F.Y.B. Com (Banking & Insurance) Semester - II
Subject: Principle and Practices of Banking and Insurance
Duration: 2 hours
Marks: 60 marks

Date: 10/8/26

Instructions for the candidate:

1. This question paper contains 02 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 Mr. Hardik Pandya is a small entrepreneur based in a rural area of India. He owns a small manufacturing unit that produces handmade pottery. Despite his best efforts, he faces challenges in accessing sufficient financial resources to expand his business. He also has limited knowledge about various financial products and banking services. **15 M**

Mr. Hardik Pandya approaches his local Co-operative Bank for a loan to purchase new equipment for his pottery business. The bank offers him a loan at a lower interest rate than commercial banks, focusing on his long-term growth rather than immediate profits. Additionally, the bank helps him understand the importance of savings and offers him various deposit products to help secure his future.

In addition to the loan, the Regional Rural Bank (RRB) operating in his area introduces him to several government-backed schemes, such as the Kisan Credit Card (KCC) and Pradhan Mantri Jan Dhan Yojana (PMJDY), which offer affordable credit to rural entrepreneurs like Mr. Hardik. The RRB also provides him access to basic financial services like microfinance and savings accounts to support his business and personal growth.

Hardik also realizes that, if needed, he can avail of support from Development Banks like SIDBI and NABARD, which are designed to promote small industries and rural development. These banks offer financial products tailored to entrepreneurs looking to expand their operations or modernize their business.

Through his interaction with these banks, Mr. Hardik understands how different types of banks cater to distinct needs. From Co-operative Banks that provide low-cost loans to Development Banks focusing on industrial growth, each institution plays a vital role in his business's financial ecosystem.

Answer the following questions: -

1. How can a Co-operative Bank help Mr. Hardik with his business?
2. What services does a Regional Rural Bank (RRB) offer to rural entrepreneurs like Mr. Hardik?
3. What are the benefits of Development Banks like SIDBI and NABARD for small business owners?

Q 2	Answer the following	
A	What is E-Banking? Explain its features.	**8 M**
B	Describe the types of Deposits in detail.	**7 M**
Q 3	Answer the following	
A	Explain the Roles of Actuaries in Insurance Sector.	**8 M**
B	What is Business Risk? Explain its types.	**7 M**
Q 4	Answer the following	
A	Discuss the Needs and Importance of Insurance	**8 M**
B	Explain the Emerging Trends in Banking Sector.	**7 M**
Q 5	Answer the following	
A	Discuss the Growth of Insurance Business in India.	**8 M**
B	What is Payment System? Explain its types.	**7 M**
Q 6	Answer the following	
A	Regional Rural Bank	**5 M**
B	White Label ATM	**5 M**
C	Cheque Truncation System.	**5 M**

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

Date: 11/3/26 **Duration: 1 hour** **Marks: 30 marks**

Instructions for the candidate:

1. This question paper contains 3 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 Following is the balance sheet of Rainbow Ltd. **10 M**

Liabilities	₹	Assets	₹
Share Capital:		Land and Building	6,00,000
Equity shares of Rs.10	6,00,000	Plant and Machinery	4,50,000
10% Preference Shares	4,00,000		
General Reserve	2,00,000	Debtors	2,50,000
12% Bank Loan	4,00,000	Stock	5,50,000
Creditors	3,00,000	Cash in hand	50,000
	19,00,000		19,00,000

The Company decides to buy back the maximum number of equity shares as may be permitted by law at a price of ₹20 per share, being the current market price.

Q 2 Answer the following

A Calculate yield value per share from the following information **5 M**

Profits of the company for last three year

Rs.2,60,000

Rs.3,40,000

Rs.1,80,000

The company follows the practice of transferring 15% of profits to general reserve.

Similar type of business earns 12%

Equity share capital 60,000 shares of Rs.25 each.

