F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION, APRIL - 2018

INTRODUCTION TO MARKETTING

DURATION: 2 HOURS   **TIMING: 10:00 a.m. to 12:00 noon**   **MAX.MARKS: 80**

INSTRUCTIONS: - i) All questions are compulsory, however internal choice is available.
ii) Figures to the right indicate maximum marks.

Q.1) Write short notes on **Any Four** of the following   **(4X4 = 16)**
   a) Area Concept of Market
   b) Features of Marketing

   c) Specialty Goods

   d) Market Segmentation

   e) Variables of Product Mix

   f) Importance of Marketing Research

Q.2)) Answer **Any Four** of the following   **(4X4 = 16)**
   i) Factors influencing consumer buying behaviour

   ii) Social responsibility of Marketing

   iii) Ethical aspects of Marketing

   iv) Any two methods of Direct - Marketing

   v) Variables of Promotion - mix

   vi) Importance of Warehousing and transportation

Q.3) A) Name and explain different Concepts of Marketing .   **(12)**
OR
   B) Distinguish between Convenience goods and Shopping goods .   **(12)**

Q.4) A) Explain the external factors determining marketing environment.   **(12)**
OR
   B) Name and explain any four bases for Market Segmentation.   **(12)**

Q.5) A) What is Sales force management ? Explain different methods of Sales force   **(12)**
   Compensation.
OR
   B) What is Global marketing ? Discuss the different strategies used by marketer to   **(12)**
   enter a foreign market .

Q.6) A) What is Consumerism ? Explain the need for Consumer protection .   **(12)**
OR
   B) What are the challenges faced by marketer in marketing of services?   **(12)**
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F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION, APRIL- 2018

FINANCIAL STATEMENT ANALYSIS AND INTERPRETATION

DURATION: 2 HOUR   TIMING: 10:00 a.m. to 12:00 noon MAX.MARKS: 80

INSTRUCTIONS: -1) Q.No.1 is compulsory.
2) Answers **Any Three** questions from Q.No.2 to Q.No.6.
3) All working notes should form part of answer
4) Figures to the right indicate full marks

Q.1) The books of Gold engineering limited show the following balances as on 31st March 2017.**(20)**

Particulars	Amount (Rs)	Particulars	Amount (Rs)
Stock on 01/04/2016	6,65,000	Debenture interest	10,000
Discount and Rebates (Cr)	30,000	Interest on bank loan	91,000
Carriage inward	57,500	4% Debentures	5,00,000
Rates and insurance	55,000	Sales	36,17,000
Material purchased	12,32,500	Rent (Cr)	30,000
Wages	13,05,000	Sundry expenses	61,000
Advertisement	15,000	Bad debts	25,500
Repairs	46,500	Purchase return	32,500
Sunday debtors	2,66,000	Sales return	85,000
		Traveling allowance	63,000

Additional information

a) The stock as on 31st march 2017 was valued at Rs 7,08,000

b) Outstanding liability for wages Rs 25,000

c) Depreciate Machinery at Rs 35,000 , Engineering tools Rs 15,000 , Patterns Rs 37,500 , Furniture Rs 15,000

d) Provide 2% as provision for doubtful debts on debtors after writing off Rs 21,500 as bad debts.

e) Write off Rs 5,000 as preliminary expenses

f) Provide Rs 2,40,000 for income tax

Prepare a Profit and Loss Statement

Q 2) a) Discuss the limitations of financial statement analysis.　　　　　　**(4)**

b) The following are the balancesheets of Surender Ltd . for the year ending　　**(16)**
31st December 2016 and 2017.

Particulars	Note No	2017	2016
Equity and liabilities			
Shareholders fund			
Share capital			
Equity share capital		3,30,000	2,00,000
Preference share capital		1,50,000	1,00,000
Reserves and surplus			
General reserve		30,000	20,000
Profit & loss A/c		20,000	15,000
Non current liabilities		--	--
Current liabilities			
Bank overdraft		50,000	50,000
Creditors		50,000	40,000
Provision for taxation		25,000	20,000
Proposed dividend		25,000	15,000
Total		**6,80,000**	**4,60,000**
II Assets			
Non current assets			
Fixed assets		3,50,000	2,40,000
Current assets			
Stock		50,000	40,000
Debtors		1,25,000	1,00,000
Bills receivable		60,000	20,000
Prepaid expenses		12,000	10,000
Cash in hand		53,000	40,000
Cash at bank		30,000	10,000
Total		**6,80,000**	**4,60,000**

Prepare a Comparative Balancesheet and comment on its financial position .

