

MAHATMA EDUCATION SOCIETY'S
PILLAI COLLEGE OF ARTS, COMMERCE & SCIENCE
NEW PANVEL

THIRD SEMESTER END EXAMINATIONS, OCT 2014
CLASS: S.Y.B.COM FINANCIAL MARKETS
SUBJECT: BUSINESS ETHICS
SUBJECT CODE: UFMFS III .5

DATE: 11/10/14
DAY: Wednesday

MARKS: 75
TIME: 2 ½ HRS

Note: All the questions are compulsory

- Q1.A) Define Business Ethics. Explain the need of Business ethics. (8)
B) Explain unfair or unethical business practices. (7)
OR
- Q1.C) Explain Fair business practices along with suitable examples (8)
D) Explain the ICRA's methodology of corporate governance rating (7)
- Q2.A) Explain the Principles of OECD report on corporate governance (8)
B) Write a note on Remuneration Committee (7)
OR
- Q2. C) Explain the principles of Business ethics (8)
D) Define values. Explain the types of values (7)
- Q3. A) Explain the reasons for corruption in India (8)
B) What are the economic and social impacts of Harshad Mehta & Ketan parekh scams? (7)
OR
- Q3. C) Explain the concept of Insider Trading along with the penalties provided under SEBI Act (8)
D) Define Disclosure. Explain the disclosure requirement under clause 36 of listing agreement (7)
- Q4. A) Explain the disclosure requirement for effective corporate governance under listing agreement under clause 49 (8)
B) What are the features of Telgi Scam – STAMP PAPER SCAM? (7)
OR
- Q4. C) Explain the mechanism for corporate governance (7)
D) Explain the concept of Whistle Blowing for effective corporate governance implementation. (8)
- Q5. Write short notes on: (any 3) (15)
a) Japanese Model of CG
b) Disclosure requirement of shareholders information
c) General Shareholder Committee
d) German model

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THIRD SEMESTER END EXAMINATION, October- 2014
Class: S.Y.B.Com Financial Markets
Subject: Banking In Financial System
Subject Code:UFMFSIII.4

Date: 4/10/14
Day: Saturday

Time: 2 1/2hrs
Marks: 75

Note: All Questions are compulsory

- Q1 a) What are the Components of Financial system (8)
b) Discuss the overview of Indian financial system (7)

OR

- a) Explain the Concepts and the Features of Banking (7)
b) Describe in detail about Scheduled banks (8)

- Q2 a) Explain the various types of accounts in Banks (8)
b) Discuss the Different types of Advisory services produced by Banks (7)

OR

- a) What is Hire purchase discuss in details (8)
b) What is a Leasing service .Discuss in detail (7)

Q3 From the following details prepare P& loss A/C of UCO bank Ltd for the year ended 31-03-2014.

(15)

Particulars	Rs in Lakhs
Interest on loan	25.90
Interest on fixed deposits	27.50
Commission	0.82
Rebate on bills discounted	4.90
Salaries and allowances	5.40
Discount on bills Discounted (net)	14.60
Interest on cash credit	22.30
Depreciation on Bank's property	4.00
Rent & rates	1.80
Interest on overdraft	15.40
Director's Fees	0.30
Audit fees	0.50
Interest on saving deposits	6.80
Postage	0.14
Printing & stationery	0.29
Sundry expenses	0.15

Bad Debts to be written off amounted to Rs 3.80 lakhs. Provision for taxation may be made at 35%
Transfer 20% of profits to statutory reserve and provide Rs 3 lakhs for dividends.

OR

Q.3 Following Trial balances of ABC bank Ltd for the Year Ended
31 st March 2014

(15)

Particulars	Dr	Cr Rs in Lakhs
Share Capital		500
Statutory Reserve		250
Profit & loss A/C balance		16
Saving Deposit		125
Fixed deposits		100
Other Deposit		50
Borrowings from banks		14
Interest on deposits	14	
Salaries and allowances	28	
Cash in hand	89	
Cash with RBI	103	
Money at call & short Notice	82	
Investment in Government Securities	400	
Interim Dividend	17	
General Expenses	26	
Rent & Rates	04	
Premises	60	
Director,s Fees	02	
Interest and Discount		128
Loans cash credits	285	
Bills Purchased and discount	46	
Printing and Stationary	08	
Investment in shares	19	

The following information is also available

- 1) Authorised capital was Rs 85,00,000 equity shares of Rs 10 each
- 2) Unexpired discount amounted to Rs 3.8 lakhs
- 3) Endorsement on behalf of customers were Rs 11.50 lakhs

Prepare Profit and Loss A/C for the year ended 31st March 2013 and Balance sheet as on date

OR

- Q 4 a) What is interest rates ? Explain the factors affecting interest rates. (2)
- b) Discuss different ways of managing Interest rate Risk (6)

OR

- (b) Describe the Mechanism ,Functions & Benefits of Factoring in detail (15)

Q.5 Write short Notes on (Any three) (15)

- 1 Closing of an Account
- 2 Risk management process.
- 3 Inflation and Interest rates
- 4 Co-operatives Banks.
- 5 Administered and Markets Rates

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THIRD SEMESTER END EXAMINATIONS, October 2014

Class: S.Y. B.Com Financial Markets UFM FSIII.3

Subject: Equity Markets I

Date: 7/10/14
Day: Tuesday

Marks: 75
Duration: 2 ½ hrs

Note: All questions are compulsory.

