



UNIVERSITY OF THE PUNJAB

Second Year: 2nd Annual - 2017
Examination: B.B.A. (Hons.)

Roll No.

Subject: Cost Accounting
PAPER: 1

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

Note: Attempt any FIVE questions including Question No. 1 which is compulsory. All questions carry equal marks.

Objective part

Briefly explain any ten (10) the following terms.

1. Difference between & Expense
2. Direct material
3. Historical cost
4. Indirect labor
5. Capital expenditure
6. Variable cost
7. Uncontrollable cost
8. Manufacturing cost
9. Process cost system
10. Material control
11. Ordering level
12. Economic order quantity (E.O.Q)
13. Lead time
14. Budgeted variance
15. Perpetual inventory system

Subjective

Question No 2:

Kohsar Chemical Company submits the following information on December 31:

	<u>Rs.</u>
Sales for the year	350,000
Raw materials inventory, January 1	13,000
Work in process inventory January 1	12,000
Finished goods inventory, January 1	58,000
Purchases	100,000
Purchases returns and allowances	2,000
Direct labour	39,000
Power, heat and light	2,400
Indirect materials consumed	3,800
Depreciation of plant	3,300
Depreciation of machinery	6,200
Tool Expenses	3,100
Indirect labour	600
Fire insurance	350
Miscellaneous manufacturing costs	500
Raw materials inventory, December 31	19,000
Work in process inventory, December 31	16,000
Finished goods inventory, December 31	56,500

Other expenses for the year were:-

- Selling expenses 10% of sales
- Administrative expenses 7 ½ of sales

P.T.O.

Required: Prepare income statement of the year ended December 31st. (supported by cost of goods sold statement)

Question No 3:

Following data are available with respect to a certain material:-

Annual requirement	1200 units
Cost to place an order	Rs. 3.00
Annual interest rate	5%
Annual carrying cost per unit	Rs. 0.25
Per unit cost	Rs. 5.00

- Required:**
- Economic order quantity (EOQ)
 - Number of orders per year
 - Frequency of orders

Question No 4:

Abid & Company received an order to manufacture 2000 pairs of shoes. The costs incurred in the manufacturing of this quantity were as follows.

Direct materials	Rs. 50 per pair
Direct labor	Rs. 40 per pair
Factory overhead applied at the rate of 50% of direct labor cost	

When the order was completed, it was found that 10% of the completed shoes had defects and had to be sold as 'seconds' or 'B' pairs at Rs. 88 each pair.

You are required to prepare Journal entries when:

- The loss on spoiled goods is not customary and is charged to the order.
- The loss on spoiled goods is customary and is not charged to the job but is charged to the entire production through factory overhead control account.

Question No 5:

The following information is to be used in costing inventory on October 31:-

Inventory	October 1	800 units	@ Rs. 1.60
Purchase	October 5	200 units	@ Rs. 1.70
Purchase	October 9	200 units	@ Rs. 1.80
Purchase	October 24	300 units	@ Rs. 1.90
Issue	October 16	400 units	
Issue	October 27	500 units	

Required: The cost of materials used and the cost assigned to the October 31 inventory by each of the following perpetual inventory costing methods:-

- FIFO
- LIFO
- Moving Average

Question No 6:

Annual estimated factory overhead of a company for an expected volume of 180,000 pounds of a product was as follows:-

Fixed overhead	Rs. 36,000
Variable overhead	Rs. 108,000

Output was 10,000 pounds in June and actual overhead expenses were 7,700.

- Required:**
- Overhead rate per pound
 - Under or over-applied factory overhead
 - Spending Variance
 - Idle capacity variance

Question No 7:

Define cost Accounting. Discuss its objectives and distinguish it with Financial Accounting.



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Second Year: 2nd Annual - 2017
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Roll No.

Subject: Financial Management (Basic)
PAPER: 2

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt any FIVE questions including question # 1 which is compulsory.

Section 1

Q1) a) Write short notes on the following

(5*4=20 marks)

- Dividend valuation model
- Contingent annuity
- Opportunity cost
- Duo Pont system of analysis

b) Briefly answer the following questions

(5*4=20 marks)

- Differentiate between simple interest and compound interest
- Differentiate between ordinary annuity and annuity due
- Differentiate between common stock valuation and preferred stock valuation
- Differentiate between current ratio and quick ratio

Section 2

Question 2.

