

**F.Y.B.Com.- Sem- II –English Medium**  
**ELEMENT OF BANKING & INSURANCE**

Date: 10-03-2018  
Time: 11.00 To 1.00

Seat No-----  
Total Marks-**50**

Q-1 Answer in Short. [10]

1. What is remittance ? State its Various means.
2. What is bank draft ? State its features
3. State objectives of privatization of Insurance
4. State the implied conditions of the fire insurance?
5. What is crossing?

Q-2 (a) What is cheque? Discuss essential elements of a cheque [07]

(b) Explain various types of commercial letter of credit. [06]

**OR**

Q-2 (a) Explain Advantages of credit card [07]

(b) Describe procedure to open a fixed deposit account. [06]

Q-3 (a) State the principles of marine insurance and explain any three in detail.[07]

(b) Discuss advantages of privatization of insurance. [06]

**OR**

Q-3 (a) Explain procedure of taking fire insurance policy. [07]

(b) Explain physical hazard and moral hazard in fire insurance [06]

Q-4 Write short notes: (any **two**) [14]

- (1) Automated teller Machine (A.T.M.)
- (2) Recurring deposit account
- (3) Difference between blanket policy and block policy
- (4) Methods of Internal Remittances.

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Internal Test- March- 2018  
**F.Y.B.Com.- Sem- II –English Medium**  
**Sub: Business Economics**

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Date: 06-03-2018

Seat No-----

Time: 11.00 TO 1.00

Total Marks-**50**

1. Answer the following question in short. (08)

- (1) What is meant by optimum firm?
- (2) What are the characteristics of monopoly market?
- (3) State the meaning of capital rationing.
- (4) What is the difference between profit and other factor incomes?

2. (a) Explain the long - run equilibrium of a firm under monopoly. (07)

(b) What is price discrimination? Discuss the types of price discrimination. (07)

**OR**

2. What is meant by monopolistic competition? Explain with the help of diagram the short - run and long run equilibrium of a firm under monopolistic competition. (14)

3. (a) Explain the concept of price leadership under oligopoly market. (07)

(b) Discuss the internal and external sources of capital. (07)

**OR**

3. (a) Explain the characteristic of oligopoly. (07)

(b) Explain the innovation theory of profit. (07)

4. Write short notes:- (any **two**) (14)

1. Long - run equilibrium of a firm under perfect competition.
2. Selling cost.
3. Pay back period method of capital budgeting
4. Uncertainty - bearing theory of profit

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**F.Y.B.Com.- Sem- II –English Medium**  
 Sub:- statistics for Business – 2

**Date:- 07/03/2018**

**Seat No:- .....**

**Time:- 11.00 to 1.00**

**Total Marks:-50**

Que : 1 Answer the following question [10]

- (1) For a binomial varite X, if  $n = 5$  and if  $p(x=2) : p(x=3) = 6 : 4$  then obtain the value of mean.
- (2) If the S.d. of a poisson distribution is 0.9 then find  $p(1.7 < x < 2.5)$   
 $[ e^{-0.9} = 0.4066, e^{-0.81} = 0.4449]$
- (3) The quartile deviation of a normal distribution is 10. Find its variance.  
 Also find mean deviation.
- (4) Write mean and variance of hyper geometric distribution.
- (5) For sample of size 50, if average proportion of defective is 0.14 then find control limits for charts for proportion defective .

2. (a) Find Integration of the following function. [04]

- (1)  $\int \frac{(x^3-27)}{(x-3)} dx$
- (2)  $\int_0^1 (x-1)(1+x+x^2) dx$

(b) Draw an appropriate chart for the following data. By giving reason state [06]  
 Whether the process is under control or not.

