F.Y.B.M.S Sem II

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F.Y.B. Com (Management Studies) Semester - II
Subject: Principles of Management-II
Date: 10-03-2026 **Duration: 2 hours** **Marks: 60 marks**

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.

Q 1	**Answer the following.**	**15 marks**
	Horizon Consulting, a growing Mumbai-based management firm with 350 employees, faced rising attrition of 22% in 2025 due to poor work-life balance amid client pressures and hybrid work. Employees worked 12-hour days, skipping family time and weekends, leading to burnout, low morale, and health issues like stress-related leaves, costing the firm ₹45 lakhs annually in turnover. HR identified causes: always-on culture via constant emails, no clear boundaries between work and personal hours, inadequate leave policies, and lack of flexible options despite long commutes in Mumbai traffic. To address this, CEO Meera launched the "Balance@Horizon" program: flexible hours, mandatory "no-email-after-7 PM" policy, 20 extra wellness days yearly, remote work thrice weekly, and team-building wellness activities like yoga sessions. Supervisors received training on empathetic delegation to prevent overload. Six months later, attrition fell to 9%, productivity rose 15% via refreshed teams, and employee surveys showed 80% satisfaction, proving work-life balance boosts retention and performance in competitive consulting. Q1. Identify the causes of poor work-life balance at Horizons. Q2. Discuss the importance of Work-Life balance and its impact on productivity. Q3. Suggest the strategies undertaken for achieving sustainable work-life balance.	
Q 2	**Answer the following**	
A	What is Staffing? State its importance.	**8 marks**
B	What is Motivation? Why it is essential to keep employees motivated?	**7 marks**
Q 3	**Answer the following**	

A	Write brief note on 'Kurt Lewin's Change Management Model.'	**8 marks**
B	What is Green management? State its objectives.	**7 marks**
Q 4	**Answer the following**	
A	Explain different types of Employment test.	**8 marks**
B	What are the techniques of Conflict management?	**7 marks**
Q 5	**Answer the following**	
A	Explain various types of Co-ordination.	**8 marks**
B	Define Knowledge Management. State its advantage in organization.	**7 marks**
Q 6	Answer the following	
A	Principles of Delegation of Authority	**5 marks**
B	Benefits of Eustress	**5 marks**
C	External sources of Recruitment.	**5 marks**

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F.Y.B. Com (Management Studies) Semester - II
Subject: Cost Accounting

Date: 11-03-2026 **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 marks**

A company produces **5,000 units** of a product.

Particulars	Amount (₹)
Selling Price per unit	50
Variable Cost per unit	30
Fixed Costs	60,000

The following information is available:

From the above details prepare

1. Marginal Cost sheet
2. P/v ratio
3. Break Even Point in Rs and Units
4. Margin of Safety in Rs and Units

Q 2 **Answer the following**

A From the following details prepare cost sheet **5 marks**

Particulars	Amount (₹)
Direct Material	20,000
Direct Labour	15,000
Direct Expenses	5,000
Factory Overheads	8,000
Office & Administrative Overheads	4,000
Selling & Distribution Overheads	3,000
Opening Stock of Finished Goods	2,000
Closing Stock of Finished Goods	3,000
Sales	60,000
Number of units sold and produced	1000

B	From the following prepare Production budget for November and December **Month** | **Estimated Sales (units)** | **Opening Stock (units)** | **Desired Closing Stock (units)** November | 4,000 | 1,000 | 1,200 December | 5,000 | 1,200 | 1,500	**5 marks**
Q 3	**Answer the following**	
A	A company requires **1,200 units of a raw material** annually. • Cost of placing an order = ₹100 per order • Carrying cost = ₹5 per unit per year **Required:** 1. Calculate the **Economic Order Quantity (EOQ)**. 2. Find the **number of orders per year**.	**5 marks**
B	**Date** | **Particulars** | **Units** | **Rate (₹)** Feb 1 | Opening Stock | 50 | 20 Feb 6 | Purchase | 150 | 22 Feb 12 | Issue | 100 | – Feb 18 | Purchase | 100 | 24 Feb 25 | Issue | 80 | – From the above details prepare stock ledger for month of February as per Weighted Average Method	**5 marks**
Q 4	**Answer the following**	
A	Explain the features of Cost Accounting.	**5 marks**
B	Explain the Functions of Purchase Department.	**5 marks**