(15 marks)

Janet Boyle intends to deposit \$300 per year in a credit union for the next 10 years, and the credit union pays an annual interest rate of 8%.

- Determine the future value that Janet will have at the end of 10 years, given that end-of-period deposits are made and no interest is withdrawn, if
 - \$300 is deposited annually and the credit union pays interest annually.
 - \$150 is deposited semiannually and the credit union pays interest semiannually.
 - \$75 is deposited quarterly and the credit union pays interest quarterly.
- Use your finding in part (a) to discuss the effect of more frequent deposits and compounding of interest on the future value of annuity.

Question 3.

(15 marks)

You are evaluating potential purchase of a small business currently generating \$42,500 of after tax cash flow ($D_0 = \$42,500$). On the basis of a review of similar risk investment opportunities, you must earn an 18% rate of return on the proposed purchase. Because you are relatively un-certain about future cash flows, you decide to estimate the firm's value using several possible assumptions about the growth rate of cash flows.

- What is the firm's value if cash flows are expected to grow at annual rate of 0% from now to infinity?
- What is the firm's value if cash flows are expected to grow at a constant annual rate of 7% from now to infinity?
- What is the firm's value if cash flows are expected to grow at annual rate of 12% for the first two years, followed by a constant annual rate of 7% from year 3 to infinity?

Question 4.

(15 marks)

Lahey Industries has outstanding a \$1,000 par-value bond with an 8% coupon interest rate. The bond has 12 years remaining to its maturity date.

- If interest is paid annually, find the value of the bond when the required return is (1) 7%, (2) 8%, and (3) 10%.
- Using the 10% required return, find the bond's value when interest is paid semiannually.

P.T.O.

Question 5.**(15 marks)**

Complex Systems has an outstanding issue of \$1000-par-value bonds with a 12% coupon interest rate. The issue pays interest annually and has 16 years remaining to its maturity date.

- If bonds of similar risk are currently earning a 10% rate of return, how much should the complex systems bond sell for today?
- Describe the 2 possible reasons why the rate on similar-risk bond is below the coupon interest rate on the Complex Systems bond.
- If the required return were at 12% instead of 10%, what would the current value of Complex Systems bond be? Contrast this findings with your finds in the part (a) and discuss.

Question 6.**(15 marks)**

Pelican Paper, Inc., and Timberland Forest, Inc., are rivals in the manufacture of craft papers. Some financial values for each company follow. Use them in a ratio analysis that compares the firm's financial leverage and profitability.

Items	Pelican Paper, INC	Timberland Forest, INC
Total assets	\$10,000,000	\$10,000,000
Total equity	9,000,000	5,000,000
Total Debt	1,000,000	5,000,000
Annual Interest	100,000	500,000
Total Sales	25,000,000	25,000,000
EBIT	6,250,000	6,250,000
Net Income	3,690,000	3,450,000

a. Calculate the following debt and coverage ratios for the two companies.

- Debt ratio
- Times interest earned ratio

b. Calculate the following profitability ratios for the two companies.

- Operating profit margin
- Net profit margin
- Return on total assets
- Return on common equity

Question 7.**(15 marks)**

Philagem, Inc., ended 2017 with a net profit before taxes of \$218,000. The company is subject to a 40% tax rate and must pay \$32,000 in preferred stock dividends before distributing any earnings on the 85,000 shares of common stock currently outstanding.

- Calculate Philagem's 2017 earnings per share (EPS)
- If the firm paid common stock dividends of \$0.80 per share, how many dollars would go to retained earnings?

Question 8.**(15 marks)**

Describe briefly role of the financial management and its importance in decision making.



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Second Year: 2nd Annual - 2017
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Roll No.

Subject: Principles of Marketing
PAPER: 3

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt any FIVE questions. All questions carry equal marks.

