

Date: 08/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains _____ pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
4. Figures on the right-hand side indicate full marks.
5. Use of simple calculator is allowed.

Q1A) Multiple Choice Questions (any 8 out of 10)

8 marks

1. _____ is Practice of conducting banking transactions from home rather than at branch locations.
a) ATM b) Home Banking c) Mobile banking d) Bit coin
2. General purpose information like interest rates, branch location etc are provided in the _____ Websites.
a) Electronic Information Transfer system
b) Fully Electronic Transactional system
c) ATM
d) Information Only system
3. _____ plays an important role in e-commerce because it closes the e-commerce loop.
a) EPS b) Smart card c) Digital money d) DB2
4. _____ is a limited term that explains the phases of creating a software system.
a) ATM b) SDLC c) RDBMS d) EPS
5. _____ is the discipline of using established principles, procedures and policies to manage a project.
a) Project Management b) SDLC c) EPS d) Smart card
6. _____ is usually owned and operated by a provider of telecommunications services by operator of commercial telephony/telecommunications services.
a) Private data center b) Project management
c) Public data center d) SDLC
7. Full form of UPI _____.
a) Unified Payments Interface b) United Payments Interface
c) Unified Portal Interface d) Unlimited Payments Interface
8. _____ terminals are electronic devices, which are used to process card payments at retail locations.
a) NEFT b) E-cheques c) Point of Sale d) Teleconferencing
9. _____ lets you access common commands no matter which tab is selected on the ribbon.
a) Quick Access Toolbar b) Home c) View d) Ruler
10. Shortcut key to open new powerpoint presentation _____.
a) Ctrl + a b) Ctrl + o c) Ctrl + b d) Ctrl + p

Q1B) True or False (any 7 out of 10)

7 marks

1. E-banking speed of transaction is slower relative to use of ATM's or customary banking.
2. ATM Services are not available everywhere.
3. A debit card is also called as plastic card
4. Paying with digital wallet is not safer.
5. DBMS enforce data security

6. Decision trees is tree-shaped structures that represent sets of decision.
7. CIBIL is licenced by the reserve bank of india.
- 8.. A digital signature used to authenticate identity of sender of message or document.
9. F7 is used to run Slideshow of presentation.
10. Smart-Quill pen that can remember the words that is used to write, and then transform them into computer text.

- Q2 A What is E-Banking? Explain various services avail through E-Banking? 8 Marks
- Q2 B What is ATM? Functions of ATM? 7 Marks

OR

- Q2 P What is payment gateway? What are its benefits? 8 Marks
- Q2 Q What is digital wallet? Explain in details with examples? 7 Marks

- Q3 A What is SDLC? Types of SDLC models? 8 Marks
- Q3 B What is Project management? Explain Project Manager methodologies? 7 Marks

- Q3P What is data centers? Explain steps to for building data centers? 8 Marks
- Q3 Q What is RDBMS? Explain RDBMS Types? 7 Marks

- Q4 A What is Information Technology? Explain the benefits of IT? 8 Marks
- Q4 B What is Email? Explain few email service provider? 7 Marks

- Q4P What is Smart Quill Pen? How it work? 8 Marks
- Q4 Q What is Digital signature? Explain the features of Digital signature? 7 Marks

- Q5 A What is PowerPoint? Explain the applications of PowerPoint? 8 Marks
- Q5 B Write steps to create presentation in very attractive and informative way? 7 Marks

OR

Q5 Write Short Notes On (any 3) 15 Marks

- 1 Data mining 3 stages
- 2 Data warehouse features
- 3 E-banking Advantages
- 4 Types of Cheque
- 5 Google Drive

Semester End Examination March 2025
SYBBI Semester - IV
Subject: Financial Management II

Date: 11/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains _____ pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
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Q 1.A. True or False (any 8 out of 10)

8 M

1. Estimating working capital needs is unnecessary for financial planning.
2. Operating or working capital cycle refers to the time taken to convert net current assets and current liabilities into cash.
3. Trade credit is a form of working capital financing provided by suppliers.
4. Commercial papers are long-term debt instruments issued by corporations.
5. Certificates of Deposit (CDs) are negotiable time deposits issued by banks.
6. Zero-based budgeting starts from a base of zero and requires justification for all expenses.
7. A master budget combines all of a company's individual budgets into a single comprehensive plan.
8. Flexible budgets remain the same regardless of changes in activity levels.
9. Business risk is associated with the firm's capital structure decisions.
10. Operating leverage arises from the use of fixed operating costs in a company's operations.

