Dr. Babasaheb Ambedkar Open University

Term End Examination January-2015

Course : BBAIB **Numerical Code: 0064**
Subject Code : BBAIB – 202 **Numerical Code: 0482**
Subject : Secretarial Practice and Office Procedures **Total Marks** : 70
Date : 21/01/2015 **Time** : 03.00 to 06.00

Section A (30)
Answer the following (any three)
1. State briefly the general function of personal secretary.
2. What is depository? Explain the importance.
3. What are the basic principles of good business correspondences?
4. What is company? Discuss the types of various companies.
5. What is meaning of an extra ordinary meeting? Describe the role of secretary in conducting an extra ordinary meeting.

Section B (20)
Answer the following (any four)
1. Distinction between manager and managing director.
2. Describe the provisions of repayment of deposits.
3. What are the rules applicable to proxy in the meeting?
4. Discuss the various types of promoters.
5. Notes on contents of statutory reports.
6. Discuss the various provisions regarding register of members.

Section C
(A) Choose correct answer. (10)

1 The word "Secretary" come from the Latin word "Secretaries" which means.
   a) Legal office   b) Confidential officer   c) Account officer   d) Government officer
2 The following companies need to hold statutory meeting.
   a) Private ltd meeting   b) Unlimited liability company
   c) Public limited company   d) Company limited by guarantee having no share capital
3 The reserves built up over the year by playing back of profit may not be utilized for
   a) Expansion of business   b) Redemption of old liabilities
   c) Replacement of obsolete asset for modernization   d) Director's personal uses
4 Which one is the first depository in India which conducts all transactions of the shares without share certificates?
   a) CDSL   b) MSDL   c) UIT   d) SEBI
5 In the case of any general meeting the notice must be given at least
   a) 5 days in advance   b) 7 days in advance   c) 21 days in advance d) 1 month in advance
6 Secretary must follow the provision to meet between two annual general meeting.
   a) Not more than 6 months   b) Not more than 8 months
   c) Not more than 15 months   d) Not more than 10 months

7   No change can be made in terms of appointment reappointment of a managing director or a whole time director without the approval of
a) State government   b) Board of directors
c) Central government   d) Members of the company

8   Which books are not compulsorily maintained by companies under the provisions of companies act?
a) Register and index of members   b) Statistical books
c) Minutes book   d) Register of director

9   Managing director must take qualification share within a period from the date of his appointment.
a) Two months   b) Three   c) Six months   d) Twelve months

10   The first annual return of public ltd. company must be field with the registrar within
a) 12 months   b) 18 months   c) 6 months   d) 2 months

(B) Fill in the blanks.   **(05)**

1. Preference share is _____ capital
2. Depository share transitions has not risk of _____ if there is single difference in the signature of shareholders.
3.   Unit trust of India is considered as _____ company.
4. The company must received along with the application the cash, which must be value of the share.
5. Second vote exercised by the _____ in the company's meeting to declare the result is called a casting vote.

(C) True/False.   **(05)**

1. Equity share holder enjoy normal voting rights.
2. A proxy can vote under by poll and cannot vote under show at hands.
3. An ordinary resolution has to be passed for alteration of articles and reduction of capital.
4. Annual report is signed by the secretary of the company.
5. The rate of interest is fixed. It does not depend on the profit or losses of the company.

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Term End Examination January-2015

Course	: BBAIB	**Numerical Code: 0064**
Subject Code	: BBAIB – 203	**Numerical Code: 0483**
Subject	: Quantitative Techniques	**Total Marks** : 70
Date	: 22/01/2015	**Time** : 03.00 to 06.00

Section A   **(30)**

Answer the following (any three)

1. Discuss various methods of primary data also discuss their merits.
2. Solve the following LPP by simplex method

Maximize Z = $45x_1 + 80x_2$

5 to $5x_1 + 20x_2 \le 400$

$2x_1 + 3x_2 \le 90$

$x_1, x_2 \ge 0$

3. Solve the following assignment problem for minimum assignment cert

	I	II	III	IV
A	8	26	17	11
B	13	28	4	26
C	38	19	18	15
D	19	26	24	10

4. Compete the corr coeff between X & Y for the following date.

X	:	2	4	5	6	8	11
Y	:	18	12	10	8	7	5

5. Define mean medium and mode, Discuss the relation among then.

Section B   **(20)**

Answer the following (any four)

1. Discuss rang and semi inter quartile range.
2. Write short note on Regression
3. Write short note on Matrix.
4. The chance that doctor a will diagnose a disease X correct is 60%. The chance that a patient will die by his treatment after correct diagnosis is 40% and the chance of death by wrong diagnosis is 70%. A patient of doctor 'A' who has disease X died. What is the chance that his disease was diagnosed correctly?
5. Solve the following game.

