

Regular Exam

M.Com. (Advanced Accountancy) Semester – I
Subject: Advanced Financial Accounting

Date: 27/11/25

Duration: 2 hours

Marks: 60 marks

Instructions for the candidate:

1. This question paper contains 5 pages.
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.
6. Use of a simple calculator is allowed.

Q 1	Answer the following.	15 marks																																																																																	
	<p>From the following balances of Konkan Bank Ltd. on 31st March, 2025, prepare the Profit and Loss Account for the year ended 31st March, 2025, and the Balance Sheet as on that date.</p> <p style="text-align: center;">Trial Balance (as on 31-03-2025)</p> <table border="1"><thead><tr><th>Particulars</th><th>Debit (₹)</th><th>Credit (₹)</th></tr></thead><tbody><tr><td>Equity Share Capital (₹100 each)</td><td>–</td><td>15,50,000</td></tr><tr><td>Profit and Loss A/c (01-04-2024)</td><td>–</td><td>3,10,000</td></tr><tr><td>Current Deposits</td><td>–</td><td>30,80,000</td></tr><tr><td>Fixed Deposits</td><td>–</td><td>35,20,000</td></tr><tr><td>Savings Bank Deposits</td><td>–</td><td>19,60,000</td></tr><tr><td>Director's Fees</td><td>52,000</td><td>–</td></tr><tr><td>Audit Fees</td><td>18,000</td><td>–</td></tr><tr><td>Furniture (Cost ₹6,00,000)</td><td>5,70,000</td><td>–</td></tr><tr><td>Interest & Discount Received</td><td>–</td><td>17,90,000</td></tr><tr><td>Commission & Exchange</td><td>–</td><td>7,30,000</td></tr><tr><td>Reserve Fund</td><td>–</td><td>3,80,000</td></tr><tr><td>Printing & Stationery</td><td>42,000</td><td>–</td></tr><tr><td>Rent & Taxes</td><td>1,10,000</td><td>–</td></tr><tr><td>Salaries</td><td>6,80,000</td><td>–</td></tr><tr><td>Buildings (Cost ₹22,00,000)</td><td>17,60,000</td><td>–</td></tr><tr><td>Law Charges</td><td>26,000</td><td>–</td></tr><tr><td>Cash in Hand</td><td>2,10,000</td><td>–</td></tr><tr><td>Cash with RBI</td><td>24,50,000</td><td>–</td></tr><tr><td>Cash with Other Banks</td><td>18,40,000</td><td>–</td></tr><tr><td>Investments (at cost)</td><td>29,40,000</td><td>–</td></tr><tr><td>Loans, Cash Credit & Overdraft</td><td>26,80,000</td><td>–</td></tr><tr><td>Bills Discounted & Purchased</td><td>13,70,000</td><td>–</td></tr><tr><td>Interest Paid</td><td>12,40,000</td><td>–</td></tr><tr><td>Borrowings from Other Banks</td><td>–</td><td>17,78,000</td></tr><tr><td>Branch Adjustment Account</td><td>–</td><td>8,90,000</td></tr><tr><td>Total</td><td>1,59,88,000</td><td>1,59,88,000</td></tr></tbody></table> <p>Adjustments:</p> <ol style="list-style-type: none">1. Bills accepted on behalf of customers: ₹12,40,000	Particulars	Debit (₹)	Credit (₹)	Equity Share Capital (₹100 each)	–	15,50,000	Profit and Loss A/c (01-04-2024)	–	3,10,000	Current Deposits	–	30,80,000	Fixed Deposits	–	35,20,000	Savings Bank Deposits	–	19,60,000	Director's Fees	52,000	–	Audit Fees	18,000	–	Furniture (Cost ₹6,00,000)	5,70,000	–	Interest & Discount Received	–	17,90,000	Commission & Exchange	–	7,30,000	Reserve Fund	–	3,80,000	Printing & Stationery	42,000	–	Rent & Taxes	1,10,000	–	Salaries	6,80,000	–	Buildings (Cost ₹22,00,000)	17,60,000	–	Law Charges	26,000	–	Cash in Hand	2,10,000	–	Cash with RBI	24,50,000	–	Cash with Other Banks	18,40,000	–	Investments (at cost)	29,40,000	–	Loans, Cash Credit & Overdraft	26,80,000	–	Bills Discounted & Purchased	13,70,000	–	Interest Paid	12,40,000	–	Borrowings from Other Banks	–	17,78,000	Branch Adjustment Account	–	8,90,000	Total	1,59,88,000	1,59,88,000	
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	2. Rebate on Bills Discounted: ₹48,000 3. Depreciation on: a. Building @10% on cost b. Furniture @5% on cost 4. Transfer 25% of Net Profit to Statutory Reserve	
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Q 2	Answer the following	
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	Kolkata Branch of Unity Ltd. submitted the following Trial Balance as on 31st March, 2025: Trial Balance (as on 31-03-2025) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Particulars</th> <th style="width: 25%;">Debit (\$)</th> <th style="width: 25%;">Credit (\$)</th> </tr> </thead> <tbody> <tr> <td>Head Office Account</td> <td style="text-align: center;">-</td> <td style="text-align: right;">18,000</td> </tr> <tr> <td>Sales</td> <td style="text-align: center;">-</td> <td style="text-align: right;">1,20,000</td> </tr> <tr> <td>Goods from Head Office</td> <td style="text-align: right;">85,000</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Opening Stock</td> <td style="text-align: right;">16,000</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Furniture</td> <td style="text-align: right;">19,000</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Cash in Hand</td> <td style="text-align: right;">700</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Bank Balance</td> <td style="text-align: right;">2,800</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Salaries</td> <td style="text-align: right;">5,800</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Rent</td> <td style="text-align: right;">2,600</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Sundry Debtors</td> <td style="text-align: right;">6,800</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Outstanding Expenses</td> <td style="text-align: center;">-</td> <td style="text-align: right;">700</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">1,38,700</td> <td style="text-align: right;">1,38,700</td> </tr> </tbody> </table> <p>Adjustments:</p> <ol style="list-style-type: none"> The branch account in the books of Head Office showed a debit balance of ₹8,20,000, and goods sent to the branch account showed a credit balance of ₹26,50,000. Furniture is to be depreciated @ 10% per annum. Closing stock on 31st March, 2025 was \$14,500. Exchange Rates: Fixed Assets \$1 = ₹70; Closing Rate \$1 = ₹81; Opening Rate \$1 = ₹75; Average Rate \$1 = ₹77. <p>You are requested to convert the Branch Trial Balance into rupees and prepare Trading Account, Profit and Loss Account, and Balance Sheet as on 31st March, 2025</p>	Particulars	Debit (\$)	Credit (\$)	Head Office Account	-	18,000	Sales	-	1,20,000	Goods from Head Office	85,000	-	Opening Stock	16,000	-	Furniture	19,000	-	Cash in Hand	700	-	Bank Balance	2,800	-	Salaries	5,800	-	Rent	2,600	-	Sundry Debtors	6,800	-	Outstanding Expenses	-	700	Total	1,38,700	1,38,700	15 marks
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Total	1,38,700	1,38,700																																							

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Q 3	Answer the following	
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	From the following information, as on 31st March, 2025, prepare the Revenue Accounts of Oceanic Insurance Ltd. engaged in Marine Insurance Business: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Particulars</th> <th style="width: 25%;">Direct Business (₹)</th> <th style="width: 25%;">Re-Insurance (₹)</th> </tr> </thead> <tbody> <tr> <td>I. Premiums</td> <td></td> <td></td> </tr> <tr> <td>Premiums Received</td> <td style="text-align: right;">18,50,000</td> <td style="text-align: right;">4,20,000</td> </tr> <tr> <td>Premiums Receivable on 01-04-2024</td> <td style="text-align: right;">95,000</td> <td style="text-align: right;">32,000</td> </tr> <tr> <td>Premiums Receivable on 31-03-2025</td> <td style="text-align: right;">1,40,000</td> <td style="text-align: right;">25,000</td> </tr> <tr> <td>Premium Paid</td> <td style="text-align: center;">-</td> <td style="text-align: right;">3,00,000</td> </tr> </tbody> </table>	Particulars	Direct Business (₹)	Re-Insurance (₹)	I. Premiums			Premiums Received	18,50,000	4,20,000	Premiums Receivable on 01-04-2024	95,000	32,000	Premiums Receivable on 31-03-2025	1,40,000	25,000	Premium Paid	-	3,00,000	15 marks
Particulars	Direct Business (₹)	Re-Insurance (₹)																		
I. Premiums																				
Premiums Received	18,50,000	4,20,000																		
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Premium Paid	-	3,00,000																		

