

R7750

Sub. Code

632101

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2022

First Semester

Banking and Insurance

**PRINCIPLES OF MANAGEMENT AND
ORGANISATIONAL BEHAVIOUR**

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Which of the following approaches advocates flexibility in addressing managerial problems?
 - (a) mathematical approach
 - (b) contingency approach
 - (c) behaviourable approach
 - (d) decision theory approach

2. Characteristics of planning include
 - (a) Continuity
 - (b) All pervasiveness
 - (c) Primacy to all functions
 - (d) All of these

3. Direction is ————— function.
- (a) continuous (b) occasional
(c) frequent (d) Rarest
4. Employee transmitting his compliant is
- (a) Downward communication
(b) Upward communication
(c) Grapevine communication
(d) Diagonal communication
5. Who authored the concept of TQM?
- (a) Dr. Edward Charles
(b) Dr. Edward Deming
(c) Mark Follet
(d) Edison Edward
6. The concept of measuring the products and services with those at the toughest competitor is called
- (a) Economic value added
(b) TQM
(c) Six Sigma
(d) Benchmarking
7. ————— is a study of individual behaviour.
- (a) Anthropology (b) Psychology
(c) Sociology (d) Political science
8. ————— is the dynamic organisation within the individual that determine his unique adjustment to the environment.
- (a) Perception (b) Attitude
(c) Behaviour (d) Personality

9. Which of the following are the basic sources of stress?
- (a) The Environment (b) Social stressors
(c) Physiological (d) All of these
10. _____ are indicators of strong organisational culture.
- (a) High levels of dissension
(b) High rates of employee turnover
(c) Completely horizontal organisational charts
(d) Widely shared values

Part B (5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

Answer should not exceed one page or 250 words.

11. (a) State the importance of planning.
- Or
- (b) What are the different types of planning premises?
12. (a) Bring out the significance of leadership.
- Or
- (b) Distinguish between centralisation and decentralisation.
13. (a) Briefly explain the various types of co-ordination.
- Or
- (b) What are the important devices of control?

14. (a) What are the attitudes relevant for organisational behaviour?

Or

- (b) Distinguish between group cohesiveness and group productivity.
15. (a) What do you mean by organisational culture? How does it differ from organisational climate?

Or

- (b) What are the various steps involved in organisational development process?

Part C

(5 × 8 = 40)

Answer any **five** questions.

16. Explain the concept of scientific management advocated by Taylor.
17. Critically examine the hierarchy need theory of motivation propounded by Abraham Maslow.
18. Describe the way the control process works.
19. Discuss the factors which affect group performance.
20. Analyse the pros and cons of alternative approaches to the management of conflict in an organisation.
21. Explain the functions of management.
22. Enumerate the different methods of communication.
23. Discuss the various methods of personality measurement. What are the personality traits that affect human behaviour at workplace?

R7751

Sub. Code

632102

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2022

First Semester

Banking and Insurance

BUSINESS ENVIRONMENT

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

All questions carry equal marks.

1. Which of the following is not a feature of Business environment?
 - (a) Interrelated Elements
 - (b) Dynamics
 - (c) Complexity
 - (d) Continuous

2. Liberalisation means
 - (a) Policy of planned disinvestment
 - (b) Integrating among economies
 - (c) End of license and reduction of government control
 - (d) None of these

3. Which of the following does not explain the impact of government policy changes on business and industry?
 - (a) Increasing competition
 - (b) More demanding market customers
 - (c) Market orientations
 - (d) Change in agricultural prices

4. Which of the following are the dimensions of the business environment?
 - (a) Economic and Social
 - (b) Technological and Economic
 - (c) Legal and Social
 - (d) All of the above

5. 'Take off stage' is an economy means
 - (a) Economy is stagnant
 - (b) Economy is about to collapse
 - (c) Steady growth begins
 - (d) All controls are removed

6. Mixed economy mean an economy where there is
 - (a) Existence of capitalism
 - (b) Privatization, liberalization and globalization
 - (c) Existence of both public and private sectors
 - (d) Growing crops along with rearing animals

