

INDIAN BANKING AND CURRENCY SYSTEM

Date: 12/03/2018

Time: 11.00 To 1.00

Seat No-----

Total Marks-**50**

Q-1 Answer in Short.

[10]

1. State the objectives of monetary policy.
2. What is Bank Rate ?
3. State the meaning of Money Market.
4. What is Cash Reserve Ratio?
5. What is floating rate of exchange?

Q-2 (a) Describe the limitation of Bank Rate Policy.

[07]

(b) Which are the promotional functions of RBI.

[06]

OR

Q-2 (a) Explain the Exchange Rate Policy of RBI

[07]

(b) What is a role of RBI as banker's bank.

[06]

Q-3 (a) Which are the promotional functions of RBI

[07]

(b) Why the proportional reserve system did not prove suitable in India ? [06]

OR

Q-3 Discuss the Discount and Finance House of India Ltd.

[13]

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

[14]

- (1) Cash reserve Ratio.
- (2) Objectives of Monetary Policy in India.
- (3) Qualitative Measures Of Credit Control.
- (4) Demonetization in India.

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Date:- 07-03-2018

Seat No:-

Time:- 11.00 TO 1.00

Total Marks:-50

1. Answer the following question in short (08)
 1. What are the main causes of farmer's indebtedness?
 2. Indicate the main defects in the marketing of agricultural produce in India.
 3. Suggest the steps to prevent the amount of black money in India.
 4. What Commitments have been made by India to world trade organization?
2. (a) Discuss the position of agricultural in India. (07)
(b) Explain the detail in kisan credit cards. (07)

OR

2. Evaluate the working of the co-operative credit institutions in the sphere of agricultural finance in India. (14)
3. (a) Discuss the measures adopted to remove the defects of marketing system of agricultural produce in India. (07)
3. (b) Describe in detail the development of service sector in India. (07)

OR

3. Describe the characteristics of Indian Tax structure. (14)
4. Write the short note: (any **two**) (14)
 1. Black money in India.
 2. Problems and Benefits of special economic zone.
 3. Foreign Trade policy (2015-2020)
 4. Merits and demerits to India on account of the membership of the world trade organization.

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Additional SFI Division (Women's) B.Com.
Internal Test- March- 2018
T.Y.B.Com.- Sem- VI –English Medium
Ad. A/C & Auditing – VIII

Date:- 08-03-2018

Seat No:-

Time:- 11.00 TO 1.00

Total Marks:-50

Instructions : (1) Fig. to the right indicate full marks of the question.

(2) Show necessary working.

1. Give answer of the following. (10)

(1) If sales by a company, are Rs. 15,00,000. Break – even point sales are Rs. 6,00,000 and fixed cost Rs. 3,60,000, then find out profit volume ratio and net profit of the company. (02)

(2) From the following information, find out dividend growth rate of equity share: (02)

Market price of equity shareRs. 50

Dividend per equity shareRs. 2

Cost of equity share15%

(3) Balances of a company are as under: (02)

Particulars	31/3/2016 (Rs.)	31/3/2017 (Rs.)
Machineries (At cost)	10,00,000	16,00,000
Provision for depreciation	3,00,000	4,00,000

During the year 2016-17, a machine costing Rs. 2,00,000, accumulated depreciation there on being Rs. 1,00,000 was sold for Rs. 60,000.

What is the amount of depreciation charged to P & L A/C ? What is the amount of purchase of machinery during the year and how will it affect the cash flow statement?

(4) Considering the following transactions separately, show how would affect the fund: (02)

(i) Sale of machinery at Rs. 20,000 which was completely depreciated and not in use.

(ii) Purchased shares for Rs. 10,000 as a temporary investment of excess fund.

(iii) Purchased inventory of Rs. 15,000 on account.

(iv) A cash shortage of Rs. 100 in petty cash fund.

(5) Find out profit from the following information: (02)

Sales Rs. 8,00,000, Marginal cost Rs. 6,00,000 and Break-even point Rs. 6,00,000.

2. (a) The cost structure of a company is as follows: (08)

Production and sales (10,000 units, at Rs. 100 selling price)		10,00,000
Less : variable coats (10,000 units*Rs. 60)	6,00,000	
Fixed cost	8,00,000	14,00,000
Loss		4,00,000

Calculate the following;

- (1) Per unit selling price to remove 40% loss on sales.
- (2) If it is not possible to increase selling price, then required sales in units and rupees to remove 40% loss on sales.
- (3) New selling price to get 20% profit on sales instead of 40% loss on sales.
- (4) If it is not possible to increase selling price, then required in units and rupees to get 20% profit on sales instead of 40% loss on sales

(B) Following information is obtained from a company: (06)

Year	Sales(units)	Result(Rs.)
2015-16	4,000	-60,000
2016-17	8,000	+40,000

Calculate:

- (1) Fixed costs.
- (2) The sales at Break-even point in units.
- (3) The sales in units to earn a profit of Rs. 90,000.