Premium Payable on 01-04-2024	-	15,000
Premium Payable on 31-03-2025	-	48,000
II. Claims		
Claims Paid	14,80,000	1,90,000
Claims Payable on 01-04-2024	80,000	20,000
Claims Payable on 31-03-2025	1,20,000	28,000
Claims Received	-	1,10,000
Claims Receivable on 01-04-2024	-	12,000
Claims Receivable on 31-03-2025	-	15,000
III. Commission		
On Insurance Accepted	1,10,000	18,000
On Insurance Ceded	-	20,000
IV. Other Expenses and Incomes		
Salaries		2,10,000
Legal Expenses(incl. ₹ 5,000 for claim settlement)		75,000
Printing and Stationery		20,000
Bad Debts		5,000
Indian Income Tax Paid		80,000
Double Income Tax Refund		12,000
Interest and Rent Received (Net)		3,30,000
Profit on Sale of Investments		3,00,000
Additional Information: As of 01-04-2024, the balance of the fund was ₹20,00,000. An additional reserve is required at 6% of the net premium.		

Q 4	Answer the following																																																										
	From the following Trial Balance of Pune Consumer Co-operative Society Ltd.	15 marks																																																									
	Trial Balance as on 31-3-2025																																																										
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	<p>Adjustments:</p> <ol style="list-style-type: none"> The closing stock of consumer goods was valued at ₹6,00,000. Salaries outstanding amounted to ₹20,000. Rent outstanding amounted to ₹5,000. Salaries paid in advance were ₹10,000. Furniture is to be depreciated at a rate of 10% per annum. Interest accrued on investments amounted to ₹8,000. 25% of the net profit should be transferred to the Reserve Fund. An amount of ₹500 is to be transferred to the Education Fund. <p>You are requested to prepare the Trading Account, Profit and Loss Account, Balance Sheet, and Memorandum Appropriation Account as on 31st March, 2025</p>																																		
Q 5	Answer the following																																		
A	<p>Zenith Insurance Company's Motor Insurance Division Calculate the amount of claim for the year ended 31st March, 2025.</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Direct Business (₹)</th> <th>Re-Insurance (₹)</th> </tr> </thead> <tbody> <tr> <td>Claims paid during the year</td> <td>27,00,000</td> <td>3,00,000</td> </tr> <tr> <td>Claims Payable:</td> <td></td> <td></td> </tr> <tr> <td>On 1st April, 2024</td> <td>6,50,000</td> <td>50,000</td> </tr> <tr> <td>On 31st March, 2025</td> <td>7,80,000</td> <td>55,000</td> </tr> <tr> <td>Claims Ceded</td> <td>-</td> <td>1,20,000</td> </tr> <tr> <td>Receivable on 1st April, 2024</td> <td></td> <td>70,000</td> </tr> <tr> <td>Receivable on 31st March, 2025</td> <td></td> <td>85,000</td> </tr> <tr> <td>Management Expenses (Including ₹ 18,000 Survey fees and ₹ 12,000 legal expenses for settlement of claims)</td> <td>3,60,000</td> <td>-</td> </tr> </tbody> </table>	Particulars	Direct Business (₹)	Re-Insurance (₹)	Claims paid during the year	27,00,000	3,00,000	Claims Payable:			On 1st April, 2024	6,50,000	50,000	On 31st March, 2025	7,80,000	55,000	Claims Ceded	-	1,20,000	Receivable on 1st April, 2024		70,000	Receivable on 31st March, 2025		85,000	Management Expenses (Including ₹ 18,000 Survey fees and ₹ 12,000 legal expenses for settlement of claims)	3,60,000	-	8 marks						
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B	<p>The following balances appeared in the books of the Bangalore Branch of London Associates on 31st December, 2025: Trial Balance (as on 31-12-2025)</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Debit (₹)</th> <th>Credit (₹)</th> </tr> </thead> <tbody> <tr> <td>Opening Stock</td> <td>35,000</td> <td>-</td> </tr> <tr> <td>Purchases</td> <td>2,40,006</td> <td>-</td> </tr> <tr> <td>Sales</td> <td>-</td> <td>3,40,476</td> </tr> <tr> <td>Debtors</td> <td>1,12,035</td> <td>-</td> </tr> <tr> <td>Creditors</td> <td>-</td> <td>90,510</td> </tr> <tr> <td>Bills Receivable</td> <td>26,460</td> <td>-</td> </tr> <tr> <td>Bills Payable</td> <td>-</td> <td>28,245</td> </tr> <tr> <td>Wages and Salaries</td> <td>13,770</td> <td>-</td> </tr> <tr> <td>Rent, Rates & Taxes</td> <td>10,506</td> <td>-</td> </tr> <tr> <td>Miscellaneous Expenses</td> <td>4,896</td> <td>-</td> </tr> </tbody> </table>	Particulars	Debit (₹)	Credit (₹)	Opening Stock	35,000	-	Purchases	2,40,006	-	Sales	-	3,40,476	Debtors	1,12,035	-	Creditors	-	90,510	Bills Receivable	26,460	-	Bills Payable	-	28,245	Wages and Salaries	13,770	-	Rent, Rates & Taxes	10,506	-	Miscellaneous Expenses	4,896	-	7 marks
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	Furniture	18,500	-	
	Cash at Bank	92,300	-	
	Head Office Account	-	94,242	
	Total	5,53,473	5,53,473	
	Adjustments:			
	<ol style="list-style-type: none"> 1. Closing stock on 31st December, 2025 was ₹64,800. 2. Bangalore Branch Account in the books of Head Office showed a debit balance of ₹2,200. 3. Furniture was purchased out of a remittance of ₹250 received from Head Office. 4. The average exchange rates were: <ul style="list-style-type: none"> • on 1st January, 2025 - ₹ 100 per £ • on 31st December, 2025 - ₹ 105 per £ 5. The average rate of exchange for the year 2025 may be taken at ₹102 per £. 			
	You are required to convert the branch Trial Balance in UK £.			
Q 6	Answer the following			
A	Write a short note on Non-Performing Assets (NPA) and their classification.			5 marks
B	Define Monetary and Non-Monetary items under AS-11 with examples.			5 marks
C	Describe the calculation of net profits as per Rule 49A of the MCS Rules, 1961.			5 marks

Regular Exam

M.Com. (Advanced Accountancy) Semester – I
Subject: Advanced Trends in Accountancy

Date: 29/11/25

Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

1. This question paper contains _____ 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
A	You are asked to account for the following transaction by using tally. a) Purchased goods on credit from C vide his bill no 01/30/10/2025 Rs.50,000. b) Paid Salary Rs. 2,000	
Q 2	Answer the following	
A	Explain the silent features of Tally	5 marks
B	How will you create different ledgers in Tally	5 marks
Q 3	Answer the following	
A	Explain the Key F11 with key features	5 marks
B	Explain the Primary groups of Tally	5 marks
Q 4	Answer the following	
A	Voucher for bad debts written off Rs 350 <i>create</i>	5 marks
B	How to create a company in Tally	5 marks

Regular Exam

M.Com. (Business Management) Semester – I

Subject: Business Ethics

Duration: 1 hour

Date: 29/11/2025

Marks: 30 marks

Instructions for the candidate:

1. This question paper contains 0 | 0 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
A	<p>PureFlow Beverages Ltd., a bottled water brand, has been accused of depleting groundwater in rural areas. In response, the company collaborated with a local NGO to develop rainwater harvesting systems and educate communities on water conservation. While the project has shown initial success, critics argue that the company's production practices still harm the environment.</p> <ol style="list-style-type: none">1. What further steps can PureFlow Beverages Ltd. take to ensure that its CSR activities effectively address the environmental issues caused by its operations?2. How does partnering with NGOs help companies maintain transparency and accountability in their CSR efforts?	
Q 2	Answer the following	
A	Explain briefly the types of business ethics.	5 marks
B	Discuss the Utilitarianism theory of Bentham and Hill.	5 marks
Q 3	Answer the following	
A	Write a note on Ethics of Principle.	5 marks
B	What is corporate Philanthropy? Explain its types.	5 marks
Q 4	Answer the following	
A	Describe in brief the effects of climate change	5 marks
B	Write a note on employees rights	5 marks

Regular Exam

M.Com. (Banking & Finance) Semester – I
Subject: Commercial Bank Management

Date: 29/11/2025

Duration: 1 hour

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
A	What is Bank Management? State the reasons for increasing importance of Bank Management.	
Q 2	Answer the following	
A	Write short note on Banking Ombudsman scheme in India.	5 marks
B	What are the different strategies for expanding customer base in banking.	5 marks
Q 3	Answer the following	
A	What do you mean by outsourcing? Explain various non core services outsource by banks.	5 marks
B	Write a short note of fintech with its role in modern banking.	5 marks
Q 4	Answer the following	
A	Discuss RBI guidelines for microcredit.	5 marks
B	Examine National Rural Livelihood Mission.	5 marks

Regular Exam

M.Com. (Business Management) Semester – I

Subject: Consumer Behaviour

Date: 26/11/25

Duration: 2 hours

Marks: 60 marks

Instructions for the candidate:

1. This question paper contains 2 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks
	<p>During the festive season of Diwali, Aarav noticed that most people in his neighbourhood were purchasing smart TVs as part of the “Upgrade India” campaign. Influenced by advertisements showing families celebrating together and by his relatives’ recommendations, Aarav decided to replace his old TV too. His decision was not purely based on product features but on the cultural belief of buying something new during festivals and the social pressure to keep up with others.</p> <p>Questions:</p> <p>a) Identify two external factors that influenced Aarav’s buying decision and elaborate on the same.</p> <p>b) How did culture and social influence shape Aarav’s consumer behaviour?</p> <p>c) If you were a marketer, how would you use festive marketing to attract similar consumers?</p>	
Q 2	Answer the following	
A	What is consumer behaviour? Explain the importance of consumer behaviour.	8 marks
B	Explain various ways to create customers emotional connection.	7 marks
Q 3	Answer the following	
A	Explain the factors affecting consumer behaviour.	8 marks
B	Elaborate the elements of social psychology	7 marks
Q 4	Answer the following	
A	What is brand loyalty explain factors influencing brand loyalty	8 marks

B	Elaborate the classical conditioning theory	7 marks
Q 5	Answer the following	
A	Explain The impact of Internet on consumer behaviour	8 marks
B	Elaborate the consumer's right Listed under the Consumer Protection Act 1986.	7 marks
Q 6	Short Notes	
A	Consumer guidance Society of India (CGSI)	5 marks
B	Lifespan development	5 marks
C	Consumer psychology	5 marks

M.Com. (Advanced Accountancy) Semester – I

Subject: Cost and Management Accounting

Date: 26/11/25

Duration: 2 hours

Marks: 60 marks

Regular Exam

Instructions for the candidate:

1. This question paper contains 4 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following: -	15 marks																								
A	<p>Following information has been available from the cost records of Dilshan Company, trading in spare parts.</p> <table><thead><tr><th>Particulars</th><th>Per Units</th></tr></thead><tbody><tr><td colspan="2"><u>Direct Material</u></td></tr><tr><td>X</td><td>Rs 7</td></tr><tr><td>Y</td><td>Rs 5</td></tr><tr><td colspan="2"><u>Direct Wages</u></td></tr><tr><td>X</td><td>24 hours at the rate of 50 paise per hour</td></tr><tr><td>Y</td><td>16 hours at the rate of 50 paise per hour</td></tr><tr><td>Variable Overheads</td><td>80% of wages</td></tr><tr><td>Fixed Overheads</td><td>Rs 850</td></tr><tr><td colspan="2"><u>Selling Price</u></td></tr><tr><td>X</td><td>Rs 30</td></tr><tr><td>Y</td><td>Rs 25</td></tr></tbody></table> <p>The Directors want to be acquainted with the desirability of adopting any one of the following alternative sales mix in the budget for the next period:</p> <ol style="list-style-type: none">a) 200 units of X & 300 units of Yb) 500 units of Y onlyc) 250 units of X & 450 units of Y <p>State which of the alternatives you would recommend to the management.</p>	Particulars	Per Units	<u>Direct Material</u>		X	Rs 7	Y	Rs 5	<u>Direct Wages</u>		X	24 hours at the rate of 50 paise per hour	Y	16 hours at the rate of 50 paise per hour	Variable Overheads	80% of wages	Fixed Overheads	Rs 850	<u>Selling Price</u>		X	Rs 30	Y	Rs 25	
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Variable Overheads	80% of wages																									
Fixed Overheads	Rs 850																									
<u>Selling Price</u>																										
X	Rs 30																									
Y	Rs 25																									
Q 2	Answer the following: -	15 marks																								
	<p>The following details are available from the records of Orbit Ltd., engaged in manufacturing Article 'P' for the month ended March 2025.</p> <p>Standard Labour Hours and Rates per hour for 1,000 articles 'T':</p>																									

Workers	Hours	Rate per Hour
Skilled Labour	500	₹ 40
Semi-Skilled Labour	400	₹ 16
Unskilled Labour	800	₹ 24

The actual production was 7,500 articles 'T', for which the actual hours worked and rates per hour are given:

Actual Labour Data:

Workers	Hours	Rate per Hour
Skilled Labour	3,900	₹ 44
Semi-Skilled Labour	3,225	₹ 18
Unskilled Labour	6,900	₹ 22

You are required to calculate:

- Labour Efficiency Variance
- Labour Mix Variance
- Labour Yield Variance

Q 3 Answer the following: -

15 marks

Galaxy Transport Services, a transport company, operates a fleet of five buses between two cities 60 km apart. Each bus has a seating capacity of 45 passengers. The following data is available for the month of May 2025:

Particulars	Amount (₹)
Wages of Drivers, Conductors, etc.	4,200
Salaries of Office Staff	1,800
Fuel & Lubricants	12,750
Repairs & Maintenance	1,450
Taxes & Insurance	2,900
Depreciation	4,600
Interest & Other Charges	3,300

The buses operated with 85% passenger occupancy. All buses ran every day of the month, and each bus completed one round trip per day.