Q 1.B. Match the Column (any 7 out of 10)

7 M

Column A	Column B
1. Estimating Working Capital Needs	A. Time between purchasing inventory and collecting cash
2. Operating Cycle	B. Justification of all budgeted expenses
3. Trade Credit	C. Short-term financing from suppliers
4. Commercial Papers	D. Unsecured, short-term debt instruments issued by companies
5. Certificates of Deposit (CDs)	E. Negotiable time deposits offered by banks
6. Zero-Based Budgeting	F. Planning for adequate funds for day-to-day operations
7. Master Budget	G. Comprehensive financial plan combining all budgets
8. Cash Management	H. Managing inflows and outflows of cash efficiently
9. Receivables Management	I. Managing credit offered to customers

Q 2.A. The following information is presented by Gadhwal & Sons Ltd. for the year 2010-11.

15 M

Estimated yearly production = 52,000 units.

Estimated cost sheet per unit:

Particulars	Rs
Raw Materials	400
Wages	150
Mfg Overheads	200
S&D Overheads	100

Further Information:

- The company extends 8 weeks credit to the customers
- The company maintains 4 weeks as the stock of finished goods
- The company maintains 4 weeks months as the stock of raw
- The processing period is 4 weeks
- The company is allowed 4 weeks credit by suppliers
- The cash and bank balance is expected to be Rs 50,000
- Core current assets Rs 4,00,000
- Sellin Price is Rs 1,000

Find out MBPF under all methods suggested by Tandon Committee

OR

Q 2. P. The following information is presented by Gadhwal & Sons Ltd. for the year 2010-11.

8 M

Estimated yearly production = 30,000 units.

Estimated cost sheet per unit:

Particulars	Rs
Raw Materials	5
Wages	3
Overheads	2
Selling price	12

Further Information:

- The company extends two months credit to the customers
- The company maintains one month as the stock of finished goods
- The company maintains two months as the stock of raw
- The processing period is half a month
- The company is allowed one-month credit by suppliers
- Wages and overheads are paid one month in arrears
- The cash and bank balance is expected to be Rs 8,125
- There is regular purchase, production, and sale cycle
- During production process wages and overheads accrue evenly
- Debtors are to be calculated on sale price basis

Q 2.Q. From the details of Elle Ltd calculate MPBF by all the three methods

7 M

Liabilities	Rs	Assets	Rs
Share Capital	600	Fixed Assets	960
Reserves and Surplus	200	Current assets	600
Debentures	400		
Other Current Liabilities	360		
	1560		1560

Note: Of the current assets Rs 80Lacs in Core Current Assets

- Q 3.A. AZX. Ltd. is considering the revision of its credit policy with a view to Increasing its sales and profit. Currently all its sales are on credit and the customers are given one month's time to settle the dues. It has a contribution of 40% on sales and it can raise additional funds at a cost of 20% per annum. The marketing manager of the company has given the following options along with estimates for considerations 8 M

Particulars	Current position	Option I	Option II	Option III
Sales (Rs in lakhs)	200	210	220	250
Credit period (in months)	1	1½	2	3
Bad Deb (%t of sales)	2	2½	3	5
Cost of Credit administration (Rs in lakhs)	1.20	1.30	1.50	3.00

You are required to advise the company for the best option

- Q3 B From the following particulars, prepare Stock Register by FIFO method. 7 M

Date	Transaction	Quantity (Units)	Rate ₹ Per Unit
1-10-2021	Opening Stock	7,000	3.50
3-10-2021	Purchases	12,000	3.80
7-10-2021	Sales	13,000	4.20
11-10-2021	Purchases	15,000	3.90
15-10-2021	Sales	17,000	4.30
19-10-2021	Purchases	16,000	4.05
23-10-2021	Sales	13,500	4.40
27-10-2021	Purchases	18,500	4.10
31-10-2021	Sales	15,600	4.55

OR

- Q 3.P. M/s Rajat Industries Ltd. supplies you the following information : 7 M
 Consumption of materials per annum 15,000 kg
 Cost of placing an order ₹ 48
 Cost of Raw Materials ₹ 2 per kg
 Carrying cost is 8% of average inventory
 You are required to ascertain the economic order quantity ?

- Q 3.Q. Calculate Reorder Level, Minimum Level, Maximum Level and Average stock level from the following information: 8 M
 Re-order quantity 3,000 units
 Re-order period 4 to 6 weeks
 Maximum consumption 800 units per week
 Normal consumption 600 units per week
 Minimum consumption 500 units per week

- Q 4.A. Prepare a Flexible Budget for production at 80% and 100% capacity. With the following data for 15M
 60% activity,
 Production at 60% capacity is 600 units
 Materials ₹ 100 per unit
 Labour ₹ 40 per unit
 Direct Expenses ₹ 10 per unit
 Factory overheads ₹ 40 per unit (40% fixed)
 Administration Expenses ₹ 30 per unit (60% fixed)

OR

Q 4.A. From the following information, you are required to prepare Cash Budget from the period March to August in the books of ZED Ltd. The opening cash balance is Rs 40,000

