Instructions for the candidate:
1. This question paper contains 1 page.
2. Q.1 is Compulsory.
3. Attempt any 3 from Q. 2 to Q.6.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.

Q 1   Growth Invest Corp., a financial advisory firm, is preparing a report for a client   **15 marks**
who is considering investing in mutual funds as part of their diversified
investment portfolio. The client is looking for a thorough understanding of
mutual funds. The client is a moderate-risk investor interested in a balanced
approach to growth and income. He has a range of investment goals including
retirement planning, education funding, and wealth accumulation. You are
required to explain the client-
    1. Concept and features of Mutual Funds
    2. Advantages of investing money in mutual funds.

Q 2   Answer the following
A   Explain the different credit control techniques used by Reserve Bank of India to   **8 marks**
control credit?
B   Explain the structure of Banking?   **7 marks**

Q 3   Answer the following
A   What is the role of Financial Markets in Indian economy?   **8 marks**
B   What is ESG? Explain its important.   **7 marks**

Q 4   Answer the following
A   Explain the important functions of Fixed Income Monet Market and Derivatives   **8 marks**
Association of India (FIMDA)
B   Discuss Commercial Papers and Certificate of Deposits as Short term Money   **7 marks**
Market instruments.

Q 5   Answer the following
A   Bring out the recommendations given by the Narshiman Committee.   **8 marks**
B   Explain the advantage of FinTech   **7 marks**

Q 6   Answer the following
A   EXIM Bank   **5 marks**
B   List and explain the common cyber threats   **5 marks**
C   Enlist functions of Capital Markets   **5 marks**

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Instructions for the candidate:

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3. Attempt any 2 from Q. 2 to Q.4.
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5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q 1	Answer the following	10 marks
	Case Study: Pricing Strategy at Tech-Gadgets Inc.	
	Background:	
	Tech-Gadgets Inc. is a company that sells a variety of electronic gadgets, including smartphones, tablets, and smartwatches. The company has noticed fluctuations in sales based on changes in its pricing strategies and wants to understand how different types of elasticity of demand affect its products. By analyzing these elasticities, Tech-Gadgets Inc. aims to optimize its pricing strategy to maximize revenue.	
	Problem-Statement:	
	Tech-Gadgets Inc. needs to understand the types of elasticity of demand and how they apply to their products to make informed pricing decisions.	
	Questions:	
	1. What is the price elasticity of demand and how does it apply to Tech-Gadgets Inc.'s smartphones?	
	2. How does income elasticity of demand influence the sales of Tech-Gadgets Inc.'s premium tablets?	
	3. What is the cross elasticity of demand and how does it relate to Tech-Gadgets Inc.'s smartwatches?	
	4. How can Tech-Gadgets Inc. use the concept of elasticity of demand to maximize their revenue?	
	5. How does perfectly elastic demand differ from perfectly inelastic demand in the context of Tech-Gadgets Inc.?	
Q 2	Answer the following	
A	Explain the various determinants of demand.	5 marks
B	Explain the cross elasticity of demand.	5 marks
Q 3	Answer the following	
A	Construct a demand schedule and demand curve from the following equation: Q = 500 - 5P, Assume the price to be Rs. 5,10,15, 20,25 and 30	5 marks
B	Discuss **any 5** types of demand forecasting?	5 marks
Q 4	Answer the following	
A	Explain opportunity cost.	5 marks
B	Explain the nature of demand curve under perfect competition.	5 marks

Instructions for the candidate:

1. This question paper contains 1 pages
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q 1	Answer the following	**10 marks**
	Explain in detail how to manage documents in MS-Word.	
Q 2		
A	What is data presentation? Explain its types.	**5 marks**
B	With the help of a diagram explain the layout of MS-Excel.	**5 marks**
Q 3		
A	What is mail merge? Write the steps to create mail merge.	**5 marks**
B	Enlist and explain the features of MS-Excel.	**5 marks**
Q 4		
A	What is word processor? Explain the basics of word processing with layout.	**5 marks**
B	Explain the following functions with syntax and example.	**5 marks**

      a) Mod()   b) Abs()   c) Floor()
      d) Ceiling()   e) Round()