7. Which one is not the main objective of fiscal Policy in India?
- (a) To promote employment opportunities
 - (b) To minimize the inequalities of income and wealth
 - (c) To promote price stability
 - (d) To increase liquidity in economy
8. Which of the following environment refers to the aggregate of all the characteristics of the society where an organization exists?
- (a) Economic environment
 - (b) Social environment
 - (c) Political environment
 - (d) Technological environment
9. _____ environment consists of the total of various legislations passed by the Government and decisions rendered by various commissions and agencies at every level of Government.
- (a) Legal
 - (b) Political
 - (c) Social
 - (d) Economical
10. Select an appropriate option which is a pre-requisite for better business performance in Legal environment.
- (a) Knowledge of culture and traditions
 - (b) Knowledge of the ideology of the Government
 - (c) Knowledge of rules and regulations framed by the Government
 - (d) None of the above

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

All questions carry equal marks.

11. (a) Explain the dynamic factors of environment.

Or

- (b) Discuss the importance of scanning the environment.

12. (a) Write about economic transition in India.

Or

- (b) List out the ways of privatization.

13. (a) Discuss the elements of economic environment.

Or

- (b) Discuss the role of commercial banks in the economy.

14. (a) Highlight the objectives of public Sector in India. What are the Problems by Public Sector in India? Explain.

Or

- (b) Explain the different methods of transfer of technology.

15. (a) What do you mean by renewable and non renewable resources?

Or

- (b) Write a brief note on global warming and carbon credit.

Part C (5 × 8 = 40)

Answer any **five** questions.

All questions carry equal marks and answer should not exceed two page

16. Explain about the internal and external factors which are influencing business environment.
17. Explain the meaning and the repercussions of globalization in India.
18. What is industrial policy of 1991? Explain the components of industrial policy.
19. How do you define globalization? Explain how privatization and globalization made impact on India economy after 90's
20. Discuss the role of FDI in the growth of economic development of the country
21. Outline the need and importance of performing social responsibility functions by a business organisation.

22. Discuss the defects of Indian Money market and the steps taken towards its improvement.
 23. Elucidate the framework of the law and important legislation in legal environment of Business.
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R7752

Sub. Code

632103

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2022

First Semester

Banking and Insurance

PRINCIPLES AND PRACTICE OF BANKING

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Which of the following banking functions comes under the category of utility and agency functions?
 - (a) Accepting deposits from the public
 - (b) Lending Loans
 - (c) Remitting funds on behalf of the customer
 - (d) Both (a) and (b)
2. Which of the following banks is not considered as commercial banks in India?
 - (a) Commodity banks
 - (b) Foreign banks
 - (c) Nationalized banks
 - (d) Co-operative banks
3. The number of nationalized banks in India at present is
 - (a) 14
 - (b) 16
 - (c) 12
 - (d) 15

4. Which of the following loans can be considered as unsecured loan?
 - (a) Home loans
 - (b) Gold loans
 - (c) Loans against Fixed deposit
 - (d) Personal Loans
5. The acronym 'EMI' stands for:
 - (a) Every Month Instalment
 - (b) Equated Monthly Instalment
 - (c) Early Month Instalment
 - (d) Every Month Investment
6. Which of the following types of loans can be considered as a long term loans?
 - (a) Cash Credit
 - (b) Overdraft
 - (c) Discounting of Bills
 - (d) Debt Finance
7. A banker should not stop operation of the account if the customer:
 - (a) dies
 - (b) becomes insane
 - (c) change his/her business premises
 - (d) becomes insolvent
8. Who of the following cannot open savings bank accounts for their business purpose?
 - (a) Proprietary concerns
 - (b) Partnership firms
 - (c) Joint stock company
 - (d) Individuals above the 18 years of age

9. Which of the following can be used as a security for getting loans?
- (a) Life insurance policies
 - (b) Fixed deposit receipts
 - (c) Corporate securities
 - (d) All the above.
10. Hypothecation can be made only on:
- (a) Unencumbered goods
 - (b) Encumbered goods
 - (c) Free goods
 - (d) All the above.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Explain briefly the types of commercial banking systems in India

Or

- (b) What is payments bank? Explain its functions.

12. (a) Describe the factors affecting deposit levels of a commercial bank.