Observed items	200	200	200	200	200	200	200	200	200	200
No. of Defective Items.	8	12	2	20	10	15	6	20	13	8

(C) A company manufacturing radio – sets. The number of defects observed in different sets is given below. Draw C – chart and state your findings. [04]

Radio No.	1	2	3	4	5	6	7	8	9	10
No. of Defects.	9	12	6	2	8	9	14	10	8	12

**OR**

2. (a) Find integration of the following function [04]

- (1)  $\int \frac{e^x + e^{2x}}{e^x} dx$
- (2)  $\int_0^1 \frac{x^2 - 5x + 6}{x-3} dx$

(b) 10 samples each of 100 items were taken from a production process and the number of defectives in each sample was recorded as given below [05]

7,12,5,10,4,9,5,8,2,8

Draw P – chart and give your conclusion about the production process.

- (C) From the following information obtain the control limits for c – chart. [05]

No. of defects	0	1	2	3
Observed items	35	35	25	5

- 3 (a) The probability of winning a match of India against Pakistan is 4:1. They are going to play three matches find the probability that [05]
- (1) India will win at least one match.
  - (2) India will lose all the three matches.
- (b) In the manufacturing of cotter pins it is known that 5% of the pins are defective. [04]  
The pins are sold in boxes of 100. And it is guaranteed that not more than 4 pins will be defective in a box. What is the probability that a box will meet this guarantee.
- (c) An Average Life of electric bulbs of an electric company is 1000 hours and its variance is 10,000 Hours. The life of bulbs follows normal distribution [05]  
Find (1) How many percentages of the bulbs will have life greater than 1200 hours?  
(2) Less than 700 hours?  
(3) Minimum life hours of 10% of good bulbs.

**OR**

3. (a) The mean and variance of a binomial variate X with parameter n and P are 16 and 8 respectively find the probability of even ( $x \geq 2$ ) [04]
- (b) In an examination 15.87% of the candidates fail (below 35% marks) 25.14% get first class [60% marks or above] Assuming the marks to be normally distributed, estimate mean and standard deviation. [06]
- (c) There are 40 screws in a packet of which 5 are defective if 10 screws are taken at random from the packet. Find the probability that none of them is defective. Also find mean and variance of defective screws. [04]
4. Answer the following questions in detail (**Any Three**) [12]
- (i) Construction of p chart
  - (ii) Difference between control chart for variable and control chart for attribute
  - (iii) Give properties and uses of Poisson distribution.
  - (iv) In which condition normal distribution is used? Give characteristics of Normal distribution.
  - (v) Explain construction of c-chart. Also state its uses.

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**F.Y.B.Com.- Sem- II –English Medium**  
**BUSINESS ADMINISTRATION-2**

Date: 12/03/2018

Seat No-----

Time: 11.00 To 1.00

Total Marks-50

**Q-1** Answer in Brief. [10]

1. State the negative tools of motivation.
2. Explain assumption of Theory X.
3. What is directing?
4. 'Communication is a two way process' Why?
5. What is Event?

**Q-2** Explain the principles of Dr. Maslow's Need hierarchy theory. [13]

**OR**

**Q-2** (a) Write short note on McGregor's theory X and theory Y. [07]

(b) State different types of leadership and describe advantages of democratic leadership. [06]

**Q-3** Explain the meaning of communication. Explain through diagram, different types of Communication networks. [13]

**OR**

**Q-3** (a) Describe Training. Explain its limitations. [07]

(b) Role- Playing Method. [06]

**Q-4** (a) Answer any one [08]

- 1) Explain E-Commerce
- 2) Scope Of Event Management

(b) Case Study: [06]

In Jay Bharat Ltd., authority was given by the past manager to departmental heads to supervise and give guidance to employees working in their departments.

But the newly appointed manager Mr. Prakash told the departmental heads under him that henceforth he himself would like to take decisions on small or big problems and the departmental heads will have to implement them. Besides, Prakash himself would provide to the departmental heads, the outlines of guidance to be provided to the employees working in their departments.

Now, Prakash gives detailed instructions to departmental head and calls the workers working in various departments, distributes directly the work among employees and gives suggestions to them. Hence, the employee now directly contacts Prakash.

Newly appointed manager Prakash feels that he is over- burdened with work and the departmental heads do not co- operate with him.

**Questions:**

- (i) What managerial problems are involved in the above case?
- (ii) Who is responsible for over- burden of the manager whether he himself or departmental heads? Why?
- (iii) What suggestions would you make to improve the situation?