OR

2. (a) Computer the cost of debt in each of the following circumstances (06)

Taxation rate 40%
 Face value of debenture Rs. 500
 Rate of interest 16%
 Redemption period 12 years
 Floating cost 12%

- (1) When debentures are issued at 10% premium.
- (2) When debenture are issued at 5% discount.
- (3) When debentures are issued at 5% discount with condition to redeem at 10% premium.

(b) A co. issued 10%, 500 preference shares of Rs. 120 each at a discount of 5%. This preference shares are to be redeemed after five year at their face value. The expenditure of issuing preference share is Rs. 7,000. Calculate the cost of preference share capital. (04)

(c) A Co. issued 15,000. 12% debentures of Rs. 500 each, at a discount of 5%. (04)
 The commission payable to brokers is Rs. 2,25,000. The debentures are redeemable at 10% premium after 10Yrears.
 Compute the cost of debt after tax assuming tax rate 50%

3 Following are the Balance Sheets of Amruta Ltd. as on 31st March:

(14)

liabilities	31/3/2016 (Rs.)	31/3/2017 (Rs.)	Assets	31/3/2016	31/3/2017 (Rs.)
Equity shares of Rs. 10 each, fully paid			Goodwill	39,000	15,000
Redeemable	4,00,00	8,00,000	Land & Building	4,50,000	7,50,000
Preference shares Of Rs. 100 each			Machinery	5,50,000	7,00,000
Rs. 80 paid up	1,28,000	-	Investments:		
Capital Reserve	5,000	10,000	Shares of 'A' Ltd	10,000	-
Capital			Government Securities	70,000	90,000
Redemption fund	-	80,000	Debtors	1,50,000	1,60,000
Security premium	16,000	-	Stock	50,000	1,40,000
General reserve	3,00,000	3,80,000	Cash on hand	20,000	42,000
P&L A/C	2,00,000	2,50,000	Share issue expenses	-	18,000
9% debentures	-	50,000			
Creditors	40,000	50,000			
Bills payable	40,000	20,000			
Proposed Dividend	60,000	80,000			
Provision for tax	50,000	65,000			
Depreciation fund	1,00,000	1,30,000			
	13,39,000	19,15,000		13,39,000	19,15,000

Additional information:

- (1) A machine costing Rs. 20,000, on which the accumulated depreciation is Rs. 5,000, was sold for Rs. 18,000.
- (2) Share of 'A' Ltd. were sold out at profit and profit of which was credited to capital reserve account.
- (3) Equity shareholders were given bonus shares from general reserve in the proportion 2:1.
- (4) Equity shareholders were given new equity shares as right shares in proportion 5:1 on the share capital as enhanced by the issue of bonus of bonus shares.
- (5) Redeemable preference shares were redeemed at 15% premium. For this purpose half of the amount was utilized from the profit and the new equity shares were issued at 10% premium for the remaining amount.
- (6) The expenses of issuing right shares were to be written off in ten equal installments right from the current year.
- (7) Tax liabilities of Rs. 40,000 for the previous year was paid and the equity share dividend of that year was also paid.

Prepare:

- (1) The statement showing changes in working capital and
- (2) The fund flow statement.

OR

3. The balance sheet of Jet Ltd. as on 31/3/2016 and 31/3/2017 are as following: (14)

Liabilities	31/3/2016 (Rs.)	31/3/2017 (Rs.)	Assets	31/3/2016 (Rs.)	31/3/2017 (Rs.)
Equity shares Of Rs. 10 each	6,00,000	7,20,000	Goodwill	50,000	25,000
Capital Reserve General	-	15,000	Land	4,00,000	2,75,000
Reserve P & L A/C	3,80,000	2,70,000	Plant (at cost)	4,50,000	5,20,000
12% Debentures Of Rs. 100 each	1,70,000	1,05,000	Building	5,20,000	3,50,000
Provision For taxation	3,80,000	1,00,000	Investments	2,20,000	1,70,000
Depreciation Fund(plant)	1,00,000	1,50,000	Stock	70,000	1,80,000
Creditors Bills Payable	80,000	1,20,000	Debtors Bills	1,60,000	1,40,000
Bank Overdraft	50,000	-	Receivables	50,000	58,000
Proposed dividend	60,000	72,000	Cash		
	20,00,000	18,00,000	Balance	60,000	72,000
			Preliminary expenses	20,000	10,000
				20,00,000	18,00,000