Or

- (b) Explain briefly the RBI guidelines on KYC.

13. (a) What are the points to be considered by a banker for opening and conducting accounts in the name of the partnership firms?

Or

- (b) Explain the modern services rendered by commercial banks in India.

14. (a) Describe the procedures and practices followed by commercial banks against bullions securities.

Or

- (b) Explain the precautions to be taken by a banker while lending against document of title of goods.

15. (a) Distinguish between Lien and Hypothecation.

Or

- (b) Write a note on securitization.

Part C

(5 × 8 = 40)

Answer any **five** questions.

16. Critically evaluate the achievements of nationalization of banks in India.
17. Explain in detail about the primary and secondary functions of commercial banks in India.
18. Explain the important sources and applications of funds for a commercial bank. Describe the investment policy and norms of commercial banks.
19. What do you mean by consolidation of bank? Discuss its effects in facing the international competition.
20. What are the various forms of advances and loans given by the commercial banks in India? State the important principles of lending.
21. Explain the procedures and cautions to be taken by a banker in opening and conducting accounts in the names of trustees, executives, and administrators.
22. Discuss the policy, procedures, and practices of lending against the corporate securities, government securities and real estate.
23. Write a note on:
- (a) Small Finance Banks and
- (b) Financial Inclusion.

R7753

Sub. Code

632104

MBA DEGREE EXAMINATION, NOVEMBER – 2022

First Semester

Banking and Insurance

MANAGERIAL ECONOMICS

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **ten** questions.

1. Demand is determined by
 - (a) Price of the product
 - (b) Relative prices of other goods
 - (c) Tastes and habits
 - (d) All of the above

2. When a firm's average revenue is equal to its average cost, it gets _____.
 - (a) Super profit (b) Normal profit
 - (c) Sub normal profit (d) None of the above

3. The cost recorded in the books of accounts are considered as
 - (a) Total cost (b) Marginal cost
 - (c) Average cost (d) Explicit cost

4. Under _____, price is determined by the interaction of total demand and total supply in the market.
- (a) Perfect competition
 - (b) Monopoly
 - (c) Imperfect competition
 - (d) All of the above
5. The short run Average Cost curve is _____ shaped.
- (a) V
 - (b) U
 - (c) L
 - (d) Any of the above
6. Oligopoly is a type of _____ market. A _____ exists in the industry
- (a) Perfect, few firms
 - (b) Imperfect, few firms
 - (c) Perfect, many firms
 - (d) Imperfect, many firms
7. The management of the _____ form of business organization is totalitarian in nature.
- (a) Cooperative
 - (b) Partnership
 - (c) Individual proprietorship
 - (d) All of the above
8. Managerial Economics is basically a branch of _____ economics.
- (a) Micro
 - (b) Macro
 - (c) (a) and (b)
 - (d) None of the above

9. According to Marshall, _____ is the degree of responsiveness of demand to the change in the price of that commodity.
- (a) Price of Demand (b) Price Elasticity of Demand
(c) Cost of Demand (d) Demand forecasting
10. _____ shows the relationship between price and quantity supplied of a particular product.
- (a) Law of supply (b) Law of demand
(c) Cost of demand (d) None of the above

Part B

(5 × 5 = 25)

Answer **all** the questions, choosing either (a) or (b).

11. (a) State and explain the law of demand.

Or

- (b) Explain the important determinants demand.

12. (a) Trace the significance of macroeconomic analysis.

Or

- (b) Trace the importance of microeconomic analysis.

13. (a) List out the determinants of supply.

Or

- (b) Write a short note on Economies of scale.

14. (a) How is the market share of a firm determined?

Or

- (b) Write a short note on concept of monopolistic competition.

15. (a) Give the reasons for government intervention in a market economy.

Or

- (b) What are the features of Inflation?

Part C

(5 × 8 = 40)

Answer any **five** questions.