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**F.Y.B.Com.- Sem- II –English Medium**

**Date:09/03/2018**

**Time: 11.00 TO 1.00**

**Financial Accounting-2**

**Roll no....**

**Marks: 50**

**Q-1**

- (A) Dev of Baroda sent goods of Rs. 1, 00,000 to Het of Surat on consignment. 70% of goods were sold by Het for the Rs.1, 00,000. Het is entitled to get 5% commission on gross sales and additional 25% commission on realized surplus amount above cost price less general commission. Calculate total commission of Het. **(02)**
- (B) Kamal & Pooja entered into joint venture business they purchased goods of Rs.2, 83,800. Kamal had sold the goods of Rs.1, 60,149 and Pooja had sold Rs.98,835. 9% profit was included in the goods sold. At last Kamal & Pooja shared remaining stock in the ratio of 2:3. Pass the journal entries of remaining stock. **(03)**
- (C) Ganesh purchased machinery on hire purchase system. The cash price of the machine is Rs.2, 50,000 the amount is to be paid on agreement is Rs.40, 000 and balance amount is to be paid by four equal annual installment of Rs.60, 000 each. Find out the amount of interest in each installment. **(03)**
- (D) The closing stock of Branch is Rs.33, 000 at invoice price. The head office sends the Goods 33 1/3% profits add on cost price. Pass the journal entries of closing stock in the books of head office. **(02)**

**Q-2**

**(14)**

Rinku of Surat has a branch in Baroda. The head office sends goods to branch at an invoice price by adding 25% profit on cost. The branch does cash as well as credit sales. All the expenses of the branch are paid by the head office. The head office sends the petty cash for petty expenses. The cash collected by the branch is credited to the bank account of head office daily. After considering the following information prepare Branch Account, Branch Trading Account and Profit & Loss Accounts in the books of head office for the year ended 31<sup>st</sup> December 2016:

<b>Particulars</b>	<b>1-1-2015</b>	<b>1-1-20016</b>
Stock of goods	1,00,000	50,000
Debtors	50,000	40,000
Petty cash	500	200
Furniture	30,000	?
Prepaid insurance	500	700
Unpaid salary	1,000	1,000

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<b>Transactions during the year</b>		<b>Rs.</b>
Goods sent to branch (invoice price)		2,00,000
Furniture sent to branch (1-7-2016)		10,000
Petty cash sent to branch		700
Goods return to branch (invoice price)		10,000
Cash sales		1,30,000
Total sales		3,00,000
Discount allowed to the debtors		4,000
Bad debts		1,000
Goods return by debtors		3,000
Discount disallowed to debtors		1,000
Bad debts returned		1,500
Goods destroyed by fire (invoice price)		5,000
(Insurance co. accepted 50% claim)		
Expenses	Received from H.O.Rs.	Paid by branch    Rs.
Carriage & wages	5,000	3,500
Salary	12,000	10,000
Rent & Tax	6,000	5,000
Insurance	1,200	1,200

Provide depreciation on furniture at 10% per annum.

**OR**

**Q-2**

**(14)**

Harshil purchased a machine on 1-1-15 from Vihan Traders under hire purchase system. He paid Rs.60,000 on signing the contract remaining amount is to be paid in four half yearly installments including 10% interest on diminishing balance of cash price .installment are as follows:

Date	Rs.
30-6-2015	1,07,000
31-12-2015	1,23,000
30-6-2016	?
31-12-2016	2,10,000

At the end of the second year the journal entry about the 11% depreciation by diminishing balance method on machine was as under in the books of Harshil.

Depreciation A/C Dr.    58,740

To Machine A/C    58,740

From the above information prepare machine account and Vihan traders account in the books of Harshil and pass the journal entries for first year in the books of Vihan traders.

**Q-3****(14)**

Leena of Valsad consigned goods to Hetal of Vyara at an invoice price of Rs. 2,70,000 on 1-4-2017 including freight and insurance of Rs.20,000. The invoice price is fixed after adding 25% on cost.