B Following is the summarized balance sheet of Venu Ltd **5 M**

Liabilities	**Amt**	**Assets**	**Amt**
		Tangible fixed assets	7,00,000
8000 Equity shares of Rs.100	8,00,000	Stock	50,000
Reserves and Surplus	2,60,000	Debtors	1,00,000

8% Debentures	2,40,000	Cash	400000
Sundry Creditors	50,000	Investments	1,00,000
	13,50,000		**13,50,000**

Independent valuer has assessed the value of the following assets

Goodwill	1,80,000
Tangible fixed assets	6,50,000
Stock	45,000
Debtors	95,000
Investments	1,20,000

Calculate the value of equity share by Instrinsic Value Mehthod

Q 3 Answer the following

A Nilesh Ltd. makes a public issue of 500,000 shares of Rs 10 each . Ms: Deepa, Anandi and Aneesha underwrote the whole issue in the ratio of 2:2:1. There was no firm underwriting **5 M**

The total subscriptions including marked applications were 4,10,000 shares.

The marked applications were as under:
Ms. Deepa – 60,000 shares
Ms. Anandi – 90,000 shares
Ms, Aneesha – 60,000 shares

Calculate total liability of the underwriter.

B Calculate the value of goodwill on the basis of 4 years purchase of average profits of last five years **5 M**

Year	Profits
2021	4,20,000
2022	2,80,000
2023	3,60,000
2024	3,40,000
2025	4,00,000

Profits of 2023 includes profit on sale of asset Rs.12,000
Profits of 2025 were after deducting loss on sale of asset Rs.8,000

Q 4 Answer the following

A Average Profit = Rs.3,60,000 **5 M**

Total Capital Employed = Rs.20,00,000

Normal rate of return = 12%

Calculate the value of goodwill by 3 year purchase of super profit.

B Write a short note on Intrinsic Value Method of Share Valuation **5 M**

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F.Y.B. Com (B&I) Semester - I
Subject: Basics of Financial Services

Date: 12/3/26 **Duration: 1 Hour** **Marks: 30 marks**

Instructions for the candidate:

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

Q 1 Answer the following 10 marks

A group of tech entrepreneurs has developed a revolutionary AI software but lacks the capital to launch it commercially. They approach a firm that specializes in "high risk and high return" investments in novel technology-based projects.

a) Venture capital type of financing they are seeking and explain why it is suitable for this stage of their business.

b) Mention two features of this type of financing and name one institution in India that provides it.

Q 2

A What is the difference between Factoring and Forfaiting? 5 marks

B Explain 'Lease Financing' as a fund-based service. 5 marks

Q 3

A Discuss the 'Portfolio Management' services provided by Merchant Bankers. 5 marks

B What is 'Bills Discounting' and how does it help a corporate firm? 5 marks

Q 4

A What are the advantages and disadvantages of the Hire purchase system? 5 marks

B Explain the Credit Rating. State advantages for the borrowers and investors 5 marks

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F.Y.B.com.(CBSI)-sem(II)

DATE: 13-03-06 **SEAT NO.** _____

Duration: 01 ***hours*** ***Marks: 30***

Instructions: - *(1)* Q.1 is Compulsory.
(2) Attempt any 2 from Q. 2 to Q.4.
(3) Attach the map supplement to the main answer book.
(4) Figures on the right-hand side indicate full marks.
(5) Use of simple calculator is allowed.

Q 1	Name and Mark the following on the World Map provided to you and attach it with the main answer book. 1. A major Mountain Range in North America. 2. An area in India having physical water scarcity. 3. Biggest Hot desert of the World. 4. Longest River in the World. 5. Country having highest HDI in Asia. 6. World's largest producer of Wind energy. 7. Largest producer of Bauxite in the World. 8. A Region affected by Ozone layer depletion. 9. An area of biodiversity hotspot in Brazil. 10. An European country with little or no water scarcity.	**10 marks**
Q 2	Answer the following	
A	Suggest some measures to address population explosion.	**5 marks**
B	Define environmental migration. Explain the main factors responsible for it.	**5 marks**
Q 3	Answer the following	
A	Describe the impact of environment on human health.	**5 marks**
B	Identify the causes of Forests degradation and suggest some measures for protection of world forest resources.	**5 marks**
Q 4	Write Short Notes on	
A	Poverty & Starvation	**5 marks**
B	Acid Rains	**5 marks**