15M

Month	Sales	Selling Exp	Purchases	Wages	Factory Exp	Admin Exp
Jan	3,40,000	14,000	1,60,000	30,000	20,000	10,000
Feb	3,20,000	15,000	1,68,000	32,000	22,000	11,000
Mar	5,64,000	13,000	1,66,000	3,36,000	16,000	9,000
Apr	3,10,000	13,600	1,66,000	24,000	21,000	9,400
May	3,30,000	14,800	1,52,000	36,000	24,000	10,800
Jun	4,00,000	14,000	1,36,000	32,000	19,200	11,400
July	3,60,000	12,000	34,000	34,000	16,000	10,000
Aug	4,40,000	11,000	1,16,000	33,000	19,200	10,000

- Period allowed by suppliers and to customers is 1 month
- Lag in the payment of the wages is 1 month
- Lag in the payment of the Factory Exp is 1 month
- Lag in the payment of the Admin Exp is 1 month
- Lag in the payment of the Selling Exp is 1 month
- Machinery purchased for Rs1,00 000 in March payable on delivery in April
- Building purchased in April for Rs 3,00,000 payable in two equal installments in May and July
- Commission of 3% on sales payable two months after sales

Q 5.A. The following are the details of Tixylix Ltd. :

8 M

Selling Price Per Unit	₹ 20
Variable Cost per unit	₹ 12
Actual Sales	20,000 units
Fixed cost	₹ 60,000
Interest on debt	₹ 20,000

Calculate all the leverages

Q 5.B. What are the elements of working capital ?

7 M

OR

Q 5.C. Short Notes (any 3 out of 5)

15 M

1. Seasonal Working Capital
2. Operating Leverage
3. Ordering cost of inventory
4. Operating Cycle
5. Credit Policy

Semester End Examination March 2025
S.Y.B. Com (B&I) Semester - IV
Subject: Wealth Management

Date: 13/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains _____ pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
4. Figures on the right-hand side indicate full marks.
5. Use of simple calculator is allowed.

Q1A) Select the appropriate word/phrase (any 8 out of 10)

8 marks

1. Risk of being unable to sell investments at a fair price is risk
(liquidity, longevity, Concentration, horizon)
2. Insurance plan where the policy holder does not get survival benefit.
(Term, Endowment, Moneyback, ULIP)
3. Transfer of rights of the insured to the insurer is Principle of
(Subrogation, Indemnity; insurable interest; causa proxima)
4. A investor should invest more in equities
(Aggressive, Conservative; Defensive; Moderate)
5. Probate is compulsory in case of ____
(Wills, Trust, Gift deed, Nomination)
6. _____ is not a pure retirement planning investment product.
(NPS, SCSS, Annuity Plans, Liquid Mutual Fund)
7. Credit Risk is applicable in the case of _____
(Bonds, Equity, Gold, Real Estate)
8. Insurance plan where premium cost is low;.....
(Term, Endowment, ULIP, Money back)
9. Principle of _____ ensures that no one makes profit out of insurance.
(Causa proxima, Risk Mitigation, Utmost good faith, Subrogation)
10. Which of the following is not an investment objective.
(Income, Tax Saving, Capital Preservation, Wealth destruction)

Q1B) True or False (any 7 out of 10)

7 marks

1. Principle of indemnity is not applicable for life insurance.
2. Real return is inflation adjusted return.
3. ULIP combines benefits of protection and investment.
4. Net worth = Assets + Liabilities
5. Holograph wills are handwritten wills.
6. Investment in gold can be used as a hedge against inflation.
7. Longevity risk is the risk of outliving your savings.
8. ULIPs are a variant of traditional endowment plans.
9. Interest rate risk applies to debt instruments like bonds.
10. Nominating some one in a life insurance policy is part of estate planning.

- Q2 A Explain the characteristics of investments.
Q2 B Explain code of ethics of wealth manager.

OR

- Q2 P Explain the scope of wealth management.
Q2 Q Explain the importance of financial literacy.

8 Marks

7 Marks

- Q3 A Explain the different types of investment risks.
Q3 B Explain the role of financial planner.

8 Marks

7 Marks

OR

- Q3P Explain goal based financial planning.
Q3 Q Explain the process of wealth management.

8 Marks

7 Marks

- Q4 A Explain trust a tool of estate planning.
Q4 B Explain different types of wills.

8 Marks

7 Marks

OR

- Q4P Mr. Mehta purchased the following scripts in January 2021

8 Marks

Company	No. of shares purchased	Purchase price	Dividend	Market price on Jan 2023	Bonus
A	300	125	700	175	1:3
B	150	160	650	190	-
C	130	210	400	180	-
D	220	230	100	400	-

Mr. Mehta also paid brokerage of Rs.750 on purchase. He sold all the above securities in January 2023 and paid brokerage of Rs.1500. Calculate the holding period return and Annualised return for Mr. Mehta.

- Q4 Q Explain the term net worth with example.

7 Marks

- Q5 A Explain the objectives of retirement planning.

8 Marks

- Q5 B Explain the different asset allocation strategies.

