S-Bom
Sem-IV

S.Y. B.Com (M.S.) Semester - IV
Subject: शासकीय मराठी - II

Date: 11.3.26

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.
6. Use of simple calculator is allowed.

	खालील प्रश्नाचे उत्तर लिहा.	१० गुण
प्र.१	मराठी संकेतस्थळांचे शैक्षणिक सामाजिक आणि सांस्कृतिक योगदान स्पष्ट करा.	
प्र.२	खालील प्रश्नांची उत्तरे लिहा.	
अ	ई-मेल वापरण्याचे फायदे स्पष्ट करा	५ गुण
ब	संगणकिय अनुवाद साधनांविषयी माहिती लिहा.	५ गुण
प्र.३	खालील प्रश्नांची उत्तरे लिहा.	
अ	शासकीय पत्रव्यवहार करतानाचे पाळावयाचे शिष्टाचार स्पष्ट करा.	५ गुण
ब	डिजिटल दस्तऐवज लेखनाचे फायदे स्पष्ट करा.	५गुण
प्र.४	खालील प्रश्नांची उत्तरे लिहा.	
अ	बैठकीची भाषा बोलताना तुम्ही कोणती काळजी घ्याल ?	५ गुण
ब	ई गव्हर्नन्स म्हणजे काय सांगून ई गव्हर्नन्सचे उद्देश स्पष्ट करा.	५ गुण

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S.Y.B. Com (Management Studies) Semester - IV
Subject: Business Leadership and HRP

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 team in an IT company was facing conflicts due to tight deadlines and work pressure. The team leader remained calm, understood employees' concerns, and encouraged open discussion to resolve issues. She recognized team members' efforts, built trust, and ensured fair workload distribution. Over time, the team became more cooperative and productivity increased. **Questions:** 1. Which leadership quality is most visible in this case? Explain with reference to the situation. 2. How can such leadership behaviour contribute to long-term team effectiveness?	
Q 2	**Answer the following**	
A	Explain ethics in leadership.	**5 marks**
B	Elaborate levels of Human Resource Planning.	**5 marks**
Q 3	**Answer the following**	
A	Explain different types of charismatic leaders.	**5 marks**
B	Describe HR supply forecasting and its techniques.	**5 marks**
Q 4	**Answer the following**	
A	Explain need for leadership assessment.	**5 marks**
B	Discuss barriers in HRP and ways to overcome them.	**5 marks**

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S.Y.B. Com. (Management Studies) Semester - IV
Subject: Sales & Distribution Management

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.

Q 1	**Case Study**	10 marks
A	**BrightGlow Electronics** is a small company that manufactures LED bulbs and tube lights. The company initially sold its products directly to customers through its own retail outlet in the city. Due to increasing demand, BrightGlow decided to expand its business to nearby towns and villages. To reach more customers, the company appointed wholesalers and retailers in different regions. However, after six months, the company noticed that: • Sales in rural areas were lower than expected. • Some retailers were complaining about delayed deliveries. • A few wholesalers were giving heavy discounts, affecting the company's pricing strategy. • Competitors were offering better schemes and faster distribution. The Sales Manager is now reviewing the company's distribution channel strategy and sales promotion policies to improve performance. **Questions:** 1. Identify the type of distribution channel used by BrightGlow Electronics. **(5 Marks)** 2. Suggest 2 measures the company can take to improve its sales and distribution performance. **(5 Marks)**	5 marks
Q 2	Answer the following	
A	What is the importance of sales management?	5 marks
B	Enumerate the methods of closing a sale?	5 marks
Q 3	Answer the following	
A	What is the role of the sales department in an organization?	5 marks

B	Explain the types of channel conflict?	5 marks
Q 4	Answer the following	
A	What methods are used for sales forecasting?	5 marks
B	Which are the instruments used to control channel partners?	5 marks

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S.Y.B. Com (Management Studies) Semester - II
Subject: Auditing

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.