On 1-4-2017 Leena drew a bill of Rs.1,00,000 for five months on Hetal, which was immediately returned, Leena discounted this bill in a bank on 1-6-2017 at 12% discount per annum.

Hetal is entitled to get commission 10% and 5% del crede commission in addition to get 10% of net profit as a share in profit.

Hetal was allowed Rs.1,000 per month towards establishment. On 31-12-2017 Hetal sent an account sales and a bank draft for the amount due from him. He reported in the account sale that:

- (1) He paid Rs. 10,000 for octroi and Rs.5,600 selling expense.
  - (2) He returned 5% unsalable goods and paid Rs.1,000 only for return purpose.
  - (3) 50% goods were sold for cash at 25% profit on invoice price.
  - (4) 20% goods were sold on credit to Pravin at 30% profit on invoice price.
  - (5) 10% goods were sold to Dipti as per Leena's recommendation at 40% profit on invoice price.
  - (6) 5% goods were purchased by him for his personal use at the invoice price.
  - (7) 5% goods were damaged in the godown due to earthquake against it, Insurance co. accepted 70%. This damaged goods sold to Viru for cash at 50% discount on cost price.
  - (8) After paying 80% amount both customers were declared insolvent and 80% could be recovered from their estate.
  - (9) Repairing expense of Rs.1050 is estimated for remaining goods to make saleable stage.
- From the above particulars prepare consignment Account and Hetal's Account in the books of Leena.

**Q-3****OR****(14)**

Venus and Shiv entered into joint venture sharing profit and loss in the ratio of 3:4. They deposited Rs.1,86,000 and Rs.97,000 respectively into their joint bank account.

They agreed to use joint bank account for purchase and sales while joint venture expense should be paid by each partner out of their private funds.

Shih along with partner is to get 3% commission on joint venture sales. Their truncations were as under:



/.4./

- (1) Venus has purchased strawberry of Rs.1,72,800 Shiv has purchased Elaichi banana of Rs.97,200
- (2) Venus had paid following expenses:  
Cartage Rs.5,900, octroi Rs.8,100 other Exp. 5,400
- (3) Shiv had paid following expenses:  
Wages Rs.9,900 Insurance Rs.1,100 salesman salary Rs.8,900
- (4) Venus has sold 10% of strawberry at Rs. 44,380 by adding profit, while balance strawberry has not been in saleable condition so it has been properly disposed off.
- (5) Shiv has sold 90% banana, on adding 35% profit. While remaining banana at cost price Shiv purchased.
- From the above information prepare:  
Joint venture Account,  
Capital Accounts of partners  
Joint bank Account

**Q-4 write short notes (any three)**

**(12)**

- (1) Valuation of consignment closing stock  
(2) Utility of Accounting standard  
(3) Joint venture Account  
(4) Difference between installment system and Hire purchase system  
(5) Stock and debtors Method

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**F.Y.B.Com.- Sem- II –English Medium**

Foundation Course in English: Language through Literature

Date : 08/03/2018

Roll No. \_\_\_\_\_

Time : 11.00 TO 1.00

Total Marks :50

Instructions: Figures to the right indicate full marks.  
Indicate your options clearly.

- 1 Answer the following questions in brief: (Any Five) 10**
1. Why did Sir Mohan wonder whether he would be travelling alone?
  2. What distinguishes human beings from other forms of life?
  3. What did the new passenger have to say about the girl?
  4. Describe the old woman.
  5. Who can best define victory?
  6. Mention two ideals of our nation.
  7. Who is the poet of the poem *An Old Woman*? From which collection is the poem taken?