	You are required to compute the cost per passenger-kilometer.																															
Q 4	Answer the following: -	15 marks																														
	<p>Prepare a Cash Budget for the Two Months Ending 31st August, 2025 from the following information:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Sales (₹)</th> <th>Materials (₹)</th> <th>Wages (₹)</th> <th>Overheads (₹)</th> </tr> </thead> <tbody> <tr> <td>April</td> <td>180,000</td> <td>110,000</td> <td>38,000</td> <td>20,000</td> </tr> <tr> <td>May</td> <td>190,000</td> <td>120,000</td> <td>40,000</td> <td>22,000</td> </tr> <tr> <td>June</td> <td>210,000</td> <td>130,000</td> <td>42,000</td> <td>24,000</td> </tr> <tr> <td>July</td> <td>220,000</td> <td>140,000</td> <td>43,000</td> <td>26,000</td> </tr> <tr> <td>August</td> <td>240,000</td> <td>150,000</td> <td>45,000</td> <td>28,000</td> </tr> </tbody> </table> <p>Additional Information:</p> <ol style="list-style-type: none"> Credit Policy (Sales/Debtors) <ul style="list-style-type: none"> 20% of sales are for cash. Of the credit sales: <ul style="list-style-type: none"> 60% collected next month 40% collected in the following month Creditors <ul style="list-style-type: none"> Materials: 1 month credit Wages are paid entirely in the current month Overheads: 1 month credit Cash balance on 1st July: ₹75,000 Additional Transactions <ol style="list-style-type: none"> Interest on bank loan ₹18,000 is payable in August. An advance against a contract amounting to ₹50,000 will be received in August. A quarterly dividend of ₹24,000 will be paid on 15th August. <p>Prepare a Cash Budget for the two months: July and August 2025.</p>	Month	Sales (₹)	Materials (₹)	Wages (₹)	Overheads (₹)	April	180,000	110,000	38,000	20,000	May	190,000	120,000	40,000	22,000	June	210,000	130,000	42,000	24,000	July	220,000	140,000	43,000	26,000	August	240,000	150,000	45,000	28,000	
Month	Sales (₹)	Materials (₹)	Wages (₹)	Overheads (₹)																												
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August	240,000	150,000	45,000	28,000																												
Q 5	Answer the following: -	15 marks																														
	<p>XYZ Ltd. and LMN Ltd. are manufacturing the same product. The Profit & Loss details are as under:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>XYZ Ltd. (₹)</th> <th>LMN Ltd. (₹)</th> </tr> </thead> </table>	Particulars	XYZ Ltd. (₹)	LMN Ltd. (₹)																												
Particulars	XYZ Ltd. (₹)	LMN Ltd. (₹)																														

	Sales	12,00,000	12,00,000	
	Less: Variable Cost	5,00,000	7,20,000	
	Contribution	7,00,000	4,80,000	
	Less: Fixed Cost	4,00,000	1,50,000	
	Profit	3,00,000	3,30,000	
	You are required to:			
	1. Calculate Contribution/Sales ratio for each company.			
	2. Calculate Break-Even Point (BEP) for each company.			
	3. Calculate Profits of each company if sales increase by 25%.			
	4. Calculate Profits of each company if sales decrease by 15%.			
	5. Comment on the profitability and risk of both companies.			
Q 6	Short notes: (5 marks each)			
A	Characteristics of Operating Costing			5 marks
B	Absorption V/s Marginal Costing			5 marks
C	Labour Yield Variance			5 marks

Regular Exam

M.Com. (Banking & Finance) Semester – I

Subject: Cost and Management Accounting

Date: 28/11/2025

Duration: 2 hours

Marks: 60 marks

Instructions for the candidate:

1. This question paper contains 3 pages
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.
6. Use of simple calculator is allowed.

Q.1 Answer the following question

(15 marks)

Prepare a Cash Budget of Shanti Industries Ltd. from March, 2024 to August, 2024.

Month	Sales (₹)	Selling Expenses (₹)	Purchases (₹)	Wages (₹)	Factory Expenses (₹)	Administrative Expenses (₹)
January	1,70,000	7,000	80,000	15,000	10,000	5,000
February	1,60,000	7,500	84,000	16,000	11,000	5,500
March	1,82,000	6,500	83,000	16,800	8,000	4,500
April	1,55,000	6,800	83,000	12,000	10,500	4,750
May	1,65,000	7,400	76,000	18,000	12,000	5,400
June	2,00,000	7,000	68,000	16,000	9,600	5,700
July	1,80,000	6,000	70,000	17,000	8,000	5,000
August	2,20,000	5,500	58,000	16,500	9,600	5,500

Other Information:

1. Opening cash balance on 1st March, 2024 ₹ 20,000.
2. Period of credit allowed to customers and by suppliers – One month.
3. Lag in the payment of Factory expenses, administrative expenses, Selling expenses and Wages – One month.
4. Machinery purchased for ₹ 30,000 in March payable on delivery.
5. Building purchased in April for ₹ 1,50,000 payable in two equal instalments in May and July.
6. 5% commission on sales payable two months after sales.
7. Delay in the payment of wages – One month.

Q.2 Answer the following question**(15 marks)**

From the following Income Statement of Lion Ltd. Prepare statement of Comparative Analysis in vertical Form

Particulars	2016	2017	Particulars	2016	2017
To opening stock	2,25,000	3,00,000	By Sales	45,00,000	60,00,000
To Purchase	22,50,000	32,10,000	By Closing Stock	3,00,000	3,60,000
To Int on Debentures	1,50,000	1,50,000	By dividend	12,000	39,000
To Furniture Dep	15,000	15,000	By Profit on sale of Machinery	24,000	
To Machinery Dep	36,000	30,000			
To Administrative Exp	2,94,000	4,41,000			
To Selling Exp	4,56,000	7,53,000			
To carriage outward	75,000	3,15,000			
To Loss by Fire	-	15,000			
To wages	1,95,000	3,00,000			
To provision for Tax	5,70,000	4,35,000			
To Net Profit	5,70,000	4,35,000			
	48,36,000	63,99,000		48,36,000	63,99,000

Q.3 Answer the following question**(15 marks)**

From the following estimates and information relating to Dove Products Private Limited. Calculate working capital requirement for the year 24-25

	Cost Element per unit
Raw Material	5
Wages	3
Overheads	2
Selling price	12

Estimated yearly Production and Sales = 60,000 units.

- 1) The company extends two-month credit to debtors
- 2) The company maintains one month stock of raw material
- 3) The company maintains one month stock of finished goods
- 4) The processing period is one month
- 5) The company is allowed two-month credit by suppliers
- 6) Wages and overheads one month in arrears
- 7) Cash balance is expected to be Rs 25000
- 8) During the production process wages and overheads accrue evenly
- 9) 20% of the customer pay one month is advance
- 10) Debtors to be calculated on cost basis

Prepare Statement of Working Capital

Q.4 Answer the following question**(15 marks)**

Sun Ltd and Moon Ltd are manufacturing the same product. The profit and loss details are as under:

Particulars	Sun Ltd	Moon Ltd
Sales	10,00,000	10,00,000
Less variable cost	4,00,000	6,00,000
	6,00,000	4,00,000
Less fixed cost	3,00,000	1,00,000
profit	3,00,000	3,00,000

You are required to:

- 1) Calculate p/v ratio for each company
 - 2) Calculate BEP for each company
 - 3) Profit of each company if sales increase by 20%
 - 4) Profits of each company if sales decrease by 20%
- Comment on the profitability of both companies

Q.5 Answer the following question**(15 marks)**

Prepare Common size statement from the following details:

Balance Sheet as on 31st March 2025

liabilities	Amt	Assets	Amt
Equity share capital	300000	Fixed assets	400000
9% preference share capital	200000	Investments	150000
General reserve	20000	Stock	25000
Profit and loss account	50000	Debtors	75000
10% debentures	100000	Bills receivable	30000
Creditors	20000	Cash	15000
Bills payable	7000	Preliminary exp	5000
Outstanding expenses	3000		
	700000		700000

Q.6 Answer the following question**(15 marks)**

- 1) Difference between comparative analysis and common size statement
- 2) Operating cycle
- 3) Maximum permissible banking finance

Regular Exam

M.Com. (Banking & Finance) Semester – I

Subject: Debit Market

Duration: 2 hours

Marks: 60 marks

Date: 27/11/2025

Instructions for the candidate:

1. This question paper contains 2 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks
A	A bond of Rs. 1000 bearing interest rate of 12% is redeemable at par in 10 years find the value of the bond if <ol style="list-style-type: none">a. Required rate of return is 12%b. Required rate of return is 12% and maturity is 8 yearsc. Required rate of return is 12% and redeemable after 10 years at Rs. 950	
Q 2	Answer the following	
A	Discuss the various types of Debt Markets instruments.	8 marks
B	Explain the modifying Coupons in floating rate bonds.	7 marks
Q 3	Answer the following	
A	Discuss the reasons for the reforms in the government securities market.	8 marks
B	Explain in details Liquidity Adjustment Facility.	7 marks
Q 4	Answer the following	
A	What are the obligations of Primary Dealers?	8 marks
B	Explain the role of Primary Dealers in Primary issue Debt Market.	7 marks
Q 5	Answer the following	
A	Explain the process of Credit Rating in details.	8 marks
B	Explain the steps taken by RBI to develop the bond market in India.	7 marks
Q 6	Answer the following	
A	Sovereign Bond	5 marks
B	Callable Bonds	5 marks
C	Interest Rate Risk	5 marks