Q1.	Define Marketing. Discuss the importance of understanding customers and marketplace.	[20]
Q2.	Discuss how companies can react to the marketing environment.	[20]
Q3.	Elaborate the steps in the business buying-decision process.	[20]
Q4.	Discuss how companies position their products for maximum competitive advantage in the marketplace.	[20]
Q5. (a)	Briefly explain companywide strategic planning and its four steps.	[10]
(b)	Describe the elements of a customer-driven marketing strategy.	[10]
Q6.	Define Consumer Market; also describe in detail the four major factors that influence consumer buyer behavior.	[20]
Q7.	Describe how marketing strategies change during the product's life cycle.	[20]

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Second Year: 2nd Annual - 2017
Examination: B.B.A (Hons.)

Roll No.

Subject: Visual Programming Concept
PAPER: 4

TIME ALLOWED: 3 hrs.
MAX. MARKS: 80

Question # 01 Write the Selected option (a,b,c,d) on your answer sheet against each of the Following.(1x10=10)

1. contains shortcuts to frequently performed actions.
a. Context menu b. Menu bar
c. Tool bar d. Tool box
2. Visual Basic maintains a project file with the extension.....
a. .frm b. .vbp
c. .vbs d. .cls
3. Are objects that are placed on form objects.
a. GUI b. IDE
c. Controls d. Project
4. indicates whether a particular condition is on or off
a. Combo box b. List box
c. Check box d. None of these
5. In GUI , is a means of selecting one of several options.
a. Option button b. Scroll bar
c. List box d. Combo box
6. Is a group of controls that share the same name and type.
a. Fixed array b. Control array
c. Dynamic array d. Multi dimensional array
7. do not return a value
a. Sub procedure b. Function procedure
c. Property procedures d. None of these
8. returns numeric code of a character.
a. Chr b. Asc
c. Format d. Space
9. Allows us to control the flow of our program's execution based on certain condition.
a. Looping b. Array
c. Property d. Control structure
10. Property designates the text appearing in the form's title bar.
a. Text b. Name
c. Caption d. None of these

P.T.O.

Question # 2 writes true and false as your answer for the following: (1x 10=10)

1. A procedure can have 2 or more parameters (also known as arguments).
2. Before you read from or write to a file, you must open it.
3. Sequential access files are organized as records.
4. The Visible property can be used with menu command objects.
5. It is wise to leave a menu command enabled at all times.
6. The Len function is used to determine the length of a list variable (array).
7. You must include the Option Explicit statement in the Form_Load event procedure.
8. The statement Dim Array Example (15) As String declares an array of integers.
9. An enabled menu item can be clicked to generate a Click event.
10. Subscript is the term for the position of an element within an array

Question #3 Answer following short questions: (3x 10=30)

1. Explain the different types of LOOP.
2. What is array and explain its function.
3. Define the types of errors explain briefly.
4. What is the control array in VB explain it?
5. Define logical operators in detail.
6. What is image box and picture box explain it.
7. Define directory lost box.
8. What is IDE explain its basic components.
9. How open dialog box works explain its functionality.
10. What are the VB operators explain.

Q# 4 Attempt any three Questions from the followings: (3x10=30)

1. Write a program which shows real numbers as output in it.
2. Input of two numbers which display the area of a rectangle.
3. Display 25 digits which show the integer in consecutive order.
4. Write a program of two integers subtract, create for loop and repeat the integer value.
5. Input an integer which displays average of two floating value.

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Second Year: 2nd Annual - 2017
Examination: B.B.A (Hons.)

Roll No.

Subject: Introduction to Micro Economics
PAPER: 5

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

Note: Attempt any FIVE questions in all. Question No.1 is compulsory.

SECTION 1

Q No.1: Define The Following Terms. All Questions Carry Equal Marks

(2*10=20)

1. Monopoly
2. Opportunity Cost
3. Market Equilibrium
4. Complementary Goods
5. Free Trade
6. Money Market
7. Substitutes
8. Negative Externality
9. Profit
10. Production Function

SECTION 2

Q No 2: Explain the Law Of Demand using table and a suitable diagram? Also explain its assumptions and limitations?

Q No 3: Define Monopoly? Discuss the characteristics of Monopoly? How prices and output are determined under Monopoly in the short run?

Q No4: How cost of production curves differ under short run and long run? Diagrammatically explain the MC-marginal cost, AC- Average cost and FC- fixed cost and their interrelationship?