Q 1	Answer the following	**10 marks**
	Case Study Sunrise Manufacturing Co. produces automobile spare parts. The auditor was appointed for the first time and began the audit without proper audit planning. No audit program was prepared, and audit working papers were incomplete. Important documents such as loan agreements and asset purchase invoices were missing. The audit notebook was not maintained properly. During verification, the auditor faced difficulty in checking salaries, wages, and plant machinery records. The absence of permanent audit files created confusion regarding past records. Due to poor documentation, the auditor found it difficult to justify audit conclusions. Management questioned the quality of audit work. **Questions:** 1. Why is audit planning necessary? 2. Which audit document was not maintained properly? 3. What problem arises due to absence of permanent audit file? 4. Why are working papers important? 5. How does poor documentation affect audit conclusions?	
Q 2	Answer the following	
A	Enumerate the types of audits.	**5 marks**
B	Describe the audit program and state its advantages.	**5 marks**
Q 3	Answer the following	
A	Difference between Auditing and Investigation.	**5 marks**
B	List the supporting document to be checked by the auditor when vouching cash sales.	**5 marks**
Q 4	Answer the following	
A	Explain the inherent limitation of audit.	**5 marks**
B	Write short note on Audit Notebook.	**5 marks**

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S.Y.B. Com (Management Studies) Semester - IV
Subject: Equity and Debt Markets

Date: 13.3.26 **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 M**

The risk free rate of return is 14% in the economy

Growth rate for the sector of Cement is 10%, Steel is 12%, Liquor is 14% and the required rate of return on the bond is 15%.

Sector	Initial Price	Dividend	Market Price	Beta
Cement	25	2	50	0.80
Steel	35	2	60	0.70
Liquor	45	2	135	0.50
Govt Bonds	1000	140	1005	0.99

Questions:

1. Calculate market returns and the expected return for various sector using capital asset pricing model? (8M)
2. Calculate the Intrinsic Value of the shares sector wise (4M)
3. Advice Mr Arun which sectors and/ or bonds should he invest (3 M)

Q 2 Answer the following

A Explain the following terms related to IPO: Green Shoe Option, Price Band, Listing, and Flipping. **8 M**

B Distinguish between Public Issue, Private Placement, and Preferential Issue **7 M**

Q 3 Answer the following

A Define the Debt Market and explain the roles of major participants like the RBI, Central Government, and Primary Dealers. **15 M**

B Explain the structure of the Debt Market.

Q 4 Answer the following

A REC Ltd. is expecting a dividend for next year of Rs. 1.80 per share. Dividends are expected to grow at a rate of 12% for indefinite future. The required rate of return and the current market price are 14% and Rs. 100 respectively. **8 M**

(a) Calculate Intrinsic Value per share.

(b) Is the share fairly priced?

(c) Will you buy this security at current market price?

B Compare Bond X (11% coupon, 10 years, Price ₹76) and Bond Y (12% coupon, 7 years, Price ₹69). Recommend which bond to purchase based on a required return of 15%. **7 M**

Q 5 Answer the following

A A company's dividends for the next three years are projected as ₹4, ₹5, and ₹6. After this, growth will be 8% indefinitely. If the required return is 12%, what is the value of the equity? **8 M**

B A bond of ₹1000 face value with a 10% interest rate was issued for 10 years redeemed at 5% premium. The bond has completed 4 years in the market. Find the present value if the required rate of return is 15%. **7 M**

Q 6 Answer the following

A Category Z shares **5 M**

B Sweat Equity Shares **5 M**

C Role of Merchant Bankers **5 M**

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Table A.3 : Present Value Interest Factor