16. As an economist how will you plan for productive efficiency economic efficiency? Comment.
17. Explain elasticity of demand and supply. Critically evaluate market equilibrium and consumer equilibrium.
18. Enumerate the economic role of Government and Markets. Examine their role in the present economy scenario.
19. What is cost-output relationship? Explain the theory of cost in short-run.
20. "A firm's shutdown point comes where price is less than minimum average cost? Comment.
21. Enumerate the producer for determination of pricing factors. What is the interaction of product and market factor?
22. What are the components of national income? Explain any two components in brief.
23. Identify the causes of inflation and discuss its effects on multi-dimensional policy.

R7754

Sub. Code

632106

M.B.A. DEGREE EXAMINATION, NOVEMBER – 2022

First Semester

Banking and Insurance

ACCOUNTING FOR BANKERS

(CBCS – 2022 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Prepaid expenses are shown as an asset due to
 - (a) Money measurement concept
 - (b) Business entity concept
 - (c) Going concern concept
 - (d) Matching concept

2. Cash book is used to record
 - (a) All receipts only
 - (b) All payments only
 - (c) All cash and credit sales
 - (d) All receipts and payments of cash

3. The financial position of a business is ascertained by preparing
 - (a) trading account (b) manufacturing account
 - (c) balance sheet (d) trail balance

4. The depreciation remains constant according to which method?
 - (a) sum of years digit
 - (b) annuity method
 - (c) straight line method
 - (d) written down value method

5. Trend analysis is significant for
 - (a) profit planning
 - (b) working capital management
 - (c) capital rationing
 - (d) forecasting and budgeting

6. The liquidity ratio should be around
 - (a) 4
 - (b) 5
 - (c) 2
 - (d) 1

7. P/V Ratio is
 - (a) Price volume ratio
 - (b) Price variance ratio
 - (c) Contribution to sales ratio
 - (d) Total cost to sales ratio

8. Contribution is
 - (a) Excess of sales over total cost
 - (b) Excess of cost of sales over sales
 - (c) Excess of sales over fixed cost
 - (d) Excess of sales over variable cost

9. An asset which does not generate income to the banker is termed as
- (a) performing asset (b) fixed assets
(c) current assets (d) Non-performing asset
10. Demand drafts and telegraphic transfers are shown in the bank accounts under the head
- (a) contingent liabilities
(b) bills payable
(c) loans and advances
(d) borrowings in India

Part B

(5 × 5 = 25)

Answer **all** the questions, choosing either (a) or (b).

11. (a) What is accounting? What are the types of accounting?

Or

- (b) Journalise the following transactions :
1. Commenced business with cash Rs. 2,00,000
 2. Goods purchased from Gopal Rs. 20,000
 3. Goods sold to Surya for cash Rs. 50,000
 4. Cash received from Raja for Rs. 2,700 and allowed him discount of Rs. 300.
 5. Salary paid by Cheque Rs. 5,000.

12. (a) From the following balances extracted at the close of the year ended 31st Dec. 2021. Prepare profit and loss account of Mr. Ram as at that date :

	Rs.		Rs.
Gross profit	55,000	Salaries	900
Carriage on sales	500	Commission	300
Office rent	500	Repairs	500
General expenses	900	Telephone expenses	520
Discount to customers	360	Interest (Dr.)	480
Interest from Bank	200	Fire Insurance premium	900
Travelling expenses	700	Bad debts	2,100
Apprentice premium (Cr.)	1500	Printing and Stationery	2,500
Trade expenses	300		

Or

- (b) An asset is purchased for Rs. 25,000. Depreciation is to be provided annually according to the straightline method. The useful life of the asset is 10 years and the residual value is Rs. 5,000.

You are required to find out the rate of depreciation and prepare the asset A/c for the first three years.

13. (a) Current ratio 2.5, working capital Rs. 60,000.

Calculate the amount of current assets and current liabilities.

Or

- (b) Calculate gross profit ratio :

	Rs.		Rs.
Sales	2,20,000	Purchases	1,75,000
Sales returns	20,000	Purchase returns	15,000
Opening stock	30,000	Closing stock	40,000

14. (a) From the following data calculate :

(i) P/V ratio

(ii) Profit.

	Rs.
Sales	20,000
Fixed expenses	4,000
Break even point	10,000

Or

(b) From the following information find out (i) break even point (ii) margin of safety.