Additional information:

- (1) Issued bonus shares to the existing equity shareholders by capitalizing required sum from general reserve in the proportion 5:1.
- (2) Investments worth Rs. 50,000 were sold for Rs. 70,000.
- (3) A piece of land costing Rs. 1,25,000 had been sold out at Rs. 1,40,000. The profit has been credited to capital reserve account.
- (4) Redeemed $\frac{1}{2}$ of debentures at Rs. 110 per debenture.
- (5) Sold one machine for Rs. 60,000 the cost of machine was Rs. 70,000 and accumulated depreciation there on amounted to Rs. 40,000.

From the above mentioned information, prepare cash flow statement according to accounting standard - 3

4. Write short note (any **three**) (12)

- (1) Meaning and importance of cost of capital
- (2) Utility of Break-even analysis
- (3) Cash flow statement V/S fund flow statement
- (4) The role of computer in account
- (5) Cash flow from operating activities
- (6) Cost of retained earning.

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Internal Test- March- 2018
T.Y.B.Com.- Sem- VI –English Medium
Sub:- Ad. A/C & Auditing – VII

Date:- 10-03-2018

Seat No:-

Time:- 11.00 TO 1.00

Total Marks:-50

1. Answer in brief: (10)
- (1) What is Sweat equity share?
 - (2) To whom has the Cost Auditor Address and in how much time he has to submit his report?
 - (3) State the objectives of Tax Audit.
 - (4) State the importance of Audit Programme.
 - (5) What is doctrine of Ultra-vires? Give one illustration.
2. (a) State the provision of Company Act, 2013 related to appointment, re-appointment, removal of Auditor. (06)
- (b) Discuss the rights of a company auditor. (06)
- OR**
2. (a) Prepare an audit programme of Amroli college student co-operative store. (06)
- (b) State the legal provision of Cost Audit. (06)
3. (a) Give definition of Share and Debenture and explain the Difference between them. (06)
- (b) Stat the difference between Auditing and Investigation (07)
- OR**
3. (a) Discuss Buy back of shares. (06)
- (b) Clarify the difference between Management Audit and Financial Audit (07)
4. Write short notes (any **three**) (15)
- (1) Dividend
 - (2) Objectives of Investigation
 - (3) EDP Control
 - (4) Advantages of Cost Audit
 - (5) Provisions of section 44 AB relating to tax audit.

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Internal Test- March- 2018
T.Y.B.Com.- Sem- VI –English Medium
BUSINESS ADMINISTRATION-6

Date: 03/03/2018

Seat No-----

Time: 11.00 To 1.00

Total Marks-50

Q-1 Answer in Short.

[10]

6. What is Inventory?
7. What is the meaning of Production and Production Management?
8. What is Sound Purchasing?
9. Explain the types of Bill of Lading
10. What is Six Sigma?

Q-2 Explain the Importance of Material Management and describe the Scope of Material Management.

[13]

OR

Q-2 Explain concept of Centralised Purchasing. Discuss its merits and demerits.

[13]

Q-3 (a) Explain the advantages of Total Quality Management(TQM)

[07]

(b) Explain the Scope of Production Planning.

[06]

OR

Q-3 (a) Distinguish between job and batch production.

[07]

(b) What is Inventory Control? Discuss its merits.

[06]

Q-4 Write short notes: (any one)

(a)

[06]

(1) Regulatory Documents.

(2) Routing & Scheduling.

(b) Mr. Anand Sharma has passed M.E.(Chemical) and M.B.A. with production

[08]

Management as specialised subject. He is interested in starting his own business and he has decided to start Chemical Factory in Bharuch region of Gujarat by the name of Heta Chemicals.

According to you (1) Under the scheme of Start Up India , whether it will be feasible or

not?(2) According to you which factors would Mr.Sharma take into account for the selection of

Location for Heta Chemicals? Why?(3) Would you prefer SEZ at Dahej or other Chemical zone in

South Gujarat? Why?

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Internal Test- March- 2018
T.Y.B.Com.- Sem- VI –English Medium
M.LAW

Date : 06-03-2018

Seat No.

Time : 11. to 1.00

Total Marks : 50

Q1. Answer in brief :- (Any Five)

(10)

1. Explain : Meaning of symbolic Delivery
2. What do you mean by stipulation. Explain implied condition and warranty.
3. What is C.I.F. Contracts ?
4. Doctrine of lifting the veil.
5. What do u mean by Table F?
6. What is voluntary Statement in lieu of prospects.