- 2 (a) Bring out the humor and irony in the story *The eyes are not here*. 13**

**OR**

- (b) “Winning a war is not without those who have sacrificed their lives”, Justify the sentence in context to the poem *Success is Counted Sweetest*. 13**

- 3(a) Read the following paragraph and answer the questions given below: 06**

Kausani, a small hill station in Uttarakhand, may not be a popular tourist destination, but it has been immortalized by two great Indians, excelling in two entirely different fields. In 1929, after serving a long jail term, Gandhiji stayed at the Anashakti Ashram of Kausani, set up by his disciple Sarlaben. His stay at Kausani soothed his nerves and refreshed him. He was fascinated by the spectacular view of Nanda Devi, Trishul and Nandakot and ever-changing moods of the Himalayan weather. He was so impressed that he described Kausani as the “Switzerland of India”. Well-known Hindi poet Sumitra Nandan Panth was born at Kausani, and his poetry was greatly influenced by its beauty. The Sumitra Nandan Panth Gallery was built here to commemorate him. A poetry symposium is organized at Kausani every year to mark his birth anniversary. Apart from its historical importance, Kausani has great attractions for other tourists as well. For the religious, there are the famous temple towns of Baijnath and Bageshwar. Bageshwar’s small temple dedicated to Lord Shiva draws tourists from all over the world.

Wildlife enthusiasts can visit the bird and wildlife sanctuary at Binsar, which is home to more than 200 species of birds, barking deer, leopards and foxes. Tea gardens of Kausani also offer a great view. Tea from Kausani is exported to all parts of the world including Australia, Germany and the US.

Kausani is little more than 400 km from Delhi. It is well connected to Almora, Ranikhet and Nainital. Since it gets a lot of snow in December and January, April to

November is the best time to be in Kausani. So if you really want to be far from the madding crowd of the cities and want to enjoy the calm majesty of the Himalayas, pack your bags and go to Kausani.

**Questions:**

- 1 Where is kausani located?
2. Where Gandhiji stayed after long jail term?
3. Why Gandhiji called kausani 'Switzerland of India'?
4. What is the religious importance of kausani?
5. What is the best time to visit Kausani?
6. Describe Wildlife sanctuary of Binsar.
7. Find Words from the passage which mean the following:
  - (a) Extremely interested

**3(b)** Write a letter to Vice chancellor of your university requesting him to host youth festival of inter universities. **07**

**OR**

**(b)** Write a letter to your principal requesting him to arrange space for outdoor games. **07**

**4. Do as directed:(any Seven) 14**

1. Sir Mohan smiled at \_\_\_\_\_ mirror with \_\_\_\_\_ air of pity and patronage.  
(Insert appropriate article)
2. She thought me \_\_\_\_\_ romantic fool . Then I made \_\_\_\_\_ mistake.  
(Insert appropriate article)
3. Karan singh requests to \_\_\_\_\_ youth to realize their responsibility towards \_\_\_\_\_ nation . (Insert appropriate article)
4. Thank goodness it was a short journey. (use question tag)
5. I am with my master brother. (use question tag)
6. The restaurant was opened by them last year. (Change the voice)
7. His pocket has been picked by the robber. (Change the voice)
8. Sir Mohan Lal read the novel in two days. (Change the voice)

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***F.Y.B.COM (Eng. Med.)***  
**ENVIRONMENTAL STUDIES**

Date: 3 /3/2018  
Time: 11.00 To 1.00

Seat No-----  
Total Marks-50

- 1 Answer the following in short. (08)
1. Give the name of green house gases?
  2. Which day is celebrated as a World Ozone Day?
  3. Give the full form of 'NDMA'.
  4. What is full name of NACO?
  5. Give the name of measurement units of radiations?
  6. Give the name of air born diseases.
  7. Give the types of Earthquake.
  8. What is acid rain?
2. Answer the following in short. (**any Four**) (12)
1. Problems caused by Urbanization
  2. Health Problems due to pollutions.
  3. Demerits of Illicit cutting of trees.
  4. Uses of Internet.
  5. Duties of Gujarat State Pollution Control Board.
- 3 Write short notes (**any two**) (12)
1. Disasters Management
  2. Women & child Welfare schemes in India .
  3. Over Population and environment.
  4. Green House Effects
4. Discuss the following questions in detail (**Any Two**) (18)
1. Explain the types of pollutions and its effect & solutions of it in detail.
  2. Explain the effects of migration in detail.
  3. Explain types of disaster in detail.
  4. Explain the different acts related to environment conservation in India

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