$$PV = \frac{1}{(1+k)^n}$$

n/i	1.0%	2.0%	3.0%	4.0%	5.0%	6.0%	7.0%	8.0%	9.0%	10.0%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091
2	0.9803	0.9612	0.9426	0.9246	0.9070	0.8900	0.8734	0.8573	0.8417	0.8264
3	0.9706	0.9423	0.9151	0.8890	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513
4	0.9610	0.9238	0.8885	0.8548	0.8227	0.7921	0.7629	0.7350	0.7084	0.6830
5	0.9515	0.9057	0.8626	0.8219	0.7835	0.7473	0.7130	0.6806	0.6499	0.6209
6	0.9420	0.8880	0.8375	0.7903	0.7462	0.7050	0.6663	0.6302	0.5963	0.5645
7	0.9327	0.8706	0.8131	0.7599	0.7107	0.6651	0.6227	0.5835	0.5470	0.5132
8	0.9235	0.8535	0.7894	0.7307	0.6768	0.6274	0.5820	0.5403	0.5019	0.4665
9	0.9143	0.8368	0.7664	0.7026	0.6446	0.5919	0.5439	0.5002	0.4604	0.4241
10	0.9053	0.8203	0.7441	0.6756	0.6139	0.5584	0.5083	0.4632	0.4224	0.3855
11	0.8963	0.8043	0.7224	0.6496	0.5847	0.5268	0.4751	0.4289	0.3875	0.3505
12	0.8874	0.7885	0.7014	0.6246	0.5568	0.4970	0.4440	0.3971	0.3555	0.3186
13	0.8787	0.7730	0.6810	0.6006	0.5303	0.4688	0.4150	0.3677	0.3262	0.2897
14	0.8700	0.7579	0.6611	0.5775	0.5051	0.4423	0.3878	0.3405	0.2992	0.2633
15	0.8613	0.7430	0.6419	0.5553	0.4810	0.4173	0.3624	0.3152	0.2745	0.2394
16	0.8528	0.7284	0.6232	0.5339	0.4581	0.3936	0.3387	0.2919	0.2519	0.2176
17	0.8444	0.7142	0.6050	0.5134	0.4363	0.3714	0.3166	0.2703	0.2311	0.1978
18	0.8360	0.7002	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2120	0.1799
19	0.8277	0.6864	0.5703	0.4746	0.3957	0.3305	0.2765	0.2317	0.1945	0.1635
20	0.8195	0.6730	0.5537	0.4564	0.3769	0.3118	0.2584	0.2145	0.1784	0.1486
21	0.8114	0.6598	0.5375	0.4388	0.3589	0.2942	0.2415	0.1987	0.1637	0.1351
22	0.8034	0.6468	0.5219	0.4220	0.3418	0.2775	0.2257	0.1839	0.1502	0.1228
23	0.7954	0.6342	0.5067	0.4057	0.3256	0.2618	0.2109	0.1703	0.1378	0.1117
24	0.7876	0.6217	0.4919	0.3901	0.3101	0.2470	0.1971	0.1577	0.1264	0.1015
25	0.7798	0.6095	0.4776	0.3751	0.2953	0.2330	0.1842	0.1460	0.1160	0.0923
26	0.7720	0.5976	0.4637	0.3607	0.2812	0.2198	0.1722	0.1352	0.1064	0.0839
27	0.7644	0.5859	0.4502	0.3468	0.2678	0.2074	0.1609	0.1252	0.0976	0.0763
28	0.7568	0.5744	0.4371	0.3335	0.2551	0.1956	0.1504	0.1159	0.0895	0.0693
29	0.7493	0.5631	0.4243	0.3207	0.2429	0.1846	0.1406	0.1073	0.0822	0.0630
30	0.7419	0.5521	0.4120	0.3083	0.2314	0.1741	0.1314	0.0994	0.0754	0.0573
40	0.6717	0.4529	0.3066	0.2083	0.1420	0.0972	0.0668	0.0460	0.0318	0.0221
50	0.6080	0.3715	0.2281	0.1407	0.0872	0.0543	0.0339	0.0213	0.0134	0.0085
60	0.5504	0.3048	0.1697	0.0951	0.0535	0.0303	0.0173	0.0099	0.0057	0.0033