F.Y.B. Com (B & I) Semester - I
Subject: Financial Accounting

Date: 19|10|24   Duration: 1 hour   Marks: 30 marks

Instructions for the candidate:
1. This question paper contains 2 pages
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q 1   ACE Ltd. 80,000 shares of Rs.10 each at 20% premium. The   **10 marks**
        money to be collected as under:

        On application   Rs.3
        On allotment   Rs.5 (including premium)
        On first call   Rs.2
        On final call   Rs.2

        Applications were received for 1,00,000 shares; excess
        applications were rejected and money refunded. Mr. X holding
        500 shares failed to pay the final call and his shares were
        forfeited after giving due notice. Later on, the forfeited shares
        were re-issued as fully paid at price of Rs.8 per share.
        Pass necessary journal entries for the above transactions

Q 2   Answer the following
A   Calculate Raw material consumed from the following details.   **5 marks**

Particulars	Amount (Rs)
Opening stock of raw material	1,00,000
Closing stock of raw material	60,000
Carriage inward	20,000
Purchase return	10,000
Purchase of raw material	3,00,000
Carriage outward	5000

B   Alok Ltd. purchased machinery worth Rs.10,00,000 from   **5 marks**
        Akhil Industries. 50% of the payment was made by cheque and
        for the balance 50%, the company issued equity shares of
        Rs.100 each at 25% premium.
        Pass necessary journal entry for the above transaction.

Q 3   Answer the following

A   Identify the following transaction as capital, revenue, deferred   **5 marks**
      revenue expenditure/receipts
           1. Paid Rs.10000 for import of machinery
           2. Paid Rs.5000 for printing and stationary
           3. Received Rs.4000 from customers.
           4. Obtained bank loan of Rs.4,00,000
           5. Preliminary expenses Rs.4 crores.

B   Directors of M Ltd. decided to forfeit 2000 equity shares of   **5 marks**
      Rs.10 each, Rs.7.5 per share paid up, for non-payment of final
      call of Rs.2.5 per share. These shares were later on re-issued
      as fully paid for Rs.8 per share. Pass necessary journal entry
      for forfeiture and re-issue of shares.

Q 4   Answer the following

A   Identify which of the following are divisible profits and non-   **5 marks**
      divisible profits:
           1. General Reserve
           2. Securities Premium
           3. Debenture Redemption Reserve
           4. Dividend Equalization Reserve
           5. Profit & Loss A/c

B   Write a short note of capital expenditure.   **5 marks**

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Instructions for the candidate:
1. This question paper contains 1 page
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q.1   For the following data: **10 marks**
       37, 40, 55, 61, 45, 36, 35, 50, 42, 38, 52, 60, 53, 64, 40, 53, 40, 48, 50,
       49, 46, 61, 47, 43, 50, 43, 49, 56, 36, 54
       Taking the class intervals 35-40, 40-45, 45-50 ,..... so on,
       i) Prepare univariate frequency distribution table.
       ii) Find relative frequencies
       iii) Less than and more than cumulative frequencies.
       iv) Class marks and Class width of the class intervals

Q.2   Answer the following:
A   Nisha has taken an insurance policy of Rs. 2,00,000 for which the   **5 marks**
       tabulated annual premium is Rs. 66.80 per thousand. The company adds
       Rs 6 extra per thousand for half yearly mode of payment. It also offers a
       reduction of Rs. 2 per thousand in premium, if sum assured is more than
       Rs. 1,00,000 . Find the half yearly premium amount.

B   Find median and mode for the following data;   **5 marks**

Age in years	0-5	5-10	10-15	15-20	20-25
No. of persons	7	18	25	30	20

Q 3   Answer the following:
A   Find Karl Pearson's coefficient of correlation for the following data: **5 marks**
       $n = 6$, $\sum x = 30$, $\sum y = 180$, $\sum xy = 1000$, $\sum x^2 = 200$, $\sum y^2 = 5642$

B   Find the amount for the sum of Rs. 20,000 after 8 years at 8% compound   **5 marks**
       interest.

