

Sr. No. 6816

Exam. Code : 303702

Subject Code : 6685

**P.G.Dip. in Financial Services (Banking & Insurance) - 2nd Sem.**  
**(2517)**

**Paper-PGDFS-201: Corporate Legal Environment**

Time Allowed: 3 hrs.

Max. Marks: 50

**SECTION-A**

**Note:-** The candidates are required to attempt any **FIVE** questions. Each question carries 2 marks.

1. Difference between indemnity and Guarantee.
2. What are the functions of custom department?
3. Ordinary Resolution V/s. Special Resolution.
4. Is agreement to agree in future enforceable?
5. Who is holder-in-due course?
6. Distinguish between LLP & Partnership.
7. Who is an unpaid seller?
8. Define consideration.

2x5=10

**SECTION-B**

**Note:-** The candidates are required to attempt any **TWO** questions. Each question carries 10 marks.

1. Define offer, what are the legal rules regarding offer.
2. What do you mean by crossing of a cheque? What are the different modes of crossing? Can a cheque be crossed after it is received?
3. Explain the characteristics of LLP. Explain in detail the procedure for incorporation of LLP.
4. "All contracts are agreements but all agreements are not contracts". Explain this statement with reference to sec 10 of Indian contract Act.

2x10=20

**SECTION-C**

**Note:-** The candidates are required to attempt any **TWO** questions. Each question carries 10 marks.

1. What do you mean by winding-up? Explain various modes of winding up.
2. Discuss in detail the provisions of a valid Annual General Meeting.
3. Explain in detail the Provisions regarding mismanagement of a company along with cases.
4. Discuss in detail all the provisions regarding an extra ordinary general meeting.

2x10=20

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Sr. No. 6818

Exam. Code : 303702

Subject Code: 6687

**P.G. Dip. in Financial Services (Banking & Insurance) - 2nd Sem.****(2517)****Paper-PGDFS-203: Financial & Cost Accounting****Time Allowed: 3 hrs.****Max. Marks: 50****Section-A****Note:** Attempt any FIVE questions out of EIGHT. Each question carries 2 marks. (5x2=10)

- I. a) Zero Base Budgeting
- b) Assurance
- c) Work-in-Progress
- d) Concept of Prudence
- e) Reinsurance Ceded
- f) Margin of Safety
- g) P/V Ratio
- h) Underwriting of shares

**Section-B****Note:** Attempt any TWO out of four questions. Each question carries 10 marks. (2x10=20)

2. Prepare Revenue Account of General Insurance Company with imaginary figures.
3. Draw up a Performa of P/L Account and Balance Sheet as per requirements of revised Schedule VI of the Companies Act, 1956.

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4. Explain various conventions and concepts of Financial Accounting along with suitable examples.
5. From the following particulars prepare the Balance Sheet of Progressive Bank Ltd. as on 31st March, 2015. Also prepare suitable schedules to support the same:-

| Particulars                             | Dr.(Rs.)    | Cr.(Rs.)    |
|---|-------------|-------------|
| Share Capital                           | -           | 10,00,000   |
| Reserve Fund                            | -           | 16,00,000   |
| Fixed Deposit                           | -           | 40,00,000   |
| Savings Bank Deposits                   | -           | 60,00,000   |
| Current A/c                             | -           | 2,20,00,000 |
| Money at Call and Short Notice in India | 2,00,000    | -           |
| Bill discounted and purchased in India  | 9,00,000    | -           |
| Investments at Cost:                    |             |             |
| Central and State Govt. Securities      | 1,00,000    | -           |
| Debentures                              | 4,00,000    | -           |
| Bullion                                 | 24,00,000   | -           |
| Reserves for Buildings                  | -           | 10,00,000   |
| Premises at cost                        | 1,00,00,000 | -           |
| Addition to Premises                    | 20,00,000   | -           |
| Depreciation Fund on premises           | -           | 80,00,000   |
| Cash with Reserve Bank of India         | 34,00,000   | -           |
| Cash with State Bank of India           | 12,00,000   | -           |

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|   |                    |                  |
|---|--------------------|------------------|
| <b>Unclaimed Dividend</b>                                       | -                  | <b>24,000</b>    |
| <b>Unexpired Discount</b>                                       | -                  | <b>50,000</b>    |
| <b>Loans, advances, overdrafts &amp; Cash Credit in India</b>   | <b>1,00,00,000</b> | -                |
| <b>Branch Adjustment</b>  | <b>57,94,000</b>   | -                |
| <b>Silver</b>   | <b>2,00,000</b>    | -                |
| <b>Advance Payment of tax</b>                                   | <b>1,10,000</b>    | -                |
| <b>Interest accrued on investments</b>                          | <b>2,60,000</b>    | -                |
| <b>Non-Banking assets acquired</b>                              | <b>70,000</b>      | -                |
| <b>Borrowings from Banks in India</b>                           | -                  | <b>2,50,000</b>  |
| <b>Bills payable</b>  | -                  | <b>20,00,000</b> |
| <b>Profit &amp; Loss A/c including Rs.2,12,000 for the year</b> | -                  | <b>4,10,000</b>  |
| <b>Dividend Equalisation Fund</b>                               | -                  | <b>6,00,000</b>  |

The bank had bills for collection for its constituents Rs.3,00,000 and acceptances Rs.4,00,000.