	Rs.
Total fixed cost	1,80,000
Total variable cost	3,00,000
Selling price Rs. 6 per unit, number of units sold	2,00,000

15. (a) Calculate Rebate on bills discounted as on 31.3.2020.

Date of bill	Amount Rs.	Period	Rate of discount
15.01.2020	25,000	5 Months	8%
10.02.2020	15,000	4 Months	7%
25.02.2020	20,000	4 Months	7%
20.03.2020	30,000	3 Months	9%

Or

(b) Explain briefly any five Indian accounting standards.

Part C

(5 × 8 = 40)

Answer any **five** questions.

16. Explain the various accounting concepts.
17. From the following balances as at 31st December 2020 of a trader, prepare a trading and a balance sheet as on that date :

	Rs.		Rs.
Salaries	5,500	Creditors	9,500
Rent	1,300	Sales	32,000
Cash	1,000	Capital	30,000
Debtors	40,000	Loans	10,000
Trade expenses	600		
Purchase	25,000		
Advances	2,500		
Bank balance	5,600		
	<u>81,500</u>		<u>81,500</u>

Adjustments :

- (a) The closing stock amounted to Rs. 9,000
 - (b) One month's salary is outstanding.
 - (c) One month's rent has been paid in advance.
 - (d) Provide 5 percent for doubtful debts.
18. From the following balance sheet, calculate :
- (a) Current ratio
 - (b) Liquid ratio
 - (c) Debt-equity ratio
 - (d) Proprietary ratio.

Balance sheet.			
Liabilities	Rs.	Assets	Rs.
Share capital	5,00,000	Fixed assets	14,00,000
Reserves	3,00,000	Stock	5,00,000
6% Debentures	11,00,000	Debtors	2,00,000
Bank overdraft	1,00,000	Cash	1,00,000
Creditors	2,00,000		
	22,00,000		22,00,000

19. Assuming that the cost structure and selling prices remain the same in periods I and II find out :

- (a) P/V ratio
- (b) B.E. sales
- (c) Profit when sales are Rs. 1,00,000
- (d) Sales required to earn a profit of Rs. 20,000
- (e) Margin of safety in IInd period.

Period	Sales	Profit
	Rs.	Rs.
I	1,20,000	9,000
II	1,40,000	13,000

20. From the following information relating to Lakshmi Bank Ltd., prepare the profit and loss a/c for the year ended 31st December, 2020.

	Rs.	Rs.	
Rent Received	72,000	Interest on	
Exchange and Commission	32,800	overdrafts	2,16,000
Interest on fixed deposits	11,00,000	Discount on bills discounted	7,80,000
Interest on savings bank a/c	2,72,000	Interest on Current Account	1,68,000
Depreciation on bank property	20,000	Interest on cash credits	8,92,000
		Director's and	

Salaries and allowances	Rs. 2,18,800	Auditor's fees	Rs. 16,800
Postage	5,600	Printing	8,000
Sundry charges	4,000	Law charges	3,600
Transfer fees	2,800	Locker rent	1,400
		Interest on Loans	10,36,000

21. On 1.7.2018 'A' Co ltd. Purchased a second hand machine for Rs. 20,000 and spend Rs. 3,000 on reconditioning and installing it. On 1.1.2019 the firm purchased new machinery worth Rs. 12,000. On 30.06.2020, the machinery purchased on 1.1.2019 was sold for Rs. 8,000 and on 1.7.2020 fresh plant was installed at a cost of Rs. 15,000.

The company writes off 10% on the original cost of machinery each year. The accounts are closed every year ending 31st March. Show the machinery A/c for three years ending 31.3.2021.

22. From the following information, prepare a balance sheet. Show the workings.

(a) Working capital	Rs. 75,000
(b) Reserve and Surplus	Rs. 1,00,000
(c) Bank overdraft	Rs. 60,000
(d) Current ratio	1.75
(e) Liquid ratio	1.15
(f) Fixed assets to proprietors funds	0.75
(g) Long term liabilities	Nil

The P.V ratio of a firm dealing in precision instrument is 50% and the margin of safety is 40%.

You are required to work out the B.E.P. and the net profit if sales volume is Rs. 50,00,000.

23. Describe in detail the various types of Accounting Standards.