Q.4   Answer the following:
A   Find the accumulated value after 2 years if a sum of Rs. 10,000 is   **5 marks**
       invested at the end of every 6 months (immediate annuity) at 12% p.a.
       compounded half yearly.

B   For the following data   **5 marks**

	X	Y
Arithmetic mean	($\bar{x}$) = 6	($\bar{y}$) =11
Standard deviation	2	5
Coefficient of correlation (r)	0.5	

       Find :
       i) regression equation of y on x
       ii) estimate y when x = 8

Date: 22\10\24   Marks: 30 marks

Instructions for the candidate:
1. This question paper contains 1 page
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q 1   Answer the following   10 marks

Case: A software development company called "TechCorp" has a team lead named "Alex" who tends to micromanage and dictate tasks to team members. However, a new project requires innovative solutions and collaboration.

1.   Question: What leadership style is Alex currently using, and what are its limitations?

2.   Question: What alternative leadership styles could Alex adopt to foster innovation and collaboration and would be advantages of using the chosen alternative leadership style?

Q 2   Answer the following
A.   Explain qualities of a good manager.   5 marks
B   Explain any 5 elements of planning.   5 marks
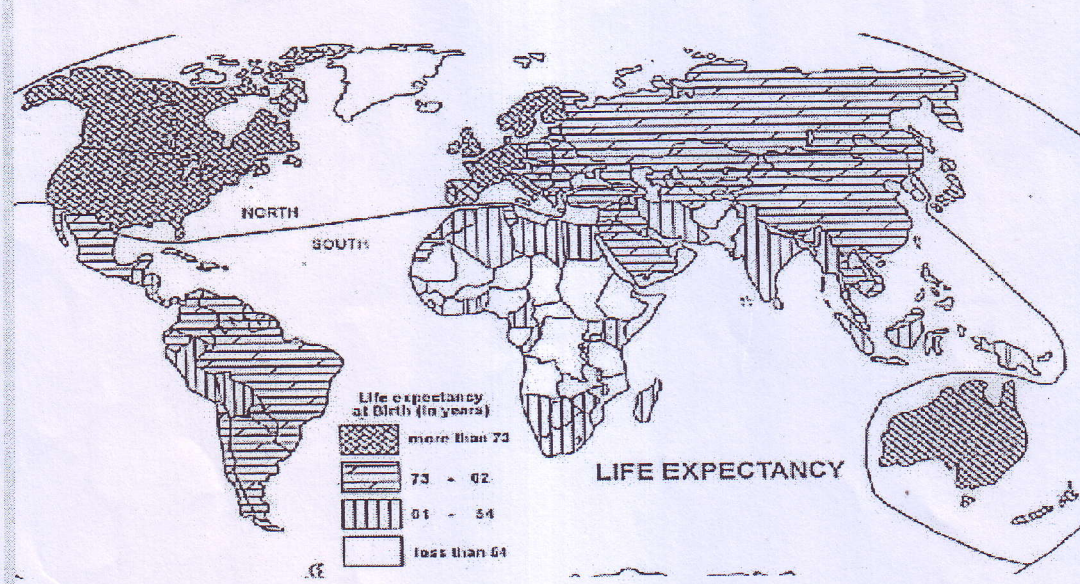
Q 3   Answer the following
A   What are the characteristics of management?   5 marks
B   Write a note on Formal Organisation.   5 marks

Q 4   Answer the following
A   Explain management as a profession.   5 marks
B   Elaborate the techniques of controlling.   5 marks

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F.Y.B. Com (B & I) Semester - I
Subject: Environmental Studies
Duration: 1 hour

Date: 23|10|24

Marks: 30 marks

Instructions for the candidate:
1. This question paper contains 1 page.
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.