Regular Exam

M.Com. (Advanced Accountancy) Semester – I
Subject: Direct and Indirect Tax

Date: 28/11/2025

Duration: 2 hours

Marks: 60 marks

Instructions for the candidate:

1. This question paper contains 4 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks																												
A	<p style="text-align: center;">Income and Expenditure Account of Engineers & Co. For the year ending 31st March ,2025</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 35%;">Particulars</th> <th style="width: 15%;">Rs.</th> <th style="width: 35%;">Particulars</th> <th style="width: 15%;">Rs.</th> </tr> </thead> <tbody> <tr> <td>To Expenses</td> <td style="text-align: right;">3,00,000</td> <td>By Gross profit</td> <td style="text-align: right;">7,60,000</td> </tr> <tr> <td>To Depreciation</td> <td style="text-align: right;">40,000</td> <td>By Other fees</td> <td style="text-align: right;">1,80,000</td> </tr> <tr> <td>To Remuneration to Partners</td> <td style="text-align: right;">3,00,000</td> <td></td> <td></td> </tr> <tr> <td>To Interest on Capital to Partners @20%</td> <td style="text-align: right;">40,000</td> <td></td> <td></td> </tr> <tr> <td>To Net profit</td> <td style="text-align: right;">2,60,000</td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">9,40,000</td> <td></td> <td style="text-align: right;">9,40,000</td> </tr> </tbody> </table> <p>Other Information:</p> <ol style="list-style-type: none"> 1. Expenses include ₹36,000 and ₹24,000 paid in cash as brokerage to a single on a single day. 2. Depreciation as per Income Tax Act is ₹80,000. <p>Compute the total Income of the firm.</p>	Particulars	Rs.	Particulars	Rs.	To Expenses	3,00,000	By Gross profit	7,60,000	To Depreciation	40,000	By Other fees	1,80,000	To Remuneration to Partners	3,00,000			To Interest on Capital to Partners @20%	40,000			To Net profit	2,60,000			Total	9,40,000		9,40,000	
Particulars	Rs.	Particulars	Rs.																											
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To Net profit	2,60,000																													
Total	9,40,000		9,40,000																											
Q 2	Answer the following																													
A	<p>Mr. Anthony Martial is the owner of "Burger restaurant". He provides you the following information for the year ended 31st March 2025.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 35%;">Particulars</th> <th style="width: 15%;">Rs.</th> <th style="width: 35%;">Particulars</th> <th style="width: 15%;">Rs.</th> </tr> </thead> <tbody> <tr> <td>To Office Salaries</td> <td style="text-align: right;">1,37,500</td> <td>By Gross profit</td> <td style="text-align: right;">6,30,000</td> </tr> <tr> <td>To Travelling expense</td> <td style="text-align: right;">7,500</td> <td>By Savings bank Interest</td> <td style="text-align: right;">6,250</td> </tr> <tr> <td>To Advertisement</td> <td style="text-align: right;">17,750</td> <td>By LIC maturity proceeds</td> <td style="text-align: right;">1,50,000</td> </tr> </tbody> </table>	Particulars	Rs.	Particulars	Rs.	To Office Salaries	1,37,500	By Gross profit	6,30,000	To Travelling expense	7,500	By Savings bank Interest	6,250	To Advertisement	17,750	By LIC maturity proceeds	1,50,000	15 marks												
Particulars	Rs.	Particulars	Rs.																											
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To Advertisement	17,750	By LIC maturity proceeds	1,50,000																											

To Interest on Capital	9,000	By LIC monthly Annuity	10,500
To Depreciation	8,750	By Bank FD Interest	13,500
To Bad debts	6,250		
To Miscellaneous	20,000		
To Net Profit	6,03,500		
Total	8,10,250		8,10,250

Other information:

1. Depreciation allowed as per Income tax rules ₹10,500
2. Advertisement expenses includes ₹12,750 spent for the advertisement in souvenir of a political party.
3. ₹5,000 paid as penalty imposed by Income-tax Officer, has been wrongly included in salaries
4. Miscellaneous expense include expense of ₹4,750 paid in cash for purchase of stationery and is ₹5,000 paid towards life insurance premium for wife.
5. During the year, he had invested in Public Provident Fund Account ₹75,000.

Compute the taxable income of Mr. Anthony Martial for the assessment year 2025-26.

Q 3 Answer the following

A

Mr. Baseer works in a Company. He gives you the following information for the year ended 31st March 2025.

15 marks

Particulars	₹
1. Basic Salary	25,000 p.m
2. Dearness Allowance	7,500 p.m
3. Arrears of Salary (Not taxed earlier)	15,000
4. Bonus Received	20,000
5. Conveyance Allowance Received (Amount spent ₹ 7,500)	11,000
6. House Rent Allowance [Exempt u/s 10(13A) ₹25,000]	60,000
7. Entertainment Allowance Received	500 p.m
8. Perquisite Value of Gas, Water and Electricity	5,500 p.a
9. Profession Tax Deducted from Salary	1,250 p.a

Other Information:

	10. Interest on Term Deposits with Companies	6,000																						
	11. Dividend Received from Foreign Company	5,000																						
	12. Interest on Saving Bank Account with State Bank of India	7,500																						
	13. Royalty Received	10,000																						
	14. Director's Sitting Fees Received	12,500																						
	15. Interest Received on PPF A/c	9,000																						
	16. He paid Medical Insurance Premium by cheque for self	11,250																						
	Compute his Taxable Income for the Assessment Year 2025-26 under Optional Tax Regime (OTR)																							
Q 4	Answer the following																							
A	<p>Mr. Manan acquired residential property on 1-3-1992 for ₹1,00,000. Additional information pertaining to property was as follows:</p> <ol style="list-style-type: none"> 1. Fair market value as on 1-4-2001 was ₹ 1,20,000. 2. Cost of Improvement made by him <table border="1"> <thead> <tr> <th>Financial year</th> <th>₹</th> </tr> </thead> <tbody> <tr> <td>1994-95</td> <td>25,000</td> </tr> <tr> <td>2006-07</td> <td>60,000</td> </tr> <tr> <td>2015-16</td> <td>2,00,000</td> </tr> <tr> <td>2016-17</td> <td>1,90,000</td> </tr> </tbody> </table> <ol style="list-style-type: none"> 3. He sold residential property on 15-8-2024 for ₹ 90,00,000. 4. He acquired new residential house for ₹29,00,000 on 19-3-2025. 5. He also invested ₹30,00,000 in Rural Electrification Corporation (NHAI) Bonds on 10-9-2024. 6. Expenses on transfer amounted to ₹ 37,500. <p>Compute Taxable Long Term Capital Gain for Assessment Year 2025-26.</p> <p>Relevant Cost Inflation Indices (CII) are as follows:</p> <table border="1"> <thead> <tr> <th>Financial year</th> <th>CII</th> </tr> </thead> <tbody> <tr> <td>2001-02</td> <td>100</td> </tr> <tr> <td>2006-07</td> <td>122</td> </tr> <tr> <td>2015-16</td> <td>254</td> </tr> <tr> <td>2016-17</td> <td>264</td> </tr> <tr> <td>2024-25</td> <td>363</td> </tr> </tbody> </table>	Financial year	₹	1994-95	25,000	2006-07	60,000	2015-16	2,00,000	2016-17	1,90,000	Financial year	CII	2001-02	100	2006-07	122	2015-16	254	2016-17	264	2024-25	363	15 marks
Financial year	₹																							
1994-95	25,000																							
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2015-16	2,00,000																							
2016-17	1,90,000																							
Financial year	CII																							
2001-02	100																							
2006-07	122																							
2015-16	254																							
2016-17	264																							
2024-25	363																							
Q 5	Answer the following																							
A	<p>Mr. Pasha has earned the following incomes during the financial year ended on 31st March, 2024. Compute his Gross Total Income for the Assessment Year 2024-25 assuming that he is :</p>	8 marks																						