Q No5: Define Perfect Competition? State characteristics of Perfect Competition? How prices and output are determined under perfect competition when a firm faces Profit and loss in the short run?

Q No6: Differentiate between Public Goods and Common Resources? Explain your answer Using examples? What is the role of private market and government intervention in this regard?

Q No7: write a note on any *TWO* of the followings?

- a. Externalities
- b. Market Equilibrium
- c. Price Discrimination

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Second Year: 2nd Annual - 2017
Examination: B.B.A. (Hons.)

Roll No.

Subject: Introduction to Psychology
PAPER: 6

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt any FIVE questions. All questions carry equal marks.

- Q.1 Define psychology? Discuss the importance and application of psychology in Pakistan
- Q.2 Explain different schools of psychology
- Q.3 Describe the term personality. Briefly explain Freudian theory of personality.
- Q.4 What are physical, social and cognitive problems of old age?
- Q.5 Define perception. Describe the factors responsible for depth perception.
- Q.6 What is learning? Describe types of learning.
- Q.7 What do you mean by thinking? Describe its kinds in detail.
- Q.8 Define Attitudes. How Attitudes can be measured?
- Q.9 Write a short note on the following
- a) Socialization. b) Depth perception

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Second Year: 2nd Annual - 2017

Examination: B.B.A. (Hons.)

Roll No.

Subject: Financial Accounting (Advanced)
PAPER: 7

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt FIVE (5) questions including question No. 1 which is compulsory. All questions carry equal marks.

Objective Part

Q.No. 1

Briefly explain any ten (10) terms given below:-

1. Voluntary Association
2. Common Seal
3. Article of Association
4. Preliminary Expenses
5. Called up Capital
6. Over Subscription
7. Sources of Bonus Issue
8. Formula of Quantum of Bonus
9. Underwriting Commission
10. Fixed Assets Ratio
11. Creditors Turnover Ratio
12. Naked Debentures
13. Right Issue
14. Redeemable Debenture
15. Average collection period

Q.No. 2 The extracts are taken from the draft Balance Sheet of Modern Appliance Limited as on 31st December 2014.

Authorized Capital:

30,000 ordinary shares of Rs. 100 each

Rs. 30,00,000

Issued, Subscribed and paid up capital:

12,500 shares of Rs. 100 each

12,50,000

Reserve Fund

8,25,000

Profit & Loss Account

3,30,000

The Board of Directors recommended to issue bonus shares at the rate 15 shares of Rs.100 each for every 50 shares held at present. For this purpose, Rs. 200,000 are to be provided out of profit & loss account and the balance out of reserve fund.

The Board also recommended to issue right shares of the company @ 30 shares of Rs. 100 each for every 50 shares at a premium of Rs. 20 per share. The approval of controller of Capital issue had already been obtained.

Required:

Make necessary journal entries to give effect to the recommendation of Board of Directors and show how would they effect the Balance sheet.

Q.No. 3 A company has outstanding 12% debentures of Rs.500,000 on 1st January 2012. The company pays interest on 30th June and 31st December. It purchased debentures of Rs.30,000 for cancellation on 30th June @ Rs.98 each. It further purchases for investment debentures of Rs.20,000 on 1st July @ Rs. 97 each. On 31st December 2012 the company decides to cancel the own debentures purchased by it earlier.

Required: You are required to pass the necessary journal entries in the books of company for the year 2012.

P.T.O.

Q.No. 4

Following are the ratios relating to the trading activities of National Traders Limited.

Debtors Velocity	3 months
Stock Velocity	8 months
Creditors Velocity	2 months
Gross Profit Ratio	20%

- Gross profit for year ended 31st December 2012 amounting to Rs. 5,00,000.
- Closing Stock of the year is Rs. 20,000 above the opening stock.
- Bills Receivable and bills payable were Rs.60,000 & Rs. 36,667 respectively.