Q 3) a) Write a short note on Trend Analysis . **(4)**

b) Following is the balancesheet of Zin & Co. as on 31/12/2017 **(16)**

Particulars	Note No	31/12/2017
I Equity and liabilities		
Shareholders fund		
Share capital		
Equity share capital		3,00,000
Preference share capital		2,50,000
Reserves and surplus		1,20,000
Non current liabilities		
12% Debentures		2,00,000
Current liabilities		
Sundry Creditors		4,10,000
Bank overdraft		50,000
Provision for tax		70,000
Total		14,00,000
II Assets		
Non - current assets		
Fixed assets		
Land & building		1,20,000
Plant & machinery		6,25,000
Investments		2,00,000
Current assets		
Stock		2,00,000
Sundry debtors		1,20,000
Cash & Bank balance		1,35,000
Total		14,00,000

Prepare a Common Size Balancesheet and interpret the results.

-3-

Q4) a) Discuss the importance of ratio analysis. **(4)**

b) Following are the summarised Profit and loss A/c for the year ended 31/12/2017 **(16)** and the balance sheet as on that date.

Trading , Profit and loss A/c

Particulars	Rs	Particulars	Rs
To opening stock	10,000	By sale	10,00,00
To purchases	55,000	By closing stock	15,000
To gross profit	50,000		
	1,15,000		**1,15,000**
To administrative expense	15,000	By gross profit	50,000
To interest	3,000		
To selling expanse	12,000		
To Net profit	20,000		
	50,000		**50,000**

Balancesheet

Liabilities	Rs	Assets	Rs
Share capital	1,00,000	Land and building	50,000
Profit and loss A/c	20,000	Plants and machinery	30,000
Creditors	25,000	Furniture	20,000
Bills payable	15,000	Stock	15,000
		Sunday debtors	15,000
		Bills receivable	12,500
		Cash in hand	17,500
	1,60,000		**1,60,000**

Additional information

Average debtors – Rs 12,500

Average credit purchases - Rs 40,000

Calculate the following ratios

1) Gross profit ratio 2) Net profit ratio 3) Operating ratio 4) Operating profit ratio

5) Current ratio 6) Acid- test ratio 7) Stock turnover ratio 8) Debtors turnover ratio

9) Creditor turnover ratio 10) Proprietary ratio

Q5) a) Write a short note on Cash flows from operating activities . **(4)**

b) The liabilities and assets of National Co. Ltd as on 31st March 2013 and 2014 **(16)**
are as follows :-

Liabilities	2013	2014	Assets	2013	2014
Share capital	5,00,000	7,00,000	Land and building	80,000	1,20,000
Surplus A/c	1,00,000	1,60,000	Plant and machinery	5,00,000	8,00,000
General reserve	50,000	70,000	Stock	1,00,000	75,000
Sundry creditors	1,53000	1,90,000	Sundry debtors	1,50,000	1,60,000
Bills payable	40,000	50,000	Cash	20,000	20,000
Outstanding expanses	7,000	5,000			
	8,50,000	**11,75,000**		**8,50,000**	**11,75,000**

Additional information
1) Rs 50,000 depreciation has been charged on plant and machinery during the year 2013-2014

2) A piece of machinery was sold for Rs 8,000 during the year 2013-14. It had cost Rs 12,000, and depreciation of Rs 7,000 had been provided on it .

Prepare Cash Flow Statement .