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F.Y.B. Com (B & I) Semester - II
Subject: Communication Skills II
Duration: 1 hour

Date: 14/03/26

Marks: 30 marks

Instructions for the candidate:

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

Q 1	Answer the following	**10 marks**
	Draft a Sales Letter promoting a newly launched Electric Scooter by EcoRide Motors, Navi Mumbai – 400705. Use the Full Block Layout.	
Q 2	Answer the following	
A	Explain channels of corporate communication in organizations with suitable examples.	**5 marks**
B	Describe the importance of Meeting Etiquettes in corporate organizations with examples.	**5 marks**
Q 3	Answer the following	
A	Explain how poor Crisis Communication can damage a company's reputation. Give three examples.	**5 marks**
B	Describe the importance of feedback in Organizational Communication with examples.	**5 marks**
Q 4	Answer the following	
A	Describe strategies to improve team communication in corporate organizations with examples.	**5 marks**
B	Explain the impact of unresolved conflicts on organizational performance with examples.	**5 marks**

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F.Y.B. Com (Banking and Insurance) Semester - II

Subject: Quantitative Methods-II

Date: 16/03/26 **Duration: 1 hour** **Marks: 30 marks**

Instructions for the candidate:

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

Q.1 **1)** Mr. Kiran purchased 700 Rs.100 shares at Rs.350 each. After getting 10% dividend, she sold all of them at Rs. 400 each. The brokerage she paid was 0.3% on purchase and 0.2% on sale. Find her total gain. **(6 marks)** **10 marks**

2) Find inverse (A^{-1}) of the following matrix.

$$A = \begin{bmatrix} 4 & -1 \\ -3 & 2 \end{bmatrix}$$ **(4 marks)**

Q.2 Answer the following:

A A manufacturing company has 2 best selling toys A and B. To produce one toy of type A it requires 3 hours on machine I and 2 hours on machine II. It earns a profit of Rs.14 per unit. On the other hand one toy of type B requires 2 hours on machine I and 4 hours on machine II. It earns a profit of Rs. 12 per unit. No machine can be used for more than 8 hours per day. Formulate the Linear Programming Problem to maximize the profit. **5 marks**

B A. B and C invested Rs. 64,000, Rs. 48,000, Rs. 80,000 respectively in a business. At the end of the year business earned a profit of Rs. 36,000 which was distributed among them in ratio of their capitals. What was each partner's share in the profit? **5 marks**

Q.3 Answer the following:

A For the following data: **5 marks**
Expected return from share X [$E(R_X)$] = 12
Expected return from share Y [$E(R_Y)$] = 17
Total risk from share X[$V(R_X)$] = 9
Total risk from share Y[$V(R_X)$] = 25
Covariance(R_X,R_Y) = 9.5
Proportion of each share in the portfolio 50%.

Find 1) Expected return of the portfolio 2) Total risk of the portfolio

B Mr. Ashok invested 15,000 in 'HDFC Liquid Fund' on 07/02/2007 at an N.A.V. of Rs 21.87 and entry load 2.25% and redeemed all the units on 05/05/08 when the N.A.V. was Rs.22.99 with 1% exit load. Find the rate of return on Investment **5 marks**

Q.4 Answer the following :

A A box contains 100 tickets numbered from 1 to 100. A ticket is drawn at random. Find the probability that the number on it
a) Ends with digit 5 b) Is divisible by 9 **5 marks**

B If $A = \begin{bmatrix} 2 & 4 \\ 5 & 6 \end{bmatrix}$ $B = \begin{bmatrix} 1 & 4 \\ 1 & 6 \end{bmatrix}$ **5 marks**
Find a) $(A + B)^T$ b) $A^2 + B$

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F.Y.B. Com (B & I) Semester - II
Subject: Macro Economics

Date: १३\03\26 Duration: 1 hour Marks: 30 marks

Instructions for the candidate:

1. This question paper contains 02 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 M**

Case Study:

During periods of economic uncertainty, such as pandemics or job insecurity, individuals and businesses tend to hold extra cash as a precaution. Fear of income loss, medical emergencies, or unexpected expenses increases the precautionary demand for money. Households postponed discretionary spending and increased savings in liquid form. Small businesses also kept more cash to manage uncertain sales and delayed payments from customers. This behaviour reduced overall spending in the economy.