n/i	12.0%	14.0%	15.0%	16.0%	18.0%	20.0%	24.0%	28.0%	32.0%	36.0%
1	0.8929	0.8772	0.8696	0.8621	0.8475	0.8333	0.8065	0.7813	0.7576	0.7353
2	0.7972	0.7695	0.7561	0.7432	0.7182	0.6944	0.6504	0.6104	0.5739	0.5407
3	0.7118	0.6750	0.6575	0.6407	0.6086	0.5787	0.5245	0.4768	0.4348	0.3975
4	0.6355	0.5921	0.5718	0.5523	0.5158	0.4823	0.4230	0.3725	0.3294	0.2923
5	0.5674	0.5194	0.4972	0.4761	0.4371	0.4019	0.3411	0.2910	0.2495	0.2149
6	0.5066	0.4556	0.4323	0.4104	0.3704	0.3349	0.2751	0.2274	0.1890	0.1580
7	0.4523	0.3996	0.3759	0.3538	0.3139	0.2791	0.2218	0.1776	0.1432	0.1162
8	0.4039	0.3506	0.3269	0.3050	0.2660	0.2326	0.1789	0.1388	0.1085	0.0854
9	0.3606	0.3075	0.2843	0.2630	0.2255	0.1938	0.1443	0.1084	0.0822	0.0628
10	0.3220	0.2697	0.2472	0.2267	0.1911	0.1615	0.1164	0.0847	0.0623	0.0462
11	0.2875	0.2366	0.2149	0.1954	0.1619	0.1346	0.0938	0.0662	0.0472	0.0340
12	0.2567	0.2076	0.1869	0.1685	0.1372	0.1122	0.0757	0.0517	0.0357	0.0250
13	0.2292	0.1821	0.1625	0.1452	0.1163	0.0935	0.0610	0.0404	0.0271	0.0184
14	0.2046	0.1597	0.1413	0.1252	0.0985	0.0779	0.0492	0.0316	0.0205	0.0135
15	0.1827	0.1401	0.1229	0.1079	0.0835	0.0649	0.0397	0.0247	0.0155	0.0099
16	0.1631	0.1229	0.1069	0.0930	0.0708	0.0541	0.0320	0.0193	0.0118	0.0073
17	0.1456	0.1078	0.0929	0.0802	0.0600	0.0451	0.0258	0.0150	0.0089	0.0054
18	0.1300	0.0946	0.0808	0.0691	0.0508	0.0376	0.0208	0.0118	0.0068	0.0039
19	0.1161	0.0829	0.0703	0.0596	0.0431	0.0313	0.0168	0.0092	0.0051	0.0029
20	0.1037	0.0728	0.0611	0.0514	0.0365	0.0261	0.0135	0.0072	0.0039	0.0021
21	0.0926	0.0638	0.0531	0.0443	0.0309	0.0217	0.0109	0.0056	0.0029	0.0016
22	0.0826	0.0560	0.0462	0.0382	0.0262	0.0181	0.0088	0.0044	0.0022	0.0012
23	0.0738	0.0491	0.0402	0.0329	0.0222	0.0151	0.0071	0.0034	0.0017	0.0008
24	0.0659	0.0431	0.0349	0.0284	0.0188	0.0126	0.0057	0.0027	0.0013	0.0006
25	0.0588	0.0378	0.0304	0.0245	0.0160	0.0105	0.0046	0.0021	0.0010	0.0005
26	0.0525	0.0331	0.0264	0.0211	0.0135	0.0087	0.0037	0.0016	0.0007	0.0003
27	0.0469	0.0291	0.0230	0.0182	0.0115	0.0073	0.0030	0.0013	0.0006	0.0002
28	0.0419	0.0255	0.0200	0.0157	0.0097	0.0061	0.0024	0.0010	0.0004	0.0002
29	0.0374	0.0224	0.0174	0.0135	0.0082	0.0051	0.0020	0.0008	0.0003	0.0001
30	0.0334	0.0196	0.0151	0.0116	0.0070	0.0042	0.0016	0.0006	0.0002	0.0001
40	0.0107	0.0053	0.0037	0.0026	0.0013	0.0007	0.0002	0.0001	0.0000	0.0000
50	0.0035	0.0014	0.0009	0.0006	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000
60	0.0011	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Table A.4 : Present Value Interest Factor for an Annuity