		Player B		
		B1	B2	B3
Player A	A1	1	2	7
	A2	6	7	2
	A3	6	6	1

6. Write the steps of Vogel's approximate method for solving transportation problem.

Section C

(A) Choose correct answer.   **(10)**

1   Consider the following frequency distribution:

Class interval	Frequency
10-under 20	15
20-under 30	25
30-under 40	10

What is the relative frequency of the first class?

a. 0.15   b. 0.30   c. 0.10   d. 0.20

2   A commuter travels many miles to work each morning. She has timed this trip 5 times during the last month. The time (in minutes) required to make this trip was 34, 39, 4l, 35and 4l.' The mean time (in minutes) required for this trip was _____.
    a. 35   b. 4l   c. 37. 5   d. 38

3   The ages of students in a class have been put into the frequency distribution below.

Age	Number of Students
18	3
19	5
20	28
21	4

    What is the standard deviation for this (population) set of data?
    a. 0.494   b. 0.703   c. 1.12   d. 1.25

4   lf X and Y are mutually exclusive events, then if X occurs
    a. Y must also occur   b. Y cannot occur
    c. X and Y are independent   d. X and Y are complements

5   Let A be the event that a student is enrolled in an accounting course, and let S be the event that a student is enrolled in a statistics course. It is known that 30% of all students are enrolled in an accounting course and 40o/o of all students are enrolled in statistics. Included in these numbers are l5% who are enrolled in both statistics and accounting. Find P(S).
    a.0.15   b. 0.30   c. 0.40   d. 0.55

6   Given P (A) = 0.40, P (B) : 0.50, P(A ∩ B) = 0.1 5. Find P(A ∪ B).
    a. 0.90   b. 1.05   c. 0.75   d. 0.65

7   A cost accountant is developing a regression model to predict the total cost of producing a batch of printed circuit boards as a function of batch size (the number of boards produced in one lot or batch). The dependent variable is
    a. batch size   b. unit variable cost   c. fixed cost   d. total cost

8   In the regression equation, y = 75.65 + 0.50x, the slope is
    a. 0.50   b.75.65   c. 1.00   d. -0.50

9   The numerical value of the coefficient of determination must be
    a. between -l and +l   b. between -l and 0   c. between 0 and 1   d. equal to SSE/(n-2)

10 For a certain data set the regression equation is y : 2l - 3.x. The conflation coefficient between y and x in this data set _____.
    a. must be 0   b. must be 1   c. is negative   d. is positive

(B) True/False   **(10)**

1. Correlation is a measure of the degree of linear relationship between two variables.
2. If the correlation coefficient between two variables is -1, it means that the two variables are not related.
3. Virtually all areas of business use statistics in decision making.
4. The complete collection of all entities under study is called the sample.
5. A descriptive measure of the population is called a parameter.
6. In regression, the variable that is being predicted is usually referred to as the independent variable.
7. An experiment is a process that produces outcomes.
8. Statistical measures used to yield information about the center or the middle [parts] of a group of numbers are called the measures of central tendency.
9. The most appropriate measure of central tendency for nominal-level data is the median.
10. A graphical representation of a frequency distribution is called a pie chart.

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Term End Examination January-2015

Course	: BBAIB	**Numerical Code:**	0064
Subject Code	: BBAIB-204	**Numerical Code:**	0484
Subject	: Indian Banking System	**Total Marks** : 70	
Date	: 23/01/2015	**Time**	: 03.00 to 06.00

Section A (30)

Answer the following (any three)

1. Define the Indian Banking System in details.
2. Explain various functions of development Bank.
3. Explain the functions of Reserve Bank of India.
4. Discuss the subsidiary and miscellaneous General utility services.
5. Explain the various forms of mortgage.