Central banks observed that despite lower interest rates, people preferred liquidity over investment. This increase in precautionary money demand reduced the effectiveness of monetary policy. This case shows how uncertainty increases precautionary demand for money and affects economic activity.

Questions:

Q1. What were the two main reasons that increased precautionary demand for money during economic uncertainty?

Q2. How did households and small businesses change their financial behaviour during uncertainty? Mention two actions.

Q3. What were the two effects of this behaviour on overall economic spending?

Q4. What did central banks observe despite lowering interest rates? Mention two observations.

Q5. What does this case study show about uncertainty and monetary policy? Mention two points.

Q 2 Answer the following

A Discuss the various concepts of measuring national income. **5 M**

B Explain demand pull inflation. **5 M**

Q 3 Answer the following

A Explain the different types of Investment. **5 M**

B Explain Keynes liquidity preference theory of interest. **5 M**

Q 3 Answer the following

A Calculate APC, APS, MPC and MPS from the following: - **5 M**

Y: 1500, 2500, 3500, 4500, 5500

C: 1400, 2100, 2600, 3000, 3300

B Explain the qualitative instruments of monetary policy. **5 M**

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F.Y.B. Com (Banking and Insurance) Semester - II
Subject: Data Visualization Skills

Date: 18/03/26 **Duration: 1 hour** **Marks: 30 marks**

Instructions for the candidate:

1. This question paper contains ____1_____ pages
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q 1	Answer the following What are maps in Power BI? Explain its types with features and use cases.	**10 marks**
Q 2	Answer the following	
A	What is data visualization? Explain its advantages and disadvantages.	**5 marks**
B	Explain types of data transformation in Power BI.	**5 marks**
Q 3	Answer the following	
A	Difference between Power BI and Excel.	**5 marks**
B	Explain business intelligence KPI indicators.	**5 marks**
Q 4	Answer the following	
A	Explain the types of users in business intelligence.	**5 marks**
B	Explain the text functions in Power BI.	**5 marks**

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F.Y.B. Com. (Banking & Insurance) Semester - II
Subject: Marketing of Financial Services

Date: 20|03|26 **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.

Q 1 Case Study 10 marks

A In recent years, social media has transformed how individuals access financial advice. Many young investors now follow "finfluencers" – social media influencers who provide tips on investing, personal finance, and stock market trends. For example, platforms like Instagram, YouTube, and Twitter host creators who explain concepts like mutual funds, cryptocurrencies, and budgeting in simple, engaging ways.
Companies in the financial services sector have recognized the potential of finfluencers to reach younger audiences. Some mutual fund houses and fintech apps collaborate with these influencers for promotional campaigns. However, unregulated financial advice can pose risks to investors, which has prompted regulatory authorities like the Securities and Exchange Board of India (SEBI) to issue guidelines on disclosures, disclaimers, and the need for factual accuracy in influencer content.

1.Explain why finfluencers have become an important marketing tool for financial services companies.

2.What are the key SEBI guidelines that finfluencers must follow when promoting financial products or giving investment advice?

Q 2 Answer the following

A Elaborate the types of marketing concepts. 5 marks

B Explain with examples the concept of psychographic segmentation. 5 marks

Q 3 Answer the following

A Explain the competitive factors affecting marketing. 5 marks

B What are the key aspects of consumer finance? 5 marks

Q 4 Answer the following

A What are economic factors affecting marketing? 5 marks

B Explain the concept of mutual fund ? 5 marks

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