7 Marks

OR

- Q5 Write short notes on: (any 3)

15 Marks

- 1 ULIP
- 2 PPF
- 3 Power of attorney
- 4 Health Insurance
- 5 Gold as investment option.

Semester End Examination March 2025

S.Y.B. Com (B&I) Semester - IV

Subject: Cost Accounting

Date: 17/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains 4 pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
4. Figures on the right-hand side indicate full marks.
5. Use of simple calculator is allowed.

Q 1.A. Multiple Choice Questions (any 8 out of 10)

8 M

1. Cost of production is Rs. 20,64,070, Opening stock of finished goods is Rs. 45,280 and closing stock of finished goods is Rs. 50,240. Cost of goods sold is _____.
a) Rs. 20,59,110 b) Rs. 25,00,000
c) Rs. 23,00,000 d) Rs. 22,00,000
2. Overvaluation of closing stock in cost accounts _____.
a) Increase costing profit b) Decrease costing profit
c) Increase financial profit d) Decreases financial profit
3. The profit volume is value required to earn the target profit, the formula is _____.
a) Target profit / Contribution per unit
b) (Fixed cost + Target profit) X PV ratio
c) (Fixed cost + Target profit) / Contribution per unit
d) (Fixed cost + Target profit) / PV ratio
4. Material cost variance = Material price variance + _____.
a) Material usage variance b) Material mix variance
c) Material efficiency variance d) Material yield variance
5. Total cost is Rs. 36,12,000 profit is 10% on cost price. Sales is _____.
a) Rs. 39,73,200 b) Rs. 36,00,000
c) Rs. ,00,000 d) Rs. 40,00,000
6. Standards are ____ prior to the actual performance.
a) compared b) pre-determined c) analysed d) controlled
7. Which of the cost is not deducted from sales revenue in computation of contribution?
a) Direct material b) Direct labour
c) Fixed factory overheads d) Variable selling overheads
8. Material price variance is _____.
a) SP (SQ-AQ) b) SP (SQ-RSQ) c) AQ (SP-AP) d) (SQXSP)-(AQXAP)
9. The marginal cost statement _____.
a) shows the gross profit
b) is sent to the shareholders
c) shows classification of costs as direct & indirect
d) can be used to predict future profits at different level of activity

10. Prime cost is Rs. 10,00,000, works overheads is Rs. 6,63,400. Factory cost is Rs. _____.
a) 16,63,400 b) 14,50,000 c) 12,40,000 d) 10,25,000

7 M

Q 1.B. True or False (any 7 out of 10)

- Closing stock of material is valued at cost of production.
- Interest received on Bank deposit is purely financial in nature.
- Dividend received increases financial profit.
- Carriage outwards should be considered selling overheads.
- Cost of rectification of defectives is part of factory overheads.
- Fines and penalties reducing financial profit.
- If the standard cost is lower than the actual cost, the variance is favorable.
- Contribution is always equals to break even points.
- Quantity variance and price variance are synonymous terms.
- If the product is sold at marginal cost, the loss will be equal to the variable expenses.

- Q 2.A.** KT Manufacturing Company gives you the following particulars for the year 2014.
Production and sales during the year was 10,000 units.

15 M

Particulars	Rs	Particulars	Rs
Materials	2,50,000	Factory Overheads:	
Direct Wages	1,50,000	Fixed	1,00,000
Administrative Overheads (Fixed)	1,00,000	Variable	2,00,000
Sales	12,00,000	<u>Selling & Distribution Overheads:</u>	
Profit	2,50,000	Fixed	60,000
		Variable	90,000

The company has worked to its maximum capacity of 10,000 units during 2014. The management has decided to increase production capacity to 15,000 units for the year 2015 and it is estimated that:

- There will be all round rise in all variable expenditures by 10%.
- There will be increase of 20% in all fixed overheads.
- There will be no need to change the selling price for the year 2015.

Prepare a statement showing total as well as unit cost and profit for 2014. Also prepare a statement showing estimated profit for 2015 taking into consideration the changes in 2015.

OR

- Q 2.P.** Information of Beta and Co. is given below.

15 M

Particulars	Per Unit Variable Cost Rs.	Fixed Cost Rs.
Direct Material	3	-
Direct Labour	3	-
Factory Overhead	2	50,000
Selling Expenses	2	20,000
Administrative Overhead	2	10,000

Budgeted Sales are 12500 Units @ Rs. 20.00 Per Unit.

Find:

- (1) P/V Ratio.
- (2) Break Even Point Sales.
- (3) Profit at Budgeted Sales.
- (4) Margin of Safety at Budgeted Sales.
- (5) Profit, if Actual Sales:
 - (i) Decrease by 20% from budgeted sales.
 - (ii) Increase by 5% from budgeted sales.

Q 3.A. PQR Ltd. has furnished the following information from the financial books for the year ended 31st march, 2012.