Required: Find out the following figures:

- | | |
|------------------|---------------------|
| a) Sales | b) Sundry Debtors |
| c) Closing Stock | d) Sundry Creditors |

Q.No. 5

From the summarized balance sheet given below of a company calculate:

- | | |
|-------------------------------------|---------------------------------|
| i) Stock turnover ratio | ii) Debtors turnover ratio |
| iii) Working capital turnover ratio | iv) Fixed assets turnover ratio |

LIABILITIES	Rs.	ASSETS	Rs.
Equity	124,000	Fixed assets	2,08,000
Long term loans	110,000	Stock	46,000
Current liabilities	74,000	Debtors	44,000
		Cash	10,000
Total	3,08,000	Total	3,08,000

Additional information:

Sales	Rs. 400,000
Gross Profit	20%

Q.No. 6

The management of a departmental store decided to ascertain separate profits for two departments X and Y for the month ending 31st January 2015, stock on 31st January could not be valued for certain unavailable reasons but the rates of gross profit (calculated without reference to direct expenses) on sales for the two departments are 40% and 30% respectively.

Particulars	Deptt. X (Rs.)	Deptt. Y (Rs.)
Stock (1-1-2015)	18,000	16,800
Sales	84,000	72,000
Purchases	54,000	43,200
Direct expenses	10,980	17,040

Indirect expenses for the whole business (containing five departments) are Rs. 21,600 which is to be charged in proportion to departmental sales, except as to 1/6th which is to be charged equally. Total sales for the remaining three departments were Rs. 204,000.

Required:

Prepare a statement showing profits for Departments X and Y respectively.

Q.No. 7

What do you mean by ratio analysis? Explain the various objectives or uses of ratio analysis.

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Second Year: 2nd Annual - 2017
Examination: B.B.A. (Hons.)

Roll No.

Subject: Corporate Law/Company Law
PAPER: 8

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt any FIVE questions. All questions carry equal marks.

- Q1) Write brief notes on the following: 4*5
a) Private Company
b) Company Secretary
c) Statement in lieu of Prospectus
d) Table A
- Q2) Write down in detail the incorporation process of the company. 20
- Q3) Differentiate in detail between Memorandum of Association and Articles of Association. 20
- Q4) What do you mean by debentures? Also discuss in detail the types of debenture. 20
- Q5) Who is Promoter? What are duties of Promoter and how remuneration can be given to him? 20
- Q6) Discuss in detail the term Chief Executive Officer, his appointment, term of office duties and disqualifications. 20
- Q7) Discuss in detail the types of Shares. 20

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Second Year: 2nd Annual - 2017
Examination: B.B.A. (Hons.)

Roll No.

Subject: Introduction to Macro Economics
PAPER: 9

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt any FIVE questions including Q.1, which is compulsory.

SECTION 1

Q No.1: Answer the following short questions. Use examples and graph where necessary.

(4*10=40)

1. Define mutual funds? What are its major advantages?
2. Differentiate between consumer price index and producer price index?
3. Briefly define the catch-up-effect?
4. Define any four types of inflation?
5. Define any four types of money?
6. Differentiate between nominal and real interest rate?
7. Define Fisher effect?
8. Define productivity? State its determinants?
9. Define Fiscal policy? State some objectives of Fiscal policy?
10. State any four types of Unemployment?

SECTION 2

Q No 2: Define inflation and its types? What are its major causes of inflation? Explain some measures to control on inflation? (15)

Q No 3: Define fiscal policy? Explain various objectives and tools of fiscal policy? (15)

Q No4: Explain the theory of efficiency wages in detail? How a firm can increase its profit by raising the wages? (15)

Q No5: Define Fisher effect? How does an increase in the inflation rate effect the real interest rate and nominal interest rate? Explain? (15)

Q No6: Discuss the minimum wage laws? Are these better explanations for structural Unemployment? (15)

Q No7: Write a note on any ONE of the followings? (15)

- a. Monetary policy
- b. Unemployment

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Second Year: 2nd Annual - 2017
Examination: B.B.A (Hons.)

Roll No.

Subject: Statistics (Elementary)
PAPER: 10

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

Section 1

Attempt all Questions

1. Define the following terms. All questions carry equal marks. 20
 - i. Statistic 2
 - ii. Attribute 2
 - iii. Kurtosis 2
 - iv. Geometric Mean 2
 - v. Linear Regression 2
 - vi. Exhaustive Events 2
 - vii. Cluster Sampling 2
 - viii. Hypothesis 2
 - ix. Type one Error 2
 - x. Binomial Distribution 2

Section 2

Attempt any Four Questions.