Section B (20)

Answer the following (any four)

1. Profitability
2. State Co-operative Banks
3. Advances against real estate
4. Liquidity vs. Profitability
5. Reserve Fund
6. Cash Reserve Ratio

Section C

(A) Choose correct answer. (10)

1 By which year the Indian banking industry has become an important tool for the development of the Indian economy.
   a) 1947   b) 1952   c) 1960   d) 1971

2 What is the main function of NABARD ?
   a) To work as an apex body to look after the credit requirement of the rural sector
   b) To provide deposits to commercial banks
   c) To control Co-operative society
   d) To issue credit cards

3 With how much capital Reserve Bank of lndia established?
   a) 1 crore   b) 3 crore   c) 5 crores   d) 10 crores

4 As per Sec.24 of Bank Regulation Act how much minimum statutory liquidity ratio should be maintained?
   a) 10%   b) 25%   c) 50%   d) 100%

5 How much cash reserve to be required to keep by the English Banks?
   a) 2%   b) 4%   c) 6%   d) 8%

(B) Fill in the blanks: (10)

1. Banking in India originated in the last decades of the _____ century.
2. IDBI provides loans and advances to _____ industries only.
3. The commercial banks have to keep _____ as a basis a larger and more elastic credit structure.
4. _____ Services is the secondary services of a bank.
5. A banker helps customers to remit money from one place to another by means of _____.

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Course	: BBAIB	**Numerical Code: 0064**	
Subject Code	: BBAIB-205	**Numerical Code: 0485**	
Subject	: Practices of Life Insurance	**Total Marks** : 70	
Date	: 24/01/2015	**Time**	: 03.00 to 06.00

Section A (30)

Answer the following (any three)

1. Narrate benefits of insurance.
2. How is life product different from other saving forms?
3. How is group insurance diff from individual insurance?
4. Narrate EDLI.
5. Explain various Ps related to marketing with new Ps.

Section B (20)

Answer the following (any four)

1. how health insurance works
2. claim settlement
3. SIVA model
4. features of mutual funds
5. health plan comparing with health insurance
6. alterations

Section C

(A) Choose correct answer. (10)

1 Section 113 refers to _____.
   a) surrenders   b) alteration   c) claims

2 Extended term insurance is a type of non _____ option.
   a) functional   b) forfeiture   c) fictional

3 Tendency to buy insurance to benefit from it is adverse _____.
   a) selection   b) election   c) traction

4 _____ fees are paid to health care provider.
   a) capital   b) capitation   c) capitalisation

5 _____ refers to proactive marketing in which prospective customers are contacted.
   a) inbound   b) outbound   c) spellbound

6 Product _____ refers to closely related group of products.
   a) line   b) length   c) depth

7 Core,ch actual and _____ are the levels of products.
   a) augmented   b) alienated   c) anticipated

8 _____ Packaging changes continually to reflect series of particular theme.
   a) kaleidoscopic   b) specialty   c) outer

9 _____ distinguishes one co's goods from others.
   a) trademark   b) telemarketing   c) marketing

10 Liability risk covers fall under _____ class of insurance.
   a) fire   b) marine   c) miscellaneous

(B) True/False **(10)**

1. CQV stands for Cestui Qui Vit.
2. CQV refers to conditions where policy owner is not the insured.
3. SIVA model was given by Chekiang Dev and Don Schultz.
4. Gratuity is 15/31 of monthly wages paid for every completed year of service.
5. Swarming the shelves is an article referring to herd mentality.
6. ETF stands for Externally Traded Fund.
7. Four Ps of marketing were contributed by Jerome McCarthy.
8. EDLI stands for Employee Deposit Linked Insurance.
9. Group Leave Encashment scheme provides benefits on exit or on death.
10. Value stocks have not produced higher returns.

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Term End Examination January-2015

Course	: BBAIB	**Numerical Code:**	0064
Subject Code	: BBAIB-206	**Numerical Code:**	0486
Subject	: Insurance Business	**Total Marks**	: 70
Date	: 25/01/2015	**Time**	: 03.00 to 06.00

Section A (30)

Answer the following (any three)

1. Describe in detail about the various types of Subrogation.
2. Write in detail- Global insurance industry.
3. Describe about bank assurance, its origin and role in detail.
4. Explain the concept of telemarketing of insurance.
5. Which are the features of insurable interest? How insurable interest is relevant in life Insurance?

Section B (20)

Answer the following (any four)

1. Describe about offers and acceptance with example.
2. State the Consumer Protection (amendment) Act 2002 in brief.
3. Explain Moral Hazard and Physical Hazard in brief.
4. Utmost Good Faith
5. Role of Development officer in Personal insurances.
6. Write a short note on Marketing of insurance Services.