	(a) Resident and Ordinary Resident (b) Resident but not Ordinarily Resident	
	Particulars	Rs.
	1. Rent from a property in Andheri received in USA	80,000
	2. Income from a business in Russia, controlled from Virar	90,000
	3. Income from a business in Mumbai, controlled from USA	50,000
	4. Rent from a property in London received there but later remitted to India	60,000
	5. Interest from deposits with Indian Bank in Kerela	70,000
	6. Income received in USA for services rendered in India	2,60,000
	7. Income from agriculture in Japan	40,000
	8. Income from agriculture in Nallasopara	3,00,000
B	Mrs. Neelam is a professor of law in X.Y.Z. college. The particulars of her income for the year ending 31-3-2025 are as follows:- 1. Salary-₹64,000. 2. Royalty from books - ₹50,000. Expenses on typing etc. were ₹4,000. 3. Honorarium received from a management Institute as a visiting lecturer - ₹6,000. Conveyance for visiting the Institute - ₹400. 4. Examinership fees from the University of Mumbai - ₹ 2,000. 5. Family pension of ₹84,000 on death of her husband from his employer. 6. She received the 'Dronacharya' Award of ₹20,000 for the 'Best Teacher of the Year' from the State Government. Compute Gross Taxable Income of Mrs. Neelam for the assessment year 2025-26.	7 marks
Q 6	Answer the following	
A	House rental allowance	5 marks
B	Remuneration to Partners	5 marks
C	Person	5 marks

Regular Exam

M.Com. (Business Management) Semester – I

Subject: E-COMMERCE

Duration: 2 hours

Marks: 60 marks

Date: 28/11/25

Instructions for the candidate:

1. This question paper contains 2 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks
A	<p>ShopEasy is a small online retail startup that began in 2023 by selling mobile accessories directly to customers through its website. Initially, it followed the B2C business model, where ShopEasy purchased products from wholesalers and sold them online.</p> <p>As the business grew, customers started requesting more product categories like clothing, home décor, and beauty products. ShopEasy realized that expanding in the B2C model would require high investment in inventory, storage, and logistics. To solve this problem, the company considered shifting to a Marketplace Model, where third-party sellers could list their products, allowing ShopEasy to earn commissions without holding stock.</p> <p>Later, the founders explored a Hybrid Model continuing B2C for fast-selling items while allowing external sellers for other categories. This would reduce costs, expand product variety and help ShopEasy compete with bigger e-commerce platforms.</p> <p>Answer the following questions: -</p>	<p>5 marks</p>

	1) Analyse how the B2C model initially helped ShopEasy and why it later became a limitation for the company. 2) Discuss the operational and financial advantages ShopEasy may gain by shifting to a Marketplace or Hybrid Model. 3) Explain how customer expectations can influence the choice of an e-commerce business model for companies like ShopEasy.	5 marks 5 marks 5 marks
Q 2	Answer the following	
A	Explain the challenges of E-Commerce in the businesses.	8 marks
B	Describe the stages of ESLC Model.	7 marks
Q 3	Answer the following	
A	Elaborate the various reasons for building own website.	8 marks
B	What are the related new technologies used in E-Commerce?	7 marks
Q 4	Answer the following	
A	Explain the role of social media in E-Marketing.	8 marks
B	What are the principles of E-Payment.	7 marks
Q 5	Answer the following	
A	State the consequences and prevention strategies of Cyber Crime.	8 marks
B	Explain the Client Server Network Security.	7 marks
Q 6	Answer the following	
A	Pros of Electronic Data Interchange (EDI)	5 marks
B	Types of Web Advertisements	5 marks
C	Encryption	5 marks

M.Com. (Banking & Finance) Semester – I

Subject: Financial Services

Date: 28/11/2025

Duration: 2 hours

Marks: 60 marks

Regular Exam

Instructions for the candidate:

1. This question paper contains 2 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks
A	What is financial service? Explain various types of financial products in detail.	
Q 2	Answer the following	
A	What is Fund-based services? Explain It's Types.	8 marks
B	Explain significance of Financial Services.	7 marks
Q 3	Answer the following	
A	Elaborate the promotional strategies of financial services.	8 marks
B	Explain classification of Portfolio Management Strategies.	7 marks
Q 4	Answer the following	
A	What is Unit Trust of India? Explain its objectives.	8 marks
B	Explain the role of merchant banker in Issue management process.	7 marks
Q 5	Answer the following	
A	Explain roles of the Reserve Bank of India (RBI) in regulating financial services in India.	8 marks
B	Discuss the role of Portfolio Managers.	7 marks
Q 6	Answer the following	
A	Cash Reserve Ratio (CRR).	5 marks
B	Marketing Mix.	5 marks
C	Fee-based financial services.	5 marks

Regular Exam

M.Com. (Business Management) Semester – I
Subject: Human Resource Management

Date: 27/11/2025

Duration: 2 hours

Marks: 60 marks

Instructions for the candidate:

1. This question paper contains 2 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks
A	<p>ABC Manufacturing Company, a leading producer of automotive parts, is facing a major industrial dispute between the management and the workers' union. The dispute began when the management announced a 10% salary hike, which was rejected by the union, demanding a 20% hike instead. The workers have gone on strike, halting production and causing significant losses to the company. The company has been in operation for 15 years. The company has 500 employees with 80 % workers belonging to workers' Union.</p> <p>1. What steps should the management take to resolve dispute and resume production? 2. Discuss the role of HR department in resolving industrial dispute. 3. Evaluate the impact of industrial dispute on the company's productivity and employee morale.</p>	
Q 2	Answer the following	
A	Explain the changing role of HR manager.	8 marks
B	What are the components of Job Analysis?	7 marks
Q 3	Answer the following	
A	What are the steps in training program?	8 marks
B	Explain any 4 methods of performance appraisal?	7 marks
Q 4	Answer the following	
A	What are the effects of stress?	8 marks
B	Bring out the main features of POSH Act, 2013.	7 marks

Q 5	Answer the following	
A	Explain the importance of Talent Management.	8 marks
B	Explain the relation between HR and Business Environment.	7 marks
Q 6	Answer the following	
A	What are the different types of Employment tests?	5 marks
B	Write a note on VUCA environment.	5 marks
C	What are the steps in career development program?	5 marks

13 marks	Answer the following ABC Manufacturing Company is facing a leadership crisis between the management and the workers union. The dispute began when the management announced a 10% salary hike which was rejected by the union, demanding a 20% hike instead. The workers have gone on strike, halting production and causing significant losses to the company. The company has been in operation for 15 years. The company has 500 employees with 10% workers belonging to workers' union. 1. What steps should the management take to resolve dispute and resume production? 2. Discuss the role of HR department in resolving industrial dispute.	Q 1
5 marks	Answer the following Explain the changing role of HR manager.	Q 2
5 marks	What are the components of Job Analysis?	A
		B
8 marks	Answer the following What are the steps in training program?	Q 3
5 marks	Explain any 4 methods of performance appraisal.	A
		B
5 marks	Answer the following What are the effects of stress?	Q 4
7 marks	What are the main features of ERM 2013?	A
		B

Regular Exam

M.Com. (Advanced Accountancy) Semester – I

Subject: Introduction to IND AS

Date: 26/11/2025

Duration: 2 hours

Marks: 60 marks

Instructions for the candidate:

1. This question paper contains 2 pages
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.
6. Use of simple calculator is allowed.