Q2. (a) “Buyer Beware” Discuss this statement with its expectation. (07)

(b) Define “goods”& Delivery the rules relating to Delivery. (06)

OR

Q2. (a) Who is an unpaid seller? State the rights of unpaid seller against the goods. (07)

(b) Explain Doctrine of Ultra Virus Act. (06)

Q3. (a) What is Memorandum of Association? State its various clauses. (07)

(b) Define The prospect what are the remedies available to share holders for misstatement in the statement. (06)

OR

Q3. (a) Define company and Special Privilege of Private company. (07)

(b) Difference between M.O.A. and A.O.A. (06)

Q4. (a) Deference between (1) Promissory note and bill of exchange. (14)

(2) Public Company & Private company.

OR

Q4. (a) Define Cheque and its Characteristics. (07)

(b) Short note : Indore Management (07)

---Best Of Luck---

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 Internal Test- March- 2018
T.Y.B.Com.- Sem- VI –English Medium
Sub:- Statistics - 9

Date:- 12-03-2018

Seat No:-

Time:- 11.00 TO 1.00

Total Marks:-50

1. Answer the following of questions

[10]

- (1) Write assumptions of linear programming problem.
- (2) From the following cost-matrix find job assignment which minimize total cost

	M_1	M_2	M_3	M_4
J_1	0	3	13	23
J_2	0	0	10	15
J_3	0	0	10	18
J_4	12	0	0	0

(3) Obtain IBFS by matrix minima method for the following Transportation Problem

	A	B	C	Supply
I	7	12	9	16
II	8	10	6	10
III	10	9	12	12
Demand	8	11	19	

(4) From the following signs of differences of two pairs of observations , test the hypothesis that both populations are identical (Use sign test)

= , = , + , - , = , + , + , + , + , -

(5) Find Mann – Whitney U – Statistic for the following Sample observations.

X_i : 22 , 30 , 38

Y_i : 20 , 22 , 38 , 30 , 22

2. (a) A customer of Reliance company required 2000 lbs mixture made by (08)

three raw materials x_1 , x_2 & x_3 . Their rates are Rs. 2, Rs. 3 and Rs. 4 per lbs respectively. The customer requires to meet the following conditions for the lot of 1000 lbs weight of the mixture.

- (1) The mixture contain at least 200 lbs of x_2 .
- (2) The mixture can not contain more than 400 lbs of x_1 .
- (3) The mixture must contain at least 100 lbs of x_3 . Determine graphically the least cost mixture for the weight at 1000 lbs.

/..2../

- (b) Obtain the feasible solution of the following transportation problem by min (min - max) method. supply (04)

	D_1	D_2	D_3	D_4	supply
A	20	18	22	13	10
B	10	20	17	24	9
C	19	17	18	12	11
DEMAND	10	7	8	5	

- (c) Solve the Assignment problem to get maximum value of the objective function (04)

	I	II	III	IV
A	42	35	28	21
B	30	25	20	15
C	30	25	20	15
D	24	20	16	12

OR

2. (a) Maximize $Z = 2X_1 + X_2$ under the following constraints (06)

$$X_1 + 2X_2 \leq 10$$

$$X_1 + X_2 \leq 6$$

$$X_1 - X_2 \leq 2$$

$$X_1 - 2X_2 \leq 1$$

$$X_1, X_2 \geq 0$$

- (b) Check feasible solution for the following transportation problem is optimum (06) or not.

	W_1	W_1	W_1	W_1	Supply
F_1	19	30	50	10	7
F_2	70	30	40	60	9
F_3	40	8	70	20	18
bj	5	8	7	14	

- (c) Solve the following Assignment problem (04)

	I	II	III	IV
A	20	24	0	11
B	0	8	21	1
C	13	13	0	2
D	0	11	7	0

/..3../

/..3.../

3. (a) From populations two samples are taken. Using Mann-Whitney test. Test the (06) hypothesis that “two populations distributions are same”

sample 1	32	38	25	30	45	28	27	26	20	25	10	38	50
sample 2	44	34	22	10	47	31	40	30	15	20	20	40	-

- (b) 30 Typists typed words on two models and there is a Claim that the number (06) of words per minute on both models are equal. Use Wilcoxon signed rank test to test the significance of this claim.