15 M

Trading and Profit and Loss A/c

Particulars	₹	Particulars	₹
To Opening Stock (Finished Goods- 2500 units)	2,50,000	By Sales (47,500 units)	59,85,000
To Raw Materials	20,80,000	By closing Stock (Finished goods 5000 units)	5,00,000
To Direct Wages	15,15,000	By Commission Received	35,000
To Factory Expenses	10,18,000	By Bad Debts Recovered	12,000
To Office and Administrative Expenses	8,45,000	By Net Loss	36,000
To Selling and Distribution Expenses	7,00,000		
To Goodwill w/off	60,000		
To Loss on Sale of Investments	1,00,000		
	65,68,000		65,68,000

The following information is revealed from the cost records for year ended 31st March, 2012:

1. Raw material is ₹ 40 per unit of Production.
2. Direct wages are 70% of Direct Materials.
3. Factory overheads are recovered @ 50% of Direct Materials.
4. Administrative overheads are taken @ 20% of Works cost.
5. Selling and Distribution overheads are recovered ₹ 15 per unit.
6. Opening stock of finished goods is valued at ₹ 101.80 per unit.
7. Closing stock of finished goods is to be valued at cost of production.
8. Selling price is ₹ 125 per unit.

Prepare:

- (i) Detailed Cost Statement showing total cost, per unit cost and profit.
(ii) Statement of Reconciliation.

OR

- Q 3.P. 100 skilled workmen, 40 semi-skilled workmen and 60 unskilled workmen were to work for 30 weeks to get a contract job completed. The standard weekly wages were Rs. 60, Rs. 36 and Rs. 24 respectively. The job was actually completed in 32 weeks by 80 skilled, 50 semi-skilled and 70 unskilled workmen who were paid Rs. 65, Rs. 40 and Rs. 20 respectively as weekly wages. 15 M

Find out the labour variance.

- Q 4.A. The Sales turnover and profit during two periods are as under: 15 M

Period I	Sales Rs. 80,000	Profit Rs. 10,000
Period II	Sales Rs. 90,000	Profit Rs. 14,000

Calculate the following:

- (i) P-V ratio
- (ii) Fixed cost
- (iii) Break-even point (in Rs.)
- (iv) Margin of safety in both periods
- (v) Profit when sales are Rs. 1,00,000
- (vi) Profit when sales are 20,000 respectively.

OR

- Q 4.P. The standard material cost for a normal mix of one tonne of chemical Y is based on: 15 M

Chemical	A	B	C
Usage (Kg.)	240	400	640
Price per Kg (Rs.)	6	12	10

During a month, 6.25 tonnes of Y were produced from:

Chemical	A	B	C
Consumption (Tonnes)	1.6	2.4	4.5
Cost (Rs.)	11,200	30,000	47,250

Calculate the material variance.

- Q 5.A. Explain classification of cost for managerial decision. 8 M
Q 5.B. Explain the various reasons for difference between Profit & loss shown by cost accounting and financial accounting. 7 M

OR

- Q 5.C. Short Notes (any 3 out of 5) 15 M

1. Labour variance.
2. Essentials of good coding system.
3. Classification of cost on the basis of time.
4. Advantages of marginal costing.
5. Standard costing.

Semester End Examination March 2025

S.Y.B. M.S./ S.Y.B.F.M./ S.B.B.I.

Semester – IV

Subject: Business Economics - II

Date: 22/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains _____ pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
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5. Use of simple calculator is allowed.

Q 1. A True or False (any 8 out of 10)

8 marks

1. National income can be accurately estimated.
- ☒ 2. The value of MPC always varies between zero and one.
3. Monetary policy tools include taxation and government spending.
4. The government provides public goods because private markets may not supply them efficiently.
- ☒ 5. High levels of public debt can lead to solvency issues for a government.
- ☒ 6. The fiscal deficit is the same as the trade deficit.
7. Foreign portfolio investment involves direct control of foreign companies.
8. Speculation in the foreign exchange market can cause exchange rate fluctuations.
9. Depreciation of a currency makes exports cheaper and imports more expensive.
10. Hedging in the foreign exchange market helps businesses protect against currency fluctuations.

Q 1. B Multiple Choice Questions (any 7 out of 10)

7 marks

1. What does Macroeconomics primarily study?
 - a) Individual consumer choices
 - b) Overall economic activity
 - c) Business operations
 - d) Personal finance
2. Which concept explains the increase in total income due to an increase in investment?
 - a) Consumption function
 - b) Investment multiplier
 - c) Fiscal policy
 - d) Trade surplus
3. Keynesian Aggregate Demand is composed of:

- a) Consumption + Investment
 - b) Only Government Spending
 - c) Only Exports
 - d) Consumption + Investment + Government Spending + Net Exports
4. The difference between the fiscal deficit and interest payment is called
- a) Budget deficit
 - b) Primary deficit
 - c) Revenue deficit
 - d) Monetised deficit
5. Demand-Pull Inflation occurs when:
- a) Aggregate demand exceeds supply capacity
 - b) Production costs increase
 - c) Money supply contracts
 - d) Technological innovations reduce costs
6. Net barter terms of trade is expressed as
- a) Export price to import price
 - b) Quantity of imports to exports
 - c) Productivity index of export to import
 - d) None of these
7. MNC corporations _____
- a) Acquire monopoly power
 - b) Reduce inequality of income
 - c) Creates unemployment
 - d) None of these
8. Fixed exchange rate system was
- a) Unstable
 - b) More stable
 - c) Less stable
 - d) None of these
9. The demand for transaction and precautionary motive is interest
- a) Elastic
 - b) Unit elastic
 - c) Inelastic
 - d) None of these
10. Balance of Payments disequilibrium can be corrected through:
- a) Only monetary policy
 - b) Fiscal and monetary policies
 - c) Exchange rate adjustments
 - d) Trade restrictions

Q 2. A Discuss the various concepts of national income.

8 marks

Q 2. B Explain the phases of Trade cycle.

7 marks

OR

Q 2. A Explain the factors influencing Marginal Efficiency of Capital.

8 marks

Q 2. B Distinguish between classicism and Keynesianism.

7 marks

- Q 3. A Explain the quantitative method of credit control. 8 marks
Q 3. B Describe the determinants of money supply. 7 marks

OR

- Q 3. A Explain the criticism of cash balance approach. 8 marks
Q 3. B Explain the demand-pull inflation with diagram. 7 marks

- Q 4. A Explain the factors influencing incidence of taxation. 8 marks
Q 4. B What is sound finance? Explain its features. 7 marks

OR

- Q 4. A Explain FRBM Act in detail. 8 marks
Q 4. B Explain the classification of public debt. 7 marks

- Q 5. A Explain the Heckscher-Ohlin theory of international trade. 8 marks
Q 5. B Explain the various types of disequilibrium in the balance of payments position. 7 marks

OR

- Q 5. C Short Notes (any 3 out of 5) 15 marks
1. Consumption function.
 2. Inflation targeting.
 3. Velocity of circulation of money.
 4. Gains from trade.
 5. Merits of flexible exchange rate system.

Semester End Examination March 2025

S.Y.B. Com (B&I) Semester - IV

Subject: Corporate & Security Law

Date: 25/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains _____ pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
4. Figures on the right-hand side indicate full marks.
5. Use of simple calculator is allowed.

Q 1.A. Multiple Choice Questions (any 8 out of 10)

8 marks

1. _____ is the process of separating ownership, trading and management on a stock exchange.
(a) Corporatisation
(b) Demutualisation
(c) Segregation
(d) Scheme
2. ICDR Regulation, 2009 replaced
(a) SEBI
(b) SEBI (Disclosure and Investor Protection) Guidelines, 2000
(c) Companies Act, 1956
(d) Depository Act, 1996
3. It is mandatory to obtain DIN for _____
(a) Shareholders
(b) Directors
(c) Investors
(d) Brokers
4. The corporate veil is also known as _____
(a) Doctrine of Ultra Vires
(b) Doctrine of Indoor Management
(c) Doctrine of Alter Ego
(d) Doctrine of Constructive Notice
5. _____, in relation to another company, means a company in which that other company has a significant influence.
(a) Subsidiary Company
(b) Associate Company
(c) Holding Company
(d) Foreign Company
6. If the paid up capita of OPC goes beyond _____, it has to be compulsorily converted into private company.
(a) RS. 50,00,000.

- (b) Rs. 5,00,000
 - (c) Rs. 2 crores
 - (d) Rs. 20 crores
7. _____ is the process of conversion of the stock exchange into separate entity.
- (a) Demutualisation
 - (b) Corporatisation
 - (c) Merger
 - (d) Takeover
8. SEBI stands for _____
- (a) Securities and Exchange Board for Investment
 - (b) Securities and Exchange Board of India
 - (c) Securities and Exchange Bank of India
 - (d) None of these
9. An option that is exercisable only on expiry date is called _____.
- (a) American Option
 - (b) European Option
 - (c) Global Option
 - (d) Strike Price
10. Table _____ contains MOA of an unlimited company having share capital.
- (a) A
 - (b) B
 - (c) E
 - (d) D

Q 1.B. Match the Column (any 7 out of 10)

7 marks

1. Green shoe option is allotting less number of equity shares than authorized to the public.
2. SEBI can permit insider trading.
3. Doctrine of Indoor management protects outsiders from the company.
4. The provisions of section 13 of SCRA 1956 are not applicable to spot delivery contract.
5. Any organization can function as recognized stock exchange only if it is recognized by state government.
6. The subscription list for a public issue is to be kept open for at least three working days.
7. A minor can become member or nominee of OPC.
8. It is compulsory for the shareholder to accept bonus shares when offered.
9. Listing means advertising the existence of a company on a stock exchange.
10. Company shall make investment through not more than 2 layers of investment companies.

Q 2.A. Define Company. What are the characteristics of the company.