Q 1	Answer the following.	15 marks																																																												
A	<p>Following are summarized balance sheet of Sujay Ltd as on 31st December 2024 and 2023.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 20%;">Liabilities</th> <th style="width: 10%;">2024 (Rs.)</th> <th style="width: 10%;">2023 (Rs)</th> <th style="width: 20%;">Assets</th> <th style="width: 10%;">2024 (Rs.)</th> <th style="width: 10%;">2023 (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Share capital</td> <td style="text-align: right;">2,50,000</td> <td style="text-align: right;">2,50,000</td> <td>Premises</td> <td style="text-align: right;">2,37,500</td> <td style="text-align: right;">2,50,000</td> </tr> <tr> <td>General reserve</td> <td style="text-align: right;">75,000</td> <td style="text-align: right;">62,500</td> <td>Machinery</td> <td style="text-align: right;">2,11,250</td> <td style="text-align: right;">1,87,500</td> </tr> <tr> <td>Profit & loss A/c</td> <td style="text-align: right;">38,250</td> <td style="text-align: right;">38,125</td> <td>Equipment</td> <td style="text-align: right;">20,250</td> <td style="text-align: right;">22,500</td> </tr> <tr> <td>Term Loan from ICICI</td> <td style="text-align: right;">77,500</td> <td style="text-align: right;">87,500</td> <td>Stock</td> <td style="text-align: right;">37,000</td> <td style="text-align: right;">50,000</td> </tr> <tr> <td>Sundry Creditors</td> <td style="text-align: right;">115625</td> <td style="text-align: right;">137500</td> <td>Sundry Debtors</td> <td style="text-align: right;">80,000</td> <td style="text-align: right;">1,00,000</td> </tr> <tr> <td>Provision for taxation</td> <td style="text-align: right;">38125</td> <td style="text-align: right;">42125</td> <td>Cash</td> <td style="text-align: right;">3500</td> <td style="text-align: right;">1500</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Bank</td> <td style="text-align: right;">5,000</td> <td style="text-align: center;">-</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Goodwill</td> <td style="text-align: center;">-</td> <td style="text-align: right;">6250</td> </tr> <tr> <td></td> <td style="text-align: right;">594500</td> <td style="text-align: right;">617750</td> <td></td> <td style="text-align: right;">594500</td> <td style="text-align: right;">617750</td> </tr> </tbody> </table> <p>Additional Information:</p> <ol style="list-style-type: none"> 1) Depreciation on Premises was Rs 12500, Machinery Rs 25,000. 2) Income Tax Paid during the year was Rs 41,750 <p>Find Out Increase and decrease in working capital and Cash flow from operating activity, Financing Activity and Investing Activity</p>	Liabilities	2024 (Rs.)	2023 (Rs)	Assets	2024 (Rs.)	2023 (Rs.)	Share capital	2,50,000	2,50,000	Premises	2,37,500	2,50,000	General reserve	75,000	62,500	Machinery	2,11,250	1,87,500	Profit & loss A/c	38,250	38,125	Equipment	20,250	22,500	Term Loan from ICICI	77,500	87,500	Stock	37,000	50,000	Sundry Creditors	115625	137500	Sundry Debtors	80,000	1,00,000	Provision for taxation	38125	42125	Cash	3500	1500				Bank	5,000	-				Goodwill	-	6250		594500	617750		594500	617750	
Liabilities	2024 (Rs.)	2023 (Rs)	Assets	2024 (Rs.)	2023 (Rs.)																																																									
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			Goodwill	-	6250																																																									
	594500	617750		594500	617750																																																									
Q 2	Answer the following																																																													
A	Explain Role of Accounting Principles in financial reporting	8 marks																																																												

B	Explain Business Entity Dual Aspect and Materiality	7 marks																
Q 3	Answer the following																	
A	<p>XYZ Ltd has 6 operating segments: P, Q, R, S, T, and U. The profit/loss for the year ended 31st March 2023 is as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Segment</th> <th>Profit/Loss (₹ in Crore)</th> </tr> </thead> <tbody> <tr> <td>P</td> <td>1,200</td> </tr> <tr> <td>Q</td> <td>(2,000)</td> </tr> <tr> <td>R</td> <td>3,500</td> </tr> <tr> <td>S</td> <td>(1,000)</td> </tr> <tr> <td>T</td> <td>800</td> </tr> <tr> <td>U</td> <td>(500)</td> </tr> <tr> <td>Total</td> <td>2,000</td> </tr> </tbody> </table> <p>Determine the reportable segments</p>	Segment	Profit/Loss (₹ in Crore)	P	1,200	Q	(2,000)	R	3,500	S	(1,000)	T	800	U	(500)	Total	2,000	8 marks
Segment	Profit/Loss (₹ in Crore)																	
P	1,200																	
Q	(2,000)																	
R	3,500																	
S	(1,000)																	
T	800																	
U	(500)																	
Total	2,000																	
B	Explain non adjusting events after the reporting period	7 marks																
Q 4	Answer the following																	
A	<p>Omega Ltd. constructs a warehouse using internal resources. Costs incurred:</p> <ul style="list-style-type: none"> • Raw materials: ₹80,000 • Labour: ₹40,000 • Architect fees: ₹10,000 • Borrowing cost (loan for construction): ₹15,000 • Insurance during construction: ₹5,000 • Post-construction repairs: ₹6,000 <p>Determine the cost of the warehouse.</p>	8 marks																
B	<p>A company deals in three products P, S, and which are neither similar nor interchangeable. At the time of closing of its account for the year 2023-24, the historical cost and net realisable value of the items' closing stock are determined as follows</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Items</th> <th>Historical cost Rs. In Lakh</th> <th>Net realisable Value (Rs. In Lakhs)</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Items	Historical cost Rs. In Lakh	Net realisable Value (Rs. In Lakhs)				7 marks										
Items	Historical cost Rs. In Lakh	Net realisable Value (Rs. In Lakhs)																

	P	50	38	
	S	42	28	
	T	26	14	
	What will be the value of Closing Stock			
Q 5	Answer the following			
A	Purpose of segment reporting			8 marks
B	Explain the Objectives of the Consolidated financial statement			7 marks
Q 6	Answer the following			
A	IND AS 2			5 marks
B	What to Disclose in Financial Statements of PPE			5 marks
C	Equity Method of Investing			5 marks

M.Com. (Banking & Finance) Semester – I

Subject: Investment Management

Date: 26/11/2025

Duration: 2 hours

Marks: 60 marks

[6:00 TO 8:00PM]

Instructions for the candidate:

1. This question paper contains 3 pages
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.
6. Use of a simple calculator is allowed.

Q 1	Answer the following.	15 marks																				
A	<p>MNO Pharmaceuticals Ltd., a drug manufacturing company, has shown the following financial performance over the last three years:</p> <ol style="list-style-type: none">1. Debt–Equity Ratio decreased from 1.2 to 0.6.2. EPS increased from ₹7 to ₹13.3. ROE improved from 10% to 18%. <p>At the same time, its stock price has moved from ₹160 to ₹330. However, recent technical charts show that the stock price is approaching a resistance level, and RSI has reached 77.</p> <p>Task:</p> <ol style="list-style-type: none">a) Interpret what the fundamental indicators suggest about MNO Pharmaceuticals Ltd.'s performance. (5 marks)b) Based on technical analysis, what should an investor buy, hold, or sell? Justify your answer. (5 marks)c) Briefly discuss how combining both analyses gives a more reliable investment decision. (5 marks)																					
Q 2	Answer the following																					
A	Discuss the objectives of investment and their relevance in financial planning.	8 marks																				
B	Explain the concept of portfolio analysis and its main components.	7 marks																				
Q 3	Answer the following																					
A	<p>The following information is given with respect to three mutual funds and the market:</p> <table border="1"><thead><tr><th>Mutual Fund</th><th>Average Return (%)</th><th>Standard Deviation (%)</th><th>Beta</th></tr></thead><tbody><tr><td>D</td><td>10%</td><td>15%</td><td>0.8</td></tr><tr><td>E</td><td>13%</td><td>20%</td><td>1.2</td></tr><tr><td>F</td><td>12%</td><td>18%</td><td>1.0</td></tr><tr><td>Market Index</td><td>11%</td><td>17%</td><td>1.0</td></tr></tbody></table>	Mutual Fund	Average Return (%)	Standard Deviation (%)	Beta	D	10%	15%	0.8	E	13%	20%	1.2	F	12%	18%	1.0	Market Index	11%	17%	1.0	8 marks
Mutual Fund	Average Return (%)	Standard Deviation (%)	Beta																			
D	10%	15%	0.8																			
E	13%	20%	1.2																			
F	12%	18%	1.0																			
Market Index	11%	17%	1.0																			