There was a claim of Rs.2,00,000 against the bank but not acknowledged as debt.

The liabilities for bills re-discounted was Rs.32,000. Liability for forward exchange contract was Rs.20,00,000.

The Directors decided to reserve Rs.2,000 for unexpired discount and transfer reserve for building to depreciation fund.

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**Section-C**

**Note:** Attempt any TWO out of four questions. Each question carries 10 marks. (2x10=20)

6. Explain the terms 'Costing, 'Cost Accounting' and 'Cost Accountancy'. What are the functions of 'Cost Accounting'?
7. Distinguish between Standard Costing and Marginal Costing. What are the major principles for taking decisions in Marginal Costing?
8. What is a Cost Sheet? Prepare Cost-sheet of a manufacturing concern with imaginary figures.
9. The Cost of an article 'X' at a capacity level of 5,000 units is given under 'A' below. For a variation of 25% in capacity above or below this level; the individual expenses vary as under 'B' below:

|                          | A(Rs.) | B            |
|--------------------------|--------|--------------|
| Material Cost            | 25,000 | 100% varying |
| Labour Cost              | 15,000 | 100% varying |
| Power                    | 1,250  | 80% varying  |
| Repairs & Maintenance    | 2,000  | 75% varying  |
| Stores                   | 1,000  | 100% varying |
| Inspection               | 500    | 20% varying  |
| Depreciation             | 10,000 | 100% varying |
| Administrative Overheads | 5,000  | 25% varying  |
| Selling Overheads        | 3,000  | 50% varying  |
| Total                    | 62,750 |              |

Find out the cost of the product at Production levels of 4,000 units and 6,000 units.

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**Sr. No. 6819**

**Exam. Code : 303702**

**Subject Code : 6688**

**P.G. Dip. in Financial Services (Banking & Insurance) - 2nd Sem.**

**(2517)**

**Paper-PGDFS-204: Information Technology in Financial Services**

**Time Allowed: 3 hrs.**

**Max. Marks: 50**

**SECTION – A**

**Note:** - Attempt any **FIVE** questions. Each question carries **2** marks.

1. Write short notes on the following:
  - a) ROM
  - b) Computer
  - c) Function of ALU
  - d) Spell check and grammar check
  - e) Worksheet
  - f) Accounting
  - g) Ledger
  - h) Features of MS-Excel

**SECTION – B**

**Note:** - Attempt any **TWO** questions out of **FOUR**. Each question carries **10** marks.

2. Describe the features of MS-Word like open and create a document, save a document, alignment of a document etc.
3. Write a note on I/O devices of a computer.
4. What is mail merge feature in MS word? Explain.
5. Elaborate the use of computers in medicine and healthcare.

**SECTION – C**

**Note:** - Attempt any **TWO** questions out of **FOUR**. Each question carries **10** marks.

6. What do you mean by MS-Excel? Explain the basic functions used in Excel.
7. Explain the process of creating and printing graph using pivot table in MS-Excel.
8. Explain the features available in Tally Package.
9. How Tally package is used for financial accounting? Explain.

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**Sr. No. 6820**

**Exam. Code: 303702**

**Subject Code : 6689**

**P.G. Dip. in Financial Services (Banking & Insurance) - 2nd Sem.**

**(2517)**

**Paper-PGDFS-205: Management of Banking & Insurance Services**

**Time allowed: 3 hrs.**

**Max. Marks: 50**

**Section-A**

*Note: - Attempt any FIVE questions. Each question carries equal marks. (5X2=10)*

1. **Write short notes on:**

- 1) Commercial Banks
- 2) Merger
- 3) Bill discounting
- 4) Priority sector
- 5) Surveyorship
- 6) Bancassurance
- 7) Internal Risk
- 8) General Insurance

**Section – B**

*Note: - Attempt any two questions. Each question carries equal marks. (2X10=20)*

2. Discuss the various functions performed by banks in India.
3. What is priority sector lending? Who are the various borrowers in this segment?
4. How the problem of NPA's in India can be tackled?
5. Discuss the various ancillary services provided by banks in India.

**Section C**

*Note: - Attempt any two questions. Each question carries equal marks. (2X10=20)*

- 6) Discuss the various principles of insurance. Why is insurance more relevant today?
- 7) Discuss the various sources of risk. How can risk be minimised?
- 8) Discuss the origin and growth of general insurance in India.
- 9) Discuss the various strategies adopted for marketing of insurance policies in India.

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