New model	45	50	60	52	55	60	78	80	65	62	45	35	38	32	30
Old model	40	45	55	50	52	60	55	53	70	65	45	40	35	36	30

OR

3. (a) From two populations of male and female, two samples are taken for testing (08) the hypothesis “two populations are equal”. Use median test

Male	58	85	92	82	80	79	40	60	62	63	59	93	79	80	85
Female	60	80	73	72	90	92	60	81	82	62	63	68	73	75	62

- (b) The rusting effect of iron tubes coated or uncoated in different types of (04) soil are as shown below:

Coated	53	46	40	70	42	35	61	74
Uncoated	50	42	49	65	39	43	43	52

Test the hypothesis that coating does not make any change in rusting using sign test at 5% level of significance.

4. Answer the following questions in detail (**Any Three**) (12)

- (1) Define operation research. Explain mathematical formulation of linear programming problem.
- (2) Explain matrix minima method for finding initial basic feasible solution for transportation problem.
- (3) Explain Hungarian method for solving an assignment problem.
- (4) Explain Wilcoxon signed rank Test. why this test is superior to ordinary sign test?
- (5) What is Non – parametric test? Give difference between parametric test and Non – parametric test.

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Internal Test- March- 2018

T.Y.B.Com.- Sem- VI –English Medium

Foundation Course in English: Language through Literature

Date : 09-03-2018

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 in brief: (*any five*) (10)
- a. Why was Socrates famed for wisdom'?
- b. Who were the only two who were happy to see that there were no children in the garden?
- c. Why was Mathilde hesitant to go to the party?
- d. Who does the speaker picture as flapping 'its glad green leaves like wings' ?
- e. What did Father Gilligan do when he woke up?
- f. What, according to the poet Henry Longfellow ,is the purpose of our lives?
- g. Describe the selfish giant's garden.
2. a . Describe Robert Lynd's thesis that 'real pleasure lies in ignorance'. (13)
- OR**
- b. Recount the message of the poem *A Psalm of Life*. (13)
3. a. Draft an application with CV for the post of a technical assistant in a college language lab. (13)
- OR**
- b. Answer the following advertisement: (13)

**RONTON CRUXHILL COLLEGE
OF ARTS & COMMERCE**

Requires

Assistant PROFESSOR OF COMMERCE

Send your application with CV within 10 days

The Principal
Vesu Road
Surat

-By Order

4. a. Read the following paragraph and answer the questions:

(07)

E-Commerce business is expected to evolve in a big way. According to e-Marketer's study, **e-Commerce represented 8.6% (\$1.915 trillion)** of overall retail spending last year and is expected to **reach 18.7% (\$4.058 trillion) by 2020**. There are some latest trends in e-Commerce. In past decade we have seen images and content been used for doing e-Commerce business. Now the future years will have Shoppable videos for customers, which will make them shop for products/services directly from the video. A shoppable video will tremendously reduce the catalog browsing time for users, amid giving them the best visual experience for shopping. Plenty of retailers will invest in chatbots to help shoppers with required information and completing a transaction. Chatbots otherwise known as messenger bots is a piece of software that can be used by the retailer to chat with customers via text or voice. Well-designed chatbots can offer personalized assistances, enhance the user experience, process orders, track shipments, provide product suggestion, automates processes. Mobile marketing is another important e-Commerce trend which cannot be ignored. Serious security issues such as hacking, spamming, online fraud and theft of confidential data are still holding back many online users from purchasing products online. Biometric verification is a recent and solid e-Commerce technology trends that measure the physical characteristics of users such as fingerprints, palm, face, or voice to solve security issues. Cross-channel integration is not anything new, yet growing swiftly in the e-Commerce industry. Cross-channel simply means that you can seamlessly and interchangeably use various channels to promote, sell and interact with customers. Cross-channel integration has the power of remarketing the product with ads even after a customer has abandoned the purchase or website.

However, amid the glamour of technology one can never forget the customer.

(Source :<https://armworldwide.com/e-commerce-tech-trends/>)

*Questions:

1. Mention any two latest trends in e-commerce.
2. What can chatbots do?
3. What is the advantage of a shoppable video?
4. Which security issues are a concern for online users?
5. Explain cross channel integration.
6. Who is at the core of e-commerce?
7. Give a suitable title for the passage.

4. b. Do as directed: (*any seven*)

(07)

Insert suitable conjunctions:

- i. We need to have rains soon,.....the crops may wither up.
- ii. Are there four five people living in that house?

Join each pair of the following sentences by means of a suitable conjunction:

- iii. She speaks English. She speaks Spanish.
- iv. We decided to go out. It was raining.

Change the Degree of Comparison without changing the meaning:

- v. Asoka was one of the greatest Indian kings.
- vi. Very few animals are as useful as the cow.

Fill in the blanks with the comparative or superlative form of the adjective given in the brackets.

- vii. Her husband is ten yearsthan her. (Old)
- viii. All of us are bad singers, but I sing theof all. (Bad)