	The mean risk-free rate is 5%. Calculate Sharpe's Measure and Treynor's Measure and rank the mutual funds.											
B	A bond of ₹1,000 has a coupon rate of 10% p.a. and a maturity period of 5 years. The bond is currently selling at ₹980. What is the Yield to Maturity (YTM) in the investment of this bond?	7 marks										
Q 4	Answer the following											
A	From the following information of Apex Ltd., compute: 1) Inventory Turnover Ratio 2) Debtors Turnover Ratio 3) Creditors Turnover Ratio 4) Asset Turnover Ratio Profit & Loss Extract (Year ending 31st March 2025) 1. Net Sales (all credit) = ₹25,00,000 2. Cost of Goods Sold = ₹19,00,000 3. Net Credit Purchases = ₹13,00,000	8 marks										
	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount (₹)</th> </tr> </thead> <tbody> <tr> <td>Average Inventory</td> <td>5,00,000</td> </tr> <tr> <td>Average Debtors</td> <td>4,00,000</td> </tr> <tr> <td>Average Creditors</td> <td>3,00,000</td> </tr> <tr> <td>Total Assets</td> <td>20,00,000</td> </tr> </tbody> </table>	Particulars	Amount (₹)	Average Inventory	5,00,000	Average Debtors	4,00,000	Average Creditors	3,00,000	Total Assets	20,00,000	
Particulars	Amount (₹)											
Average Inventory	5,00,000											
Average Debtors	4,00,000											
Average Creditors	3,00,000											
Total Assets	20,00,000											
B	LMN Ltd. presents the following details: 1. Sales = ₹25,00,000 2. Variable Cost = ₹15,00,000 3. Fixed Cost = ₹6,00,000 4. Interest = ₹3,00,000 Required: 1) Compute EBIT and EBT. 2) Calculate Operating Leverage. 3) Calculate Financial Leverage. 4) Calculate Combined Leverage.	7 marks										
Q 5	Answer the following											
A	Describe the Random Walk Theory and its implications for investors.	8 marks										
B	Discuss the criticisms and limitations of the Efficient Market Hypothesis.	7 marks										
Q 6	Answer the following											
A	Discuss the different types of risks associated with bond investment.	5 marks										
B	Discuss the various strategies of portfolio revision	5 marks										
C	Explain the components of company analysis.	5 marks										

M.Com. (Business Management) Semester – I

Subject: Strategic Management

Duration: 2 hours

Marks: 60 marks

Date: 26/11/25

Regular Exam

Instructions for the candidate:

1. This question paper contains 4 pages
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 Answer the following.

15 marks

A Prismex Solutions Pvt. Ltd. is a Bangalore-based business services company established in 2015. Initially, it started as a small BPO service provider offering customer support and data entry services to a few US-based retail clients. Over time, the company observed a massive rise in demand for outsourcing services, primarily because India offered a huge English-speaking workforce, cheaper labour costs, and a well-established tech ecosystem. These market conditions encouraged Prismex to expand from BPO into KPO services, such as financial analytics, market research, and legal documentation services.

The leadership team realised that to survive in the competitive outsourcing market, the company had to continuously adapt its operations. In 2019, Prismex adopted Business Process Reengineering (BPR) to redesign its service workflow. This included:

- Implementing automated ticketing systems
- Introducing AI-enabled chatbots
- Setting up cross-functional teams
- Reducing process redundancies

This reengineering significantly improved productivity and reduced average response time by 40%.

Parallely, India's booming IT sector played a crucial role in Prismex's growth. The availability of cloud computing, cybersecurity solutions, and high-speed broadband helped Prismex handle international operations efficiently. The company also benefited from India's government initiatives supporting IT infrastructure, Digital India projects, and the growth of Tier-2 city IT parks.

However, in 2020, the COVID-19 pandemic resulted in severe disruptions. Prismex experienced:

- Operational shutdowns
- Employees unable to attend office
- Network outages and system vulnerability
- Delayed client deliveries

- Loss of revenue due to project cancellations

The management identified these issues as consequences of a global disaster. Prismex set up an emergency disaster management team to handle:

- Data backup strategy
- Remote working policies
- Cybersecurity strengthening
- Mental health support for employees

Despite these efforts, the sudden shift exposed key limitations like lack of technical readiness for large-scale work-from-home and insufficient disaster preparedness. Following this, Prismex decided to create long-term disaster prevention and coping strategies, including:

- Cloud-based servers
- Dedicated disaster recovery centres
- Employee safety protocols
- Risk management training programs

By 2022, Prismex planned to diversify its business beyond outsourcing. Inspired by growing national entrepreneurship trends, the founder initiated a new business startup division focused on offering IT consulting for Indian MSMEs.

During this expansion phase, the leadership examined the Make in India initiative launched by the Government of India. They observed the program's contribution to:

- Boosting national manufacturing
- Encouraging FDI
- Providing incentives for startups and MSMEs
- Creating favourable policies for innovation

Prismex aimed to utilise government schemes such as Startup India, MSME loans, and technology upgradation support to build a new vertical targeting Indian manufacturers adopting digital transformation.

The startup division faced challenges such as:

- Lack of initial funding
- Intense competition
- Difficulty in attracting skilled talent
- Requirement for regulatory compliance

Still, government support and national-level growth prospects encouraged Prismex to continue developing its digital consulting services. By 2024, Prismex successfully established a hybrid business model combining BPO, KPO, and tech consulting—making it one of the fast-growing mid-sized enterprises in the Indian business services sector.

QUESTIONS

Q1. Explain the key reasons that contributed to the growth of Prismex's BPO and KPO operations in India. (4 Marks)

Q2. Discuss how Business Process Reengineering helped Prismex improve its operational efficiency. Give at least two examples from the case. (3 Marks)

Q3. Analyse the contribution of India's IT sector in enabling Prismex to operate globally. (3 Marks)

Q4. Describe the problems and consequences faced by Prismex during the disaster period and recommend suitable disaster management and coping strategies. (3 Marks)

Q5. Discuss how the Make in India initiative and government policies supported Prismex's startup expansion plans. (2 Marks)

Q 2 Answer the following

A Your company is facing a liquidity crunch. Propose financial strategies related to cost control, working capital management, and funding options. Explain how each strategy impacts short-term and long-term financial stability. **8 marks**

B A hospital is planning to introduce AI-based diagnostic technologies. Prepare a strategic plan outline using the environmental scanning and strategy formulation stages. What internal and external factors should the hospital consider? **7 marks**

Q 3 Answer the following

A Explain the Importance of evaluation for logistics company. **8 marks**

B Explain Hofer's Matrix with some examples. **7 marks**

Q 4 Answer the following

A State the common causes that lead companies to adopt corporate renewal strategies. **8 marks**

B Discuss the importance of the PPP (Public-Private Partnership) model with some suitable examples. **7 marks**

Q 5 Answer the following

A IT sector has played a huge role in transforming Indian businesses. Using real-world examples, explain any three contributions of the IT sector to Indian business growth. **8 marks**

B Evaluate the contribution of the Make in India policy to Indian economic growth with examples. **7 marks**

Q 6 Answer the following

A A European insurance company is planning to outsource its customer support and data analysis functions to India. Identify two reasons why India is an attractive destination for BPO and KPO services and explain how these reasons benefit the company. **5 marks**

B A pharmaceutical factory located in an industrial zone faces frequent fire hazards due to chemical storage. Suggest **5 marks**

preventive and coping strategies based on disaster management principles.

- C An automobile component manufacturer wants to expand production under the 'Make in India' initiative. What growth prospects does the policy provide, and how can the company leverage them? **5 marks**