Q 6) a) What is EVA? How is it calculated? **(4)**

b) What is MVA Concept? **(4)**

c) From the following information of Neel Ltd , compute the economic value added **(12)**
(EVA)

Share capital	- Rs 3000 lakhs
Reserves and surplus	- Rs 5000 lakhs
Long term debt	- Rs 500 lakh
Tax rate	- 40%
Risk for rate	- 8%
Market rate of return	- 15%
Interest	- Rs 50 lakhs
Beta factor	- 1.05
Profit before interest and tax	- Rs 3000 lakhs

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F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION, APRIL - 2018
MANAGERIAL ECONOMICS

DURATION: 2 HOURS　　　　**TIMING: 10:00 a.m. to 12:00 noon**　　　　**MAX.MARKS: 80**

INSTRUCTIONS: -1) All questions are compulsory, however internal choice is available.
　　　　　　　 2) Figures to the right indicate maximum marks.
　　　　　　　 3) Draw the diagrams wherever necessary

Q.1) Answer **Any Four** of the following.　　　　　　　　　　　　　　　　**(4X4 = 16)**

　　i) Explain any two pricing strategies under Competition Based Pricing method.

　　ii) Write a short note on Export pricing .

　　iii) List out the significance of Capital Budgeting.

　　iv) State and explain any four factors influencing investment decision.

　　v) Write a short note on Pay back period method of project evaluation .

　　vi) Briefly explain the concept of Social Cost - benefit analysis .

Q.2) Answer **Any Four** of the following.　　　　　　　　　　　　　　　　**(4X4 = 16)**

　　i) List and explain any four types of internal profit limiting factors .

　　ii) Briefly explain the concept of Decision tree analysis method.

　　iii) List out the limitations of Game Theory (Any four).

　　iv) Briefly discuss the Concepts of Risk & Uncertainty in Business decision making.

　　v) Write a note on Pure strategy .

　　vi) Calculate break even points in Sales units and Sales value from following information
　　　　Price per unit - Rs 15
　　　　Variable cost per unit - Rs 7
　　　　Total fixed cost - Rs 9000

Q.3)A) Discuss the Pricing strategies under product life cycle based pricing method.　　**(12)**
　　　　　　　　　　　OR
　　B) Write a detail note on Multiproduct pricing .　　　　　　　　　　　　**(12)**

Q.4) A) Explain the concept of Profit Volume analyses with the help of a diagram .　　**(12)**
　　　　　　　　　　　OR
　　B) What do you mean by Break even analysis ? List all the advantages of Break even　**(12)**
　　　Analysis.

-1-　　　　　　　　　　　　　　　　　　　　　　　　　**P.T.O.**

Q.5) A) Explain any three sources of funds for long term financing .   **(12)**

<div align="center"><u>**OR**</u></div>

B) Krishna Corporation seeks to invest Rs 15,00,000 in buying a new printing machine   **(12)**
   of   which the expected cash inflows for next five years are given below however they want
   10% rate of return on investment . The General Manager wants an experts advice whether it
   is profitable or not , buying this machine . Use Net present value criterion to evaluate the
   project .

Years	Annual Cash inflow (Rs)
1	2,00,000
2	4,00,000
3	4,00,000
4	6,00,000
5	11,00,000

Q.6) A) Discuss the Concept of Nash equilibrium with the help of a Pay off matrix   **(12)**

<div align="center"><u>**OR**</u></div>

B) An investor has to choose between two investment projects A & B. Each requires an **(12)**
   initial outlay of Rs 10 lakhs. The present value of possible cash flow for them & their
   associate probabilities   are given below .Calculate the level of risk in each project using
   standard deviation method.

Project A		Project B	
Investment (In Rs lakh)	Probabilities	Investment (In Rs lakh)	Probabilities
10	0.3	25	0.2
40	0.2	35	0.2
20	0.2	10	0.2
10	0.3	10	0.4

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F.Y.B.COM. SEMESTER – I (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION , OCTOBER - 2017

COMMERCIAL ARITHEMETIC

DURATION: 2 HOURS   **TIMING: 10:00 a.m. to 12:00 noon**   **MAX.MARKS: 80**

INSTRUCTIONS: -1) Draw the diagrams at appropriate places
2) Graph papers are provided
3) Non scientific and non programmable calculators are allowed

