (12)

OR

X. Explain types of children's policies. (06)

Y. Write a note on types of brokers. (06)

ORGANISATIONAL BEHAVIOUR

Timing: 2 Hours

Max.Marks:30

Instructions: *All questions are compulsory*
Start each question on a fresh page
Figures to right indicate maximum marks

Q1) Write a short note ANY TWO the following (2*3=6 mks)

- A. Organisation Behaviour
- B. Perception
- C. Formal Organisation

Q2)A. "Managers judgements have important consequences on the organizations". Explain the application of perception in organization. (06)

OR

B. Explain Abraham Maslow Need Hierarchy Theory of Motivation (06)

Q3) X. Explain any three types of organization structure with diagram. (09)

OR

Y. What is leaning. Explain in detail the theories of learning. (09)

Q4) What is Personality. State and explain any four Determinants. (09)