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F.Y.B. Com (Management Studies) Semester - II
Subject: - Introduction to Banking
Date: 12-03-2026 **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	Answer the following	**10 marks**
	XYZ Bank introduced a new core banking software to improve efficiency. However, staff were not properly trained and system testing was inadequate. During peak hours, the system frequently crashed, causing transaction delays and data mismatches. Customers faced issues such as incorrect balances and failed transactions. Complaints increased, and some customers even lost confidence in the bank's services. The bank had to spend additional resources to manually reconcile accounts. The incident highlighted the importance of managing operational risk. The bank later invested in staff training, system upgrades, and backup arrangements to ensure smooth operations. **Questions** Q1. What type of risk is shown here? Q2. What was the main reason for this risk? Q3. How were customers affected? Q4. How can such risks be reduced? Q5. Why is operational risk management important?	
Q 2	Answer the following	
A	Distinguish between Commercial Banks and Co-operative Banks	**5 marks**
B	What is Banking Ombudsman?	**5 marks**
Q 3	Answer the following	
A	Explain the functions of RBI.	**5 marks**
B	Explain the KYC in Banking	**5 marks**
Q 4	Answer the following	
A	Explain the quantitative method of credit control.	**5 marks**
B	Write a note on credit card.	**5 marks**

F.Y.B.Com (M.S) - 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 (Management Studies) Semester - IV
Subject: Financial Services Management

Date: 14.3.26 **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**
	Green Infrastructure Ltd plans to raise capital through IPO. A merchant banker conducts feasibility study, prepares prospectus, coordinates with SEBI, appoints intermediaries, markets issue, supervises allotment and listing, and handles investor grievances. Answer the following (5 marks each): a) Explain advisory functions of merchant banker. b) Explain pre-issue and post-issue responsibilities. c) Explain importance of merchant banking in capital formation.	
Q 2	Answer the following	
A	Explain modern financial services and financial innovation.	**8 marks**
B	Explain classification of mutual funds.	**7 marks**
Q 3	Answer the following	
A	Explain benefits and limitations of securitization.	**8 marks**
B	Explain role of housing finance in economic development.	**7 marks**
Q 4	Answer the following	
A	Explain role of merchant banker in corporate restructuring and in M & A.	**8 marks**

B	Differentiate forwards and futures.	**7 marks**
Q 5	Answer the following	
A	An investor invests ₹1,50,000 . Calculate units allotted and purchase price. a. at NAV Rs. 25 with entry load 2%. b. At NAV Rs. 50 with entry Load 1%	**8 marks**
B	Explain loan pricing components in consumer finance.	**7 marks**
Q 6	Answer the following	
A	Securable Assets in Securitization	**5 marks**
B	Features of forfeiting	**5 marks**
C	Importance of derivatives in risk management	**5 marks**