Q.1) a) Find the coordinates of point on x-axis which is at a distance of 10 units from the other **(5)**
point (8,6)

b) Find $\dfrac{dy}{dx}$ of the following :- **(5)**

   i) $y = e^{2x} + 7^{5x} - 70 + 12x^3 + 4 \log x$

   ii) $y = (4x+5) \times \sqrt{x^2 + 3}$

c) If $z = 4x^3 - 3x^2 y + 2xy + 7x^2 + 90$ then find $\dfrac{dz}{dx}$ and $\dfrac{dz}{dy}$ **(5)**

d) The ratio of present age of father and son is 7:3 after 15 years the ratio changes to 12:15 . **(5)**
Find their present ages .

OR

Q.1) p) If A = (4,-2) and B= (7,3) are internally divided at point P in the ratio 5:2 then find the
co-ordinates of point P

q) Find $\dfrac{dy}{dx}$ of the following.

   i) $y = (2x^2 - 3x + 7)^{10}$ $y = e^{3x^2 - 4x + 7} + 7^{(2x^2 + 5)}$

r) If $Z = x^4 + x^2 y^2 + y^4$ then show that $x \dfrac{dz}{dx} + y \dfrac{dz}{dy} = 4z$ **(5)**

s) Monthly income of A and B are given in the ratio 7;2 and monthly expenses are 8:1 if each **(5)**
of them saves Rs 200 per month find their monthly income

Q.2) Answer the following . **(5)**
a) Show that the points (3,0) (2,3) and (-1, 12) are collinear .

b) A person spents 35% of his income on food , 15% on clothing , 10% on rent and 20% on
other food items. If his monthly income is Rs 18000 find the amount spent on each item also
find how much will be save?

c) i) Show that the function

　　　$f(x) = 3x^2 + 2x + 9$ is increasing.

　ii) If $MR = 42$, price elasticity $(\eta) = 2$ find price　　　　　　　　　　　　**(5)**

d) Find the following limit

　$\lim\limits_{x \to 2} \dfrac{\sqrt{x+2}-2}{x^2-4}$

<div align="center">

OR

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p) Show that the points $(2,1)$ $(6,5)$ and $(4,7)$ are vertices of right angled triangle　　　**(5)**

q) Head allows 15% trade discount and 10% cash discount find selling price if marked price of **(5)**
　Item is Rs 400

r) Find $\dfrac{dy}{dx}$ of the following

　i) $y = 7x^2 - 2 + 3e^x - 4\log x - 3\sqrt{x}$

　ii) $y = 3\sqrt{x}\ \dfrac{4}{7}\log x + 18\ e^x - 20$

s) Examine the continuity of the function at $x = 4$ $\quad = \quad x^2 - 1,\ 0 \le x \le 4$
$\qquad\qquad\qquad\qquad\qquad\qquad\qquad\qquad = \quad 3x + 2,\ 4 \le x \le 6$

Q.3) a)i) If 16 workers complete the certain work within 20 days them, how many days it will
　　　take to complete　the same work for 24 workers.

　ii) If cost of 15 books is Rs 100. Cost of 20 book is?

　b) Solve the linear programming problem Max $z = x + y$　　　　　　　　　　**(5)**
　　subject to constraints $\quad \begin{cases} x + 2y \le 8 \\ 3x + 2y \le 12 \\ x \ge 0,\ y \ge 0 \end{cases}$

　c) Integrate the following w.r.to x
　　i)

　d) In how many ways letters of the word "EDUCATION" can be arranged so that vowels are **(5)**
　　not separated .(That is they are together)