Section C

(A) Choose correct answer. (10)

1 The insure/s business module does not include
   a) Earned Premium   b) Interest Income   c) Insured Loss   d) Fire Claim
2 In which year Employee's State insurance Act was established
   a) 1948   b) 1848   c) 1958   d) 1946
3 In which Article Uniform Commercial Code has been adopted by United States
   a) 4   b) 2   c) 3   d) None of the above
4 Which Government agency regulates safety measures for worker
   a) OSHA   b) KASH   c) Both of the above   d) None of the Above
5 Which losses are considered to be indirect losses and are to be distinguished from direct Physical or Material Loss for insurance purpose
   a) Normal Loss   b) Abnormal Loss   c) Consequential Loss   d) None of the Above

(B) Explain the following. (10)

1. Give the Full name of PAYD
2. In which year Motor Vehicle Act was established?
3. What is insurable interest?
4. Explain the term "E-insurance"
5. What is No Claim Bonus?

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Course	: BBAIB	**Numerical Code: 0064**	
Subject Code	: BBAIB-209	**Numerical Code: 0489**	
Subject	: Practices of General Insurance	**Total Marks** : 70	
Date	: 29/01/2015	**Time**	: 03.00 to 06.00

Section A (30)

Answer the following (any three)

1. Define General insurance. How does General insurance provide protection from various risks?
2. Explain in detail commercial & General Liability insurance
3. Explain Modern Marketing Strategy for insurance in detail
4. Describe in detail about the Motor insurance Claims
5. Explain the functions of Third Party Administrator in Health insurance Sector.

Section B (20)

Answer the following (any four)

1. Procedure of file for claims under Fire insurance
2. Write a short note in ALL RISK Coverage Under cargo insurance.
3. Explain types of Professional indemnity
4. Explain underwriting in General insurance.
5. Write a note on Domestic Reinsurance business.
6. Explain Liberalisation & Privatisation in detail.

Section C

(A) Choose correct answer. (10)

1. PSKI (Polis Standard KebKaran Indonesia) covers the following
   a) House, building shops   b) Motorcar   c) Health   d) None of the above
2. HMOS stands for
   a) Health Maintenance Organization   b) Health Marketing Organization
   c) Health Medicine Organization   d) None of the above
3. Peril insurance policy named as
   a) DP-1   b) Dwelling Fire   c) Both of the above   d) None of the above
4. Which of the following is not part of insurance Councils and institute?
   a) IIISLA   b) IIBA   c) IIRM   d) MDRT
5. Which types of policies are provided by All India Motor Traffic?
   a) Motor Vehicles Act 1988 Policy   b) Damage to vehicles in addition to Act
   c) Both of the above   d) None of the above

(B) Explain the following. (10)

1. Baggage insurance
2. Bloodstock insurance
3. Moral Hazard
4. Place all carriers on Notice
5. Sum-insured

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Term End Examination January-2015

Course	: BBAIB	**Numerical Code: 0064**
Subject Code	: BBAIB-210	**Numerical Code: 0490**
Subject	: Retail Management & Retail Banking	**Total Marks** : 70
Date	: 30/01/2015	**Time** : 03.00 to 06.00

Section A (30)

Answer the following (any three)

1. What is the main theory of consumer behaviour?
2. What are the key terms for Quality?
3. What are the challenges to retail development in India?
4. Describe the strategic profit model?
5. Explain-Advantages of Retail Banking?

Section B (20)

Answer the following (any four)

1. Money Laundering
2. E-Commerce
3. Credit Scoring
4. Right of depositors
5. Birth of banking
6. Branding

Section C

(A) Choose correct answer. (10)

1 Which is the best known theory of Maslow's?
 a) Knowledge b) Motivation c) Social d) Bargaining
2 Which forces of motivation lead a potential consumer to decide upon a shopping visit?
 a) Energizers of demand b) Filterers of demand
 c) Effecters 4) Family members
3 In absence of the desired feature what is going to produce?
 a) Satisfaction b) Good performance c) Complaint d) Neutral
4 Which region is significantly different from the rest of the world in terms of culture and food habits?
 a) Australia b) U.S.A c) Asia d) Russia
5 What is the meaning of EMI?
 a) Equal monthly income b) Equal monetary income
 c) Equal monthly installments d) Equal member income

(B) Fill in the blanks. (10)

1. When two or more outlets are under a common ownership, it is called a _____.
2. _____ is a classification of Theories of retail development.
3. _____ enables banks to provide an inexpensive and direct way of exchanging information.
4. ATM means _____.
5. An awkward space where normal displays cannot be set up is known as _____.