8 marks

Q 2.B. Explain in detail Sec. 186 of the Companies Act, 2013 about Loan and Investment by Company. 7 marks

OR

Q 2.A. Write a note on Small Companies under Companies Act 2013. 8 marks

Q 2.B. Write a note on Oppression and Mismanagement. 7 marks

Q 3.A. Write a detailed note on contract in securities in notified areas under Sec. 13 and Sec. 14 under SCRA, 1956. 8 marks

Q 3.B. Explain in detail withdrawal of recognized stock exchange along with the procedure for withdrawal of recognition. 7 marks

OR

Q 3.A. Write a detailed note on Delisting of Securities and how an appeal can be made against the order of Delisting under Sec. 21(a) of SCRA, 1956. 8 marks

Q 3.B. Write a detailed note on Derivatives with example. 7 marks

Q 4.A. Explain in detail the functions of SEBI under SEBI Act. 1992. 8 marks

Q 4.B. Explain in detail the powers of investing authority under SEBI. 7 marks

OR

Q 4.A. Explain Pre-issue obligation under SEBI (ICDR Regulations) Guidelines, 2009. 8 marks

Q 4.B. Discuss the SEBI regulation with regards to promoter's contribution and lock in period. 7 marks

Q 5.A. Discuss the rule of making powers of Depository under Depository Act, 1996 8 marks

Q 5.B. Write a note on Single Registration for DP. 7 marks

OR

Q 5.C. Short Notes (any 3 out of 5) 15 marks

1. Recognised Stock Exchange
2. Class Action
3. Memorandum of Association
4. Pooled Investment Vehicle
5. Underwriter

Semester End Examination March 2025

S.Y.B. Com (A&F) Semester - IV

Subject: Business Law III

Date: 25/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains 5 pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
4. Figures on the right-hand side indicate full marks.
5. Use of simple calculator is allowed.

Q 1.A.	Multiple Choice Questions (any 8 out of 10)	8 marks
1.	Although company is an artificial person, it is not regarded as a _____. (a) Citizen (b) Domicile (c) Independent (d) Corporate	
2.	Accounting standards aims at being in tune with _____. (a) International Financial Reporting Standards (b) National accounting standard (c) Books of accounts (d) Filing system	
3.	A public company should issue a prospectus within _____ days after registration with the Registrar (a) 50 (b) 90 (c) 30 (d) 180	
4.	Sweat equity shares are issued to the directors or employees (a) At a discount (b) At a premium (c) At a rate issued to the outsiders (d) None of the above	

5.	Private Placement Offer Letter needs to be issued in the Form No. _____ within 30 days after recording the name of the person. (a) PAS-5 (b) MGT-14 (c) PAS-4 (d) AOC-4	
6.	In case of company limited by shares, that _____ to the amount unpaid. (a) Liability of its members is limited (b) Liability of its members is unlimited (c) Liability of its members is guaranteed amount, (d) Liability of its members is NIL	
7.	Every buy back shall be completed within a period of _____ from the date of passing of the special resolution (a) 6 months (b) 3 months (c) 1 year (d) 2 years	
8.	Doctrine of _____ comes to the aid of outsiders, while dealing with the company. (a) Constructive Notice (b) Rule of Foss and Harbottle (c) Indoor Management (d) Ultra Vires	
9.	Where company has control over other company, it is known as _____. (a) Subsidiary Company (b) Associate Company (c) Holding Company (d) Government Company	
10.	All companies incorporated on or after _____ has to file form no. 20A, within 180 days of incorporation of the company. (a) 22 nd November, 2018 (b) 2 nd November, 2018 (c) 2 nd December, 2019 (d) 22 nd December, 2019	
Q 1.B.	Match the Column (any 7 out of 10)	7 marks

1.	Solomon vs. Solomon	a. Debenture Holder	
2.	Producer Company	b. Mis-statement in prospectus	
3.	Debenture Trustee	c. Records of Private Placement	
4.	Dormant Company	d. Company limited by shares	
5.	Table A	e. Hybrid between company and coop. society	
6.	Civil and Criminal Liability	f. Separate Legal Entity	
7.	PAS - 5	g. Asset Shielding Company	
8.	Books of Accounts	h. Special Resolution	
9.	Conversion	i. Fundamental document	
10.	MOA	j. Income and Expenditure	
Q 2.A.	What is lifting of corporate veil. What are the circumstances under which veil can be lifted?		8 marks
Q 2.B.	Write a note on Independent Director under Companies Act, 2013.		7 marks
	OR		
Q 2.A.	Explain in detail any 4 types of Companies registered under Companies Act 2013.		8 marks
Q 2.B.	Define MOA. What are the Contents of MOA?		7 marks
Q 3.A.	What is Prospectus? Explain various types of prospectus.		8 marks
Q 3.B.	Write a note companies incorporated for charitable purpose. (Sec. 8) Companies.		7 marks
	OR		
Q 3.A.	What is the registration process of the company under Companies Act, 2013		8 marks
Q 3.B.	What is Doctrine of Ultra Vires. What are the effects of ultra vires transactions.		7 marks
Q 4.A.	What is Private Placement? Explain the rules of Private Placement.		8 marks
Q 4.B.	Distinguish between Equity and Preference Shares.		7 marks
	OR		
Q 4.A.	Explain procedure for alteration of registered office clause.		8 marks
Q 4.B.	Explain the circumstances under which private company can be converted into public company.		7 marks