<div align="center">

OR

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Q.3) p) Convert the following in to Verbal form　　　　　　　　　　　　　**(5)**
　　　a: I am tired
　　　b: I was doing my work
　　　c: I am interested
　　　d: I like it
　　　i) $(\sim a \wedge b) \leftrightarrow c$
　　　ii) $(c \vee d) \to (b \wedge a)$
　　　iii) $(\sim d \wedge \sim b) \to c$
　　　iv) $(a \wedge b) \to \sim d$　　　　　　　　**-2-**　　　　　　　　　**contd.**

q)If there are 400 students appearing in an exam 200 pass in Maths subject , 250 passed in Eco,   **(5)**
   30 students failed in both the subjects . Find
   i) No. of students passing in both the subject
   ii) Passing only in Eco subject(Use Venn diagram)

r) Find amount of annuity for Rs 4,000/- for 5 years at rate of 8% per annum compounded half   **(5)**
   yearly . $\left[(1.04)^5 = 1.2167 \right]$

s) A Cricket team has to be formed made up of 4 bowlers, 6 batsmen and 1 wicketkeeper out of   **(5)**
   total 6 bowlers, 7 batsmen and 2 wicketkeeper . Find the no. of ways this selection can be done.

Q.4) a) If $T_n = 5x\ 3^{n-1}$ show that following given is Geometric Progression . Find a & r that is first   **(5)**
      term & common ratio. Also find starting five terms of Geometric Progression.

  b) i) In how many ways letters of the word " Exercise " can be arranged   **(5)**

     ii) Find the no. of arrangements so that vowels are together

  c) Find the future value of ordinary annuity if cash flow per period is 2,000 with no. of   **(5)**

     Payments 3 and 5% rate of interest $\left[(1.05)^3 = 1.1576 \right]$

  d) Two matrices given   **(5)**

   $A = \begin{bmatrix} -1 & 3 \\ 2 & 4 \\ 1 & 2 \end{bmatrix}$ $B = \begin{bmatrix} 1 & 2 \\ -1 & 0 \end{bmatrix}$ Find value (A x B) and (B x A) If they exist.

OR

Q.4)p) A person invests Rs 3,500 in the first month increases yearly investment by Rs 200.   **(5)**
      What will be the total investment at the end of 3 years (Using A.P.)

  q) Out of 3 boys & 6 girls in a class 3 students has to be selected for a Quiz competition. Find   **(5)**
     no. of ways selection can be done if there are at least 2 boys in a competition

  r) Find compound interest for the amount 8,000 which is compounded annually at a rate of 5%   **(5)**
     for the period of 4 years . $(1.05)^4 = 1.2155$

  s) If condition given 2x +B= 2A+I where matrices given :-   **(5)**

   $A = \begin{bmatrix} 3 & 7 \\ 9 & 2 \end{bmatrix}$ and B= $\begin{bmatrix} 4 & 2 \\ -3 & 0 \end{bmatrix}$ I is identity matrix of order 2. Find Matrix 'X'.

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F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION , APRIL - 2018
ENVIRONMENTAL STUDIES - II

DURATION: 1 and 1/2 HOURS   **MAX.MARKS: 40**
TIMING: 10:00 a.m. to 11:30 a.m.

Instructions: 1) All questions are compulsory
2) This paper contain six questions and number of page is **one**
3) Draw diagrams / sketches wherever necessary

Q NO .1) Answer **any two** of the following   **(8)**

a) What is Water –shed management ?

b) What is the importance of ozone layer?

c) Explain the preventive measures to control the transmission of AIDS.

Q NO. 2) Write short note on **any two** of the following:-   **(8)**

a) Socio –cultural and environmental impact of mass tourism.

b) Solid wastes and its sources .

c) Acid rain –source and its effects on the environment.

Q NO. 3) Answer **any one** of the following   **(6)**

a) Explain the women welfare Programme.

b) Explain the pre- earthquake disaster measures .

Q NO. 4) Write short note on **any one** of the following   **(6)**

a) What are the causes and effects of noise pollution?

b) Sustainable tourism.

Q NO. 5) Answer **any one** of the following   **(6)**

a) Explain the consequences of global warming ?

b) What are the objectives and scope of environment protection act 1986 and
water prevention and control act 1974 ?

Q NO. 6) Answer **any one** of the following   **(6)**

a) Write a note on solid waste treatment facility at Saligao - Goa.

b) Explain the pre and post - flood disaster measures .