2. The frequency distribution shown represents the number of farms per state for the 50 United States, based on information from the U.S. Department of Agriculture. 20

Determine the average number of farms per state from these data. The mean computed from the original ungrouped data was 41,796 and the standard deviation was 38,856. How do your answers for these grouped data compare? Why might they differ?

Number of Farms per State	f
0-under 20,000	16
20,000-under 40,000	11
40,000-under 60,000	11
60,000-under 80,000	6
80,000-under 100,000	4
100,000-under 120,000	2

- 3a. Draw Frequency Histogram of above data (i.e use data provided in Q2) 10
- b. AAA Heating and Air Conditioning completed 30 jobs last month with a mean revenue of \$5,430 per job. The president wants to know the total revenue for the month. Based on the limited information, can you compute the total revenue? What is it? Is it accurate? 10

P.T.O.

- 4a. A sample of 2,000 licensed drivers revealed the following number of speeding violations. 10

Number of Violations	Number of Drivers
0	1,910
1	46
2	18
3	12
4	9
5 or more	5
Total	2,000

What is the probability that a particular driver had exactly two speeding violations?

- b. The United States Postal Service reports 95 percent of first class mail within the same city is delivered within two days of the time of mailing. Six letters are randomly sent to different locations. 10

a. What is the probability that all six arrive within two days?

b. What is the probability that exactly five arrive within two days?

5. Bi-lo Appliance Super-Store has outlets in several large metropolitan areas in New England. 20

The general sales manager aired a commercial for a digital camera on selected local TV stations prior to a sale starting on Saturday and ending Sunday. She obtained the information for Saturday–Sunday digital camera sales at the various outlets and paired it with the number of times the advertisement was shown on the local TV stations. The purpose is to find whether there is any relationship between the number of times the advertisement was aired and digital camera sales. The pairings are:

Location of TV Station	Number of Airings	Saturday–Sunday Sales (\$ thousands)
Providence	4	15
Springfield	2	8
New Haven	5	21
Boston	6	24
Hartford	3	17

a. What is the dependent variable?

b. Draw a scatter diagram.

c. Determine the correlation coefficient.

d. Interpret these statistical measures.

6. A population consists of the following five values: 0, 0, 1, 3, 6. 20

a. List all samples of size 3 with replacement, and compute the mean of each sample.

b. Compute the mean of the distribution of sample means and the population mean.

Compare the two values.

- 7a. The breaking strength of cables produced by a company has a mean of 1800 pounds and standard deviation of 100 pounds. By new techniques in the production processes, it is claimed that the breaking strength can be increased. To test this claim, a sample of 70 cables is tested and it is found that the mean breaking strength is 1850 pounds. Can we support the claim at the 0.10 significance level? 10

- b. A random sample of nine individuals from a large city gave a mean height of 68 inches and the unbiased estimate s^2 of population variance found from the same sample was 4.5 inches. Test the hypothesis that the mean height of the individuals of the city is 68.5 using a level of significance of 0.05. 10

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Second Year: 2nd Annual - 2017
Examination: B.B.A. (Hons.)

Roll No.

Subject: Money & Banking
PAPER: 11

TIME ALLOWED: 3 hrs.
MAX. MARKS: 100

NOTE: Attempt any FIVE questions. Question # 7 is compulsory.

Q: 1	Define Barter System and Explain in detail the inconveniences of barter system.	15
Q: 2	Define Commercial Bank and Explain in detail the role of Commercial Bank in Economic Development.	15
Q: 3	What are different types of Deposit received by a Bank? Explain in detail.	15
Q: 4	Define Central Bank and discuss major functions of a Central Bank.	15
Q: 5	Define Paper Money. Explain its kinds, advantages and disadvantages to the economy.	15
Q: 6	Define Letter of Credit? Explain its Types and Parties to the Letter of Credit.	15
Q: 7	Write Short Notes on: a) Cash Balance Theory b) Mortgage c) Open Market Operation d) Cash Reserve Ratio e) Inflation f) ATM g) Modarba h) SLR i) Over Draft j) Cash Credit	(4X10) 40