1. a) Explain the term 'Equity Market'. State its functions. (7)
- b) What is Money Market? State its features. (8)

OR

- c) (i) Briefly explain the term "divorce between ownership and management" in companies. (5)
 - (ii) Has equity culture developed in our country? Give reasons. (5)
 - (iii) Distinguish between Money Market and Capital Market. (5)
2. a) What are the advantages of Book Building? (7)
 - b) Distinguish between Fixed Price and Book Building Issues. (8)

OR

- c) Describe the methods of issuing securities in the Primary market. (15)
3. a) What is a 'Stock Exchange'? Explain its functions. (7)
 - b) Write explanatory notes on: (8)
 - (i) Sensex (ii) NIFTY (iii) Bull (iv) Bear.

OR

- c) Define the term 'Stock Exchange'. Explain the features and functions of any three stock exchanges in India. (15)
4. a) Explain the need for attracting more investors towards equity. (7)
 - b) Write notes on: (8)
 - (i) Non- Voting Shares (ii) Green Shoe option (iii) D.P (iv) F.P.O
 - (iv) Link between Primary and Secondary Market.

OR

- c) Explain in detail the functions of S.E.B.I. (15)
5. (a) What are the merits of equity shares. (7)
 - (b) What is I.P.O? Explain the methods of issuing securities under IPO. (8)

OR

- (c) What is Rights Issue? Explain its merits. (7)
- (d) Distinguish between Primary and Secondary market. (8)

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THIRD SEMESTER END EXAMINATIONS , October 2014

Class: S.Y.B.Com (Financial Markets)

Subject: Computer Applications in Investments.

Subject code : UFMFSIII.7

Date : 8/10/14

Marks : 75

Day : Wednesday

Date: 2.30 Hrs

Note : All questions are compulsory. All questions carry equal marks of 15 each.

Q 1a) Fill in the blanks.

10m

1. _____ & _____ comes under pre-sale activity.
2. To Compile the C program _____ shortcut key is used.
3. An operator which works with three values at a time is called as _____.
4. C programming is _____ level language.
5. _____ and _____ key pairs are used in encryption utility.
6. To get output _____ short cut key is used in C programming.
7. _____ method of <form> tag is used to hide user information.
8. <input type = _____ > creates the textbox which accepts the password.
9. The final use of internet is for _____ services.
10. EDI stands for _____.

Q 1.b) State whether the following statements are true or false.

5m

1. frames are imaginary sections.
2. <insert> tag is used to insert the image file in html.
3. E-market is a virtual representation of physical market.
4. Action attribute specifies the url of the <form> tag.
5. Rows/cols are the attributes of <frame> tag.

Q 2. a) Explain hyperlink with example.

(7)

b) Explain <select>tag with example.

(8)

(OR)

Q 2. c) Draw the output & Write a html program to split the window horizontally using frames.

(7)

d) Explain strategies of e-commerce

(8)

Q 3. a) Explain disadvantages of E-Commerce?

(7)

b) Write brief note on EDI.

(8)

(OR)

- Q 3. c) Explain features of E-commerce? (7)
 d) Explain Security in e-commerce. (8)
 Q 4. a) Explain features of C programming. (7)
 b) Explain Operators in C programming? (8)

(OR)

- Q 4. c) Write html code for the following output. (7)
 Calculate total and create table using html.

Roll.no.	Sub1	Sub2	Total	Remarks
1	80	80	160	Pass
2	85	75	160	Pass
3	45	67	112	Pass
4	90	89	179	Pass
5	23	56	79	Fail
6	44	56	100	Pass

- d) Write html code for creating frame and set background color for each frame (8)

frames	
Left frame	Right frame
This frame is aligned in center.	
Bottom frame	

- Q5.a) Attempt any three. (15)
1. Explain unordered list with example.
 2. What is E-Market?
 3. Explain frames in html.
 4. Explain Electronic Payment System.

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THIRD SEMESTER END EXAMINATION, October- 2014
Class: S.Y.B.Com Financial Markets
Subject: Organisational Behaviour
Subject Code:UFMFSIII.4

Date: 10/10/14

Day: Friday

Time: 2 1/2hrs

Marks: 75

Note: All Questions are compulsory

Q1 a) Explain the Challenges for Organisational of Behaviour (15)
OR

b) Define Motivation. Describe any two theories of Motivation in detail. (15)

Q2 a) Explain Blake and Mouton's Managerial grid Theory of Leadership (8)

b) What are the Process of Performance Appraisal (7)

OR

c) Define Participation .Explain its Types (8)

d) Explain briefly the Techniques of Group Decision Making (7)

OR

Q.3 a) Explain the Elements of Organizational Structure (15)

OR

b) Define organizational Culture & Explain the Types of Organisational Culture (8)

c) Explain the Characteristic of Organisational Development. (7)

Q 4 a) How do you Build support for change (8)

b) Explain the Limitation and Benefits of organizational developments (7)

OR

c) Why do people resist change? Explain its Types (7)

d) Define Stress. What are the causes of Stress? (8)

Q.5 Write short Notes on (Any three) (15)

1) Uses of Performance Appraisal

2) Mechanism of Motivation

3) Benefits' of Joining group

4) Types of Organizational change.