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F.Y.B.COM. SEMESTER – II (CBCS)
SEMESTER END EXAMINATION, APRIL - 2018
COMPUTER APPLICATION

DURATION: 2 HOURS   TIMING: 10:00 a.m. to 12:00 noon   MAX.MARKS: 60

INSTRUCTIONS: -   1) Attempt all questions, internal choice is available.
                  2) Figures to the right indicate maximum marks.

Q.1) Answer the following questions **(Any Three).**   **(3x2= 06)**

   a) Give two examples of network devices.

   b) List the different modes of online payment.

   c) What is privacy policy?

   d) What is digital signature?

Q.2) Answer the following questions **(Any Three).**   **(3x2= 06)**

   a) Give example of B2C model of E-commerce.

   b) What is data diddling?

   c) Give example of sensitive personal information.

   d) What is the need of cyber law?

Q.3) Answer the following questions **(Any Four)**   **(4x4=16)**

   a) Discuss various types of network topologies.

   b) Explain the trade cycle of E-commerce.

   c) Write a note on M-commerce.

   d) Explain the safety measures for online shopping.

   e) Write features and services of E-banking.

Q.4) Answer the following questions **(Any Four)**   **(4x4=16)**

   a) Discuss various type of cyber attacks.

   b) Write a note on cyber stalking.

   c) Explain various E-mail related crimes.

   d) Elaborate theft of computer system.

   e) Write a note on denial of service attack (DOS).

Q.5) Answer the following questions **(Any Four)**   **(4x4=16)**

   a) Explain Information Technology Act.

   b) Write a note on cloning of devices.

   c) What is computer forensics? Explain in detail steps included in computer
      forensic investigation.

   d) What is media sanitization?

   e) What is CERT? Explain in detail functions performed by CERT.

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F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION, APRIL - 2018

CUSTOMER RELATIONSHIP MANAGEMENT

DURATION: 2 HOURS   TIMING: 10:00 a.m. to 12:00 noon   MAX.MARKS: 80

INSTRUCTIONS: - 1) All questions are compulsory, however internal choice is available.
2) Figures to the right indicate maximum marks.

Q.1) Write short notes on **Any four** from the following.   **(4X4 = 16)**

a) Features of customer relationship management.

b) Customer lifetime value.

c) Buyer decision making process.

d) A's model in marketing.

e) Customer relationship management typical business touch points.

f) Drivers of customer loyalty.

Q.2) Answer **Any Four** of the following in brief.   **(4X4 = 16)**

a) What is internal marketing?

b) How Customer database can be used in different ways?

c) Explain strategies to increase value of costumer base.

d) Discuss benefits of technology in E-CRM.

e) Explain Customer development process.

f) What is Enterprise marketing Automation?

Q.3) a) What is Customer Pyramid? Explain its components.   **(12)**
OR
b) What is Consumer behavior? Discuss the factors affecting consumer behavior .   **(12)**

Q.4) a) Discuss the concept of Customer equity and customer loyalty. Also highlight   **(12)**
the importance of Customer loyalty programs .
OR
b) Explain various types of customer complaints**.**   **(12)**

Q.5) a) What do you mean by sales Force Automation ? Explain its benefits to the sales   **(12)**
Managers.
OR
b) Explain meaning and sources of customer database.   **(12)**

Q.6) a) Explain the steps involved in attracting and retaining customers.   **(12)**
OR
b) Discuss the levels of Customer Retention Strategies with reference to Financial and   **(12)**
Social bonds .

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F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION, APRIL -2018
BANKING II

DURATION: 2 HOURS   TIMING: 10:00 a.m. to 12:00 p.m.   MAX.MARKS: 80

INSTRUCTIONS: - 1) All questions are compulsory , however internal choice is available.
2) Answer Q I & Q II in around 100 words each
3) Answer Q III, Q IV, QV& QVI in around 400 words each
4) Figure to the right indicate full marks to the question

Q.1) Write short note on **Any four** of the following   (4×4=16)

   i) Banker as a Bailee.

   ii) Evolution of E-banking in India.

   iii) HWAK

   iv) Financial Statements of bank

   v) Endorsement of cheque.

   vi) Functions of RBI

Q.II) Write short note on **any four** of the following.   (4×4=16)

   i) Branchless Banking.

   ii) Termination of Banker Customer Relationship

   iii) IFSC code.

   iv) Revenue & Expenses of bank

   v) Negotiable instruments.

   vi) Banking Regulation Act 1949.