Q 1	Study the world map provided and give answers to the questions based on it.	10 M
1.	Identify the theme of the given map	1 M
2.	What is the cartographic technique used in the given map?	1 M
3.	Name the continents which have a very high life expectancy. What could be the reasons for the same?	3 M
4.	Name the continent having a low life expectancy of less than 64 years. What could be the reasons for the same?	3 M
5.	What is the life expectancy in India and Brazil?	2 M
Q 2	Answer the following	
A	Write a note on ecosystem and elaborate on one of the types.	5 M
B	Identify the different types of Conventional energy resources and elaborate on any one.	5 M
Q 3	Answer the following	
A	Explain the importance of biodiversity.	5 M
B	Discuss on the economic importance of forest.	5 M
Q 4	Answer the following	
A	Ecological pyramid	5 M
B	Energy Conservation	5 M

F.Y.B. Com (B & I) Semester - I
Subject: Communication Skills I

Date: 24|10|24   **Duration: 1 hour**   **Marks: 30 marks**

Instructions for the candidate:
1. This question paper contains one page.
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of a simple calculator is allowed.

Q 1	Answer the following	10 M
	Draft a letter of Application with Curriculum Vitae for the post of Junior Clerk in Shivay Production House. Use Full Block layout.	
Q 2	Answer the following	
A	What are the advantages and disadvantages of diagonal communication?	5 M
B	Explain the features of good listening skills.	5 M
Q 3	Answer the following	
A	Describe three socio-psychological barriers in communication. How can they be overcome?	5 M
B	Explain any two types of listening.	5 M
Q 4	Answer the following	
A	Write the importance of intra-personal communication.	5 M
B	Write a paragraph on – Reading – A good habit.	5 M

Instructions:
1. Q.1 is Compulsory.
2. Attempt any 2 from Q. 2 to Q.4.
3. Figures to the right-hand side indicate full marks.

1. **Answer the following**   10

Read the passage and answer the following questions given below:-

PASSAGE :

Water resource management in ancient India was an essential and sophisticated practice that significantly influenced agriculture, settlement, and daily life. Recognizing the importance of water, communities constructed reservoirs, tanks, and stepwells to effectively capture and store rainwater, particularly in regions reliant on seasonal monsoons. Iconic stepwells, such as the Rani ki Vav in Gujarat, not only provided water but also served as social and cultural hubs.

Large-scale irrigation systems, including canals and embankments, were developed to divert river water to fields, greatly enhancing agricultural productivity and supporting growing populations. Local governance was crucial, with communities collectively managing water resources, fostering a sense of responsibility and sustainable practices. Texts like the Arthashastra highlighted the importance of equitable water distribution and conservation techniques.

Cultural reverence for rivers, particularly the Ganges and Yamuna, influenced water management practices, integrating spiritual beliefs with environmental stewardship. Rituals emphasized purity and respect for water sources, further motivating conservation efforts. Additionally, ancient techniques such as bunds and check dams were implemented to prevent erosion and promote groundwater recharge. This holistic approach to water management not only addressed immediate needs but also laid the foundation for sustainable practices that resonate in contemporary water management strategies.

QUESTIONS:
1. What structures did ancient Indian communities build for water management?
2. Name any two of the irrigation systems in ancient India.
3. What role did local governance play in water resource management? Which Ancient text described about the importance of equitable water distribution and conservation techniques.
4. How did cultural beliefs influence water management practices?
5. What techniques were used to promote groundwater recharge in ancient India?

2. **Answer the following:**
a. Explain any five types of town planning as per Mansara Shilpa Shastra classification?   5
b. Explain the significance of Antecedents of Modern Tourism in India?   5

3. **Answer the following:**
a. Elaborate the history of town planning in India.   5
b. How did the early trade routes of the world influence the spread of tourism in Ancient India?   5

4. **Answer the following:**
a. Ancient cities like Harappa and Mohenjo-Daro.   5
b. Importance of wood carvings in Ancient India.   5