5) Types of groups

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**THIRD SEMESTER END EXAMINATIONS, OCT 2014
CLASS: S.Y.B.COM FINANCIAL MARKETS
SUBJECT: DEBT MARKETS
SUBJECT CODE: UFMFS III .1**

DATE: 11/10/14
DAY: Saturday

MARKS: 75
TIME: 2 ½ HRS

Note: All the questions are compulsory

- Q1. A) A) Explain different types of Hybrid Instruments. (8)
B) Define Capital market. Explain the categories of Capital market. (7)

OR

- Q1. C) Explain Debt market segments in India. (7)
D) Explain the financial reforms to strengthen the institutional framework. (8)

- Q2. A) Calculate duration of bonds of 11%, 5 year bond that pays interest once per year. (7)
The bond sells for Rs.1200 which represents 12% yield to maturity.
B) Explain the benefits of credit rating to corporate borrowers. (8)

OR

- Q2. A) Explain the major participants in debt markets in India. (8)
B) Dena bank purchased a T-bill of Rs.2000 for Rs. 1990, 80 days before the date of maturity. What will be the yield on this T-bill. (7)

- Q3. A) Explain the retail debt market in India. (8)
B) Roshan Ltd issued a 5year 12% bond (face value Rs.1000). Yield to maturity is 12%
Calculate purchase price & duration of Bond. (7)

OR

- Q3. C) As an investment manager following information is provided (8)

Particulars	Initial price	Dividend	Market price	Beta factor
X ltd.	300	28	350	0.8
Y ltd.	340	28	400	0.7
Z ltd.	280	28	300	0.5
GOI bonds	22000	2280	22500	1

Risk free return 12%. Calculate

- Expected rate return of portfolio
- Expected rate of return of each security using CAPM
- Average return of portfolio

- D) Explain the demerits of credit rating. (7)

- Q4. A) Explain the Guidelines to be followed for issue of commercial papers. (8)
B) Calculate the issue price of debentures with the help of following information: (7)

60
(43, 11, 44)

Face value Rs.100 Maturity 10yrs and premium on redemption 5%

Years	1-4	5-8	9-10
Coupon rate	6%	7%	11%

OR

Q4. C) Determine the conversion ratio, conversion value and conversion premium from the data: (8)

X Ltd. issued 10% convertible debentures of face value Rs.100 with Conversion price Rs. 43.50 per share. The Equity shares were sold at Rs. 39.50 per share. The market price of this convertible was Rs. 97.

D) Explain the types of risk associated with investment (8)

Q5. Write Short notes on: (any 3) (12)

1. Security Market Line
2. Kinds of debentures
3. Certificates of Deposits
4. Credit rating process of CARE

-----Best of Luck-----

Mahatma Education Society's
PILLAI COLLEGE OF ARTS, COMMERCE & SCIENCE
THIRD SEMESTER END EXAMINATION, October 2014
S.Y.B.F.M
CORPORATE FINANCE
UFMFS III. 2

Date: - 9/10/14
Day: - Thursday

Marks: - 75

Duration: - 2 ½ hrs.

Note: - All Questions are compulsory, each carrying 15 Marks.

Q1. What is Corporate Finance? Explain the role and importance of Corporate Finance Manager.

OR

Q1. The Aria Company has the following capital structure:

Particular	Rs.
Equity Share Capital (4,00,000 shares)	80,00,000
6 % Preference Shares	20,00,000
8 % Debentures	60,00,000
Total	1,60,00,000

The share of the company sells for Rs.20. It is expected that company will pay next year a dividend of Rs.2 per shares which will grow at 7 per cent ever. Assume a 35 % tax rate.

- Compute weighted average cost of capital based on existing capital structure.
- Compute new weighted average cost of capital if the company raises an additional Rs.40,00,000 debt by issuing 10% Debentures. This would result in increasing the expected dividend to Rs.3 per share and leave growth rate unchanged, but the price of share will fall to Rs.15 per share.

Q2. Write a note on: a) Break-even point, b) Margin of Safety and c) P / V Ratio.

OR

Q2. The trading results of John & Co. for the last two years are:

Year	Sales (Rs.)	Profit (Rs.)
I	50,000	10,000
II	75,000	20,000

Calculate:

- Profit – Volume Ratio.
- Fixed Cost.
- Break Even Sales (Value).
- Sales to earn a profit of Rs.15,000.
- Profit when Sales are Rs.40,000.

Q3. What is weighted average cost of capital? How is cost of equity and cost of debt computed with illustration?

OR

Q3. A company's capital structure consists of the following:

Particular	Rs.
Equity Share Capital of Rs.100 each	20,00,000
Retained Earnings	10,00,000
9 % Preference Share	12,00,000
7 % Debenture	8,00,000
Total	50,00,000