Q.III)A) What is Banker lien? When it can exercise or cannot exercise such lien.   **(12)**
OR
  B) Explain Obligation to Maintain secrecy of Customer accounts   **(12)**

Q.IV)A) Explain NEFT & RTGS as Electronic funds transfer system.   **(12)**
OR
  B) Explain any Six Electronic clearing system (ECS)   **(12)**

QV) A)Explain CAMEL Approach   **(12)**
OR
  B) From the following Balancesheet of SAHAKAR Bank Ltd . Determine   **(12)**
   the CAMEL parameter with the help of ratio.

Balancesheet of Sahakari Bank Ltd . as on 31st March 2017

Capital & liabilities	Schedule No	Amount
Capital	1	2000
Reserve & surplus	2	2102
Deposits	3	725
Borrowings	4	400
Other liabilities & provisions	5	382
Total		5609

Assets		
Cash & balance with RBI	6	300
Balance with bank	7	400
Investment	8	682
Advances	9	2707
Fixed Assets	10	1470
Other Assets	11	50
Total		5609

Schedule 01:
Capital
Issued paid up capital
Equity share capital   1000
Preference share capital   1000
                 2000

Schedule 02:
Reserves & surplus
Statutory reserve   1010
Bal in P/L a/c
Net profit after appropriation   252
Profit brought forward   840
                 2102

Schedule 05:
Other liability & provision
Bills payable   100
prov. for doubt debt   282
              382

Schedule 06:
Cash & balance with RBI :
Cash in hand   : 200
balance with RBI   : 100
                 300

Schedule 07 :
balance with bank & money at call:
balance with bank   200
money at call   200
            400

Schedule 09:
Advances
Bills purchase & discount   431
Cash credit & overdraft   1179
Term loan   1097
             2707

Non standard Assets
Bill discount   250
Overdraft   229
Term loans   100
           579

From the following Balancesheet , Calculate the following ratios
1) Debts equity Ratio   2) Total advances to total Asset ratio   3) Gross NPA

4) Net NPA   5) Total advances to total deposits   6) Return on Assets

7) Liquid assets to total Assets .

QVI) A) Discuss the objectives & functions of the SARFASI Act. **(12)**

OR

  B) Discuss the procedure of OMBUDSMAN   Act . **(12)**

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F.Y.B.COM. SEMESTER – II (REGULAR) NEW SYLLABUS
SEMESTER END EXAMINATION, APRIL - 2018

TOURISM AND HOSPITALITY MANAGEMENT

DURATION: 2 HOURS   TIMING: 10:00 a.m. to 12:00 noon   MAX.MARKS: 80

INSTRUCTIONS: - 1) All questions are compulsory, however internal choice is available.
2) Figures to the right indicate maximum marks.

Q.1) Write Short notes on **Any Four** of the following.   **(4X4 = 16)**

a) Tour

b) Tour Operator

c) Cultural Tourism

d) Agri -Tourism

e) Adventure Tourism

f) Eco Tourism

Q.2) Write Short notes on any four of the following.   **(4X4 = 16)**

a) Pollution –an impact of tourism

b) Sustainable development

c) Tourism related issues faced by tourists

d) Concept of Hospitality

e) Employment opportunities in hospitality sector.

f) Event planning

Q.3) a) Explain the 5A's of tourism product in detail.   **(12)**
OR
b) Discuss the characteristics of tourism industry.   **(12)**

Q.4) a) Explain the factors determining the tourism demand.   **(12)**
OR
b) Explain the different Pull factors that motivate the tourists to travel.   **(12)**

Q.5) a) Explain the economic impacts of tourism on the country's economy.   **(12)**
OR
b) Discuss the various issues faced by government and local people due to tourism. **(12)**

Q.6) a) Explain the features of hospitality industry .   **(12)**
OR
b) Highlight the recent trends in the tourism and hospitality industry.   **(12)**

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