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16/3/2026

F.Y.B. Com (Management Studies) Semester - II
Subject: Quantitative Methods II

Date: 16-03-2026 **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**
	Solve the following system of equations using **Cramer's Rule**: $2x + y + z = 9$ $x + 3y + z = 13$ $x + y + 2z = 10$	
Q 2	Answer the following	
A	A person is to receive ₹12,000 at the **end of each year for 6 years**. If the rate of interest is 8% per annum, find the **present value of the annuity immediate**.	**5 marks**
B	A firm has fixed cost of ₹1,20,000. The selling price per unit is ₹150 and variable cost per unit is ₹90. i. Calculate the **Break-Even Point (in units)**. ii. How many units must be sold to earn a **profit of ₹60,000**?	**5 marks**
Q 3	Answer the following	
A	Find inverse by adjoint method for the following matrix: $A=\begin{bmatrix}5 & 2\\ 7 & 3\end{bmatrix}$	**5 marks**
B	Differentiate w.r.t. x the following functions: i. $3x^4 + 4e^x + 5^x - 3\log x + 7\,00$ ii. (3x + 4) (7x - 3)	**5 marks**
Q 4	Answer the following	
A	If $A=\begin{bmatrix}2 & 5\\ 1 & 4\end{bmatrix}$ *and* $B=\begin{bmatrix}3 & 7\\ 6 & 3\end{bmatrix}$, i. Find 2A - 3B. ii. Check whether that 2(A+ B) = 2A+2B.	**5 marks**

B	The demand function is given by $p = 40 + 12D - 3D^2$ where p = price and D = demand. Find the total revenue, average revenue and marginal revenue when the demand is 5 units.	**5 marks**

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F.Y.B. Com (M.S) Semester - II
Subject: Macro Economics

Date: 17.03.2026 **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 marks**
	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 marks**
B	Explain demand pull inflation.	**5 marks**
Q 3	**Answer the following**	
A	Explain the different types of Investment.	**5 marks**
B	Explain Keynes liquidity preference theory of interest.	**5 marks**
Q 3	**Answer the following**	
A	Calculate APC, APS, MPC and MPS from the following: - Y: 1500, 2500, 3500, 4500, 5500 C: 1400, 2100, 2600, 3000, 3300	**5 marks**
B	Explain the qualitative instruments of monetary policy.	**5 marks**

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F.Y.B. Com (Management Studies) Semester - II
Subject:MS OFFICE

Date: 18·3·2026 **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**
	What is What-if anaysis in Excel? Explain its types and steps to create in detail.	
Q 2	Answer the following	
A	Explain in detail financial function in Excel with its syntax and example.	**5 marks**
B	Explain data validation techniques in Excel.	**5 marks**
Q 3	Answer the following	
A	What is hyperlink? Explain its types and steps to create.	**5 marks**
B	What is filter? Explain its types.	**5 marks**
Q 4	Answer the following	
A	Explain smart art and its types in Word.	**5 marks**
B	Difference between HLookUp and VLookUp in Excel.	**5 marks**

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F.Y.B. Com (Management Studies) Semester - II
Subject: Global Management Theories

Date: 20·3·2026 **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.

Q 1	Answer the following	**10 marks**
	Case Study Global Tech Pvt. Ltd. is a multinational IT services company operating in India, the USA, and Europe. Recently, the company faced declining employee productivity, high absenteeism, and low morale, especially in its Indian operations. Employees complained about lack of growth opportunities, unclear roles, and poor communication with managers. The leadership followed a rigid, top-down management style and ignored employee feedback. Cultural differences across countries further complicated coordination and teamwork. The HR department suggested implementing Organizational Development (OD) interventions such as team building, job redesign, and leadership training. They also proposed adopting motivational strategies based on Maslow's Need Hierarchy and McClelland's Need Theory. Senior management is now considering shifting towards participative leadership and culturally adaptive management styles to improve performance and employee satisfaction globally. **Questions:** 1.Identify two problems faced by Global Tech Pvt.Ltd. 2.Name one Organizational Development intervention suitable for this case. 3.Which motivation theory can help address employee growth Needs? 4. State one disadvantage of a rigid, top-down management style. 5.Why is culture adaptability important in global organization?	

Q 2	Answer the following	
A	Explain the concept and objectives of Organizational Development (OD).	**5 marks**
B	Discuss the features of Charismatic Leadership	**5 marks**
Q 3	Answer the following	
A	Outline Maslow's Need Hierarchy Theory.	**5 marks**
B	Describe Blake and Mouton's Managerial Grid.	**5 marks**
Q 4	Answer the following	
A	Explain McGregor's Theory X and Theory Y.	**5 marks**
B	Write a note on American Management style.	**5 marks**

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