Q 5.A.	Define Articles of Association. What is the procedure for alteration of AOA.	8 marks
Q 5.B.	Write a note on Deposit under Companies Act 2013.	7 marks
	OR	
Q 5.C.	Short Notes (any 3 out of 5)	15 marks
1.	Indian Depository Receipt	
2.	Types of Preference Shares	
3.	Indoor Management	
4.	Pre-incorporation Contracts	
5.	Securities	

Semester End Examination March 2025

S.Y.B.B.I Semester - IV

Subject: Foundation Course IV (Overview of Banking and Insurance)

Date: 27/03/25

Duration: 2.5 hours

Marks: 75 marks

Instructions for the candidate:

1. This question paper contains _____ pages
2. In all, 5 main questions shall be attempted.
3. Answers to each new question should begin on a fresh page.
4. Figures on the right-hand side indicate full marks.
5. Use of simple calculator is allowed.

Q 1.A. True or False (any 8 out of 10)

8 M

1. Subrogation means not transferring rights and remedies with respect to subject matter of insurance.
2. Pan card can be used as age proof for insurance.
3. Pilot products can be introduced for 15 years.
4. Long term home insurance covers perils due to war.
5. Liability risk means risk for individual responsible for injury to another person.
6. The principle of indemnity applies only in case of non life insurance.
7. Minimum age to take senior citizen policy is 60 years.
8. Cargo Insurance is also called as fire insurance.
9. Under health insurance scheme medical expenses can be reimbursed.
10. ULIPS are bundled products.

Q 1.B. Multiple Choice Questions (any 7 out of 10)

7 M

1. Full form of GWP is _____
 - a. Gross-Written Policy
 - b. Gross Write Premium
 - c. Global Written Premium
 - d. Gross Written Premium
2. Health Insurance Premium is deductible under section _____ of Income tax act.
 - a. 80D
 - b. 90D
 - c. 80A
 - d. 80GGB
3. Property can be insured on _____ cost
 - a. Replacement or Depreciated
 - b. Original
 - c. Realistic
 - d. Total
4. Policy Containing _____ is called an Average Policy
 - a. Average Clause
 - b. Average premium
 - c. Average Sum Assured
 - d. Average Returns
5. Businesses often suffer _____ due to different reasons, such as fire, theft, flood, Strike etc
 - a. Normal losses
 - b. Abnormal losses

- c. Natural Losses
- d. None of these
- 6. When was General Insurance Sector Nationalized
 - a. 1955
 - b. 1956
 - c. 1957
 - d. 1958
- 7. Employers State Insurance Act ____
 - a. 1947
 - b. 1949
 - c. 1948
 - d. 1950
- 8. Stock which is rescued from fire is _____.
 - a. Scrap
 - b. Salvaged stock
 - c. Defective stock
 - d. Claim
- 9. SBI Life Insurance is a venture of SBI and ____
 - a. Lombard
 - b. Prudential
 - c. BNP Paribas Cardiff
 - d. Standard and Poor
- 10. Primary objective of life insurance is ____
 - a. Wealth Accumulation
 - b. Protection against loss of economic value of individuals productive abilities
 - c. Tax Savings
 - d. Safe Investment

Q 2.A. What are the determinants of risk premium in vehicle insurance 8 M

Q 2.B. Give Claim procedure for Home Insurance 7 M

OR

Q 2.A. Explain in detail ICICI motor insurance policies. 8 M

Q 2.B. Explain in detail SBI Simple House Insurance. 7 M

Q 3.A. Importance of General Insurance 8 M

Q 3.B. Benefits of Health Insurance 7 M

OR

Q 3.A. Write in brief any 4 SBI health insurance policies. 8 M

Q 3.B. Explain ICICI personal Protect policy. 7 M

Q 4.A. What are the variants of Endowment Insurance? 8 M

Q 4.B. Write about payment of premium in case of life insurance. 7 M

OR

Q 4.A. Explain SBI Life Smart Money Back Gold and Life flexi smart Policy. 8 M

Q 4.B. Explain ICIC Pru Life Time Classic, Pru Guaranteed Wealth Protector Policies. 7 M

Q 5.A. Write in detail procedure and forms of Fire Insurance 8 M

Q 5.B. Explain Pure Risk and its Types. 7 M

OR

Q 5.C. Short Notes (any 3 out of 5)

15 M

1. Risk Pooling
2. CGHS
3. Road Side Assistance
4. Human Life Value
5. KYC