$$PVIFA(k, n) = \frac{(1+k)^n - 1}{k(1+k)^n}$$

n/i	1.0%	2.0%	3.0%	4.0%	5.0%	6.0%	7.0%	8.0%	9.0%	10.0%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091
2	1.9704	1.9416	1.9135	1.8861	1.8594	1.8334	1.8080	1.7833	1.7591	1.7355
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6730	2.6243	2.5771	2.5313	2.4869
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4651	3.3872	3.3121	3.2397	3.1699
5	4.8534	4.7135	4.5797	4.4518	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7665	4.6229	4.4859	4.3553
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446
11	10.3676	9.7868	9.2526	8.7605	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951
12	11.2551	10.5753	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137
13	12.1337	11.3484	10.6350	9.9856	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034
14	13.0037	12.1062	11.2961	10.5631	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667
15	13.8651	12.8493	11.9379	11.1184	10.3797	9.7122	9.1079	8.5595	8.0607	7.6061
16	14.7179	13.5777	12.5611	11.6523	10.8378	10.1059	9.4466	8.8514	8.3126	7.8237
17	15.5623	14.2919	13.1661	12.1657	11.2741	10.4773	9.7632	9.1216	8.5436	8.0216
18	16.3983	14.9920	13.7535	12.6593	11.6896	10.8276	10.0591	9.3719	8.7556	8.2014
19	17.2260	15.6785	14.3238	13.1339	12.0853	11.1581	10.3356	9.6036	8.9501	8.3649
20	18.0456	16.3514	14.8775	13.5903	12.4622	11.4699	10.5940	9.8181	9.1285	8.5136
21	18.8570	17.0112	15.4150	14.0292	12.8212	11.7641	10.8355	10.0168	9.2922	8.6487
22	19.6604	17.6580	15.9369	14.4511	13.1630	12.0416	11.0612	10.2007	9.4424	8.7715
23	20.4558	18.2922	16.4436	14.8568	13.4886	12.3034	11.2722	10.3711	9.5802	8.8832
24	21.2434	18.9139	16.9355	15.2470	13.7986	12.5504	11.4693	10.5288	9.7066	8.9847
25	22.0232	19.5235	17.4131	15.6221	14.0939	12.7834	11.6536	10.6748	9.8226	9.0770
26	22.7952	20.1210	17.8768	15.9828	14.3752	13.0032	11.8258	10.8100	9.9290	9.1609
27	23.5596	20.7069	18.3270	16.3296	14.6430	13.2105	11.9867	10.9352	10.0266	9.2372
28	24.3164	21.2813	18.7641	16.6631	14.8981	13.4062	12.1371	11.0511	10.1161	9.3066
29	25.0658	21.8444	19.1885	16.9837	15.1411	13.5907	12.2777	11.1584	10.1983	9.3696
30	25.8077	22.3965	19.6004	17.2920	15.3725	13.7648	12.4090	11.2578	10.2737	9.4269
40	32.8347	27.3555	23.1148	19.7928	17.1591	15.0463	13.3317	11.9246	10.7574	9.7791
50	39.1961	31.4236	25.7298	21.4822	18.2559	15.7619	13.8007	12.2335	10.9617	9.9148
60	44.9550	34.7609	27.6756	22.6235	18.9293	16.1614	14.0392	12.3766	11.0480	9.9672

401/40 (finance)

Formulae and Tables

n/i	12.0%	14.0%	15.0%	16.0%	18.0%	20.0%	24.0%	28.0%	32.0%	36.0%
1	0.8929	0.8772	0.8696	0.8621	0.8475	0.8333	0.8065	0.7813	0.7576	0.7353
2	1.6901	1.6467	1.6257	1.6052	1.5656	1.5278	1.4568	1.3916	1.3315	1.2760
3	2.4018	2.3216	2.2832	2.2459	2.1743	2.1065	1.9813	1.8684	1.7663	1.6735
4	3.0373	2.9137	2.8550	2.7982	2.6901	2.5887	2.4043	2.2410	2.0957	1.9658
5	3.6048	3.4331	3.3522	3.2743	3.1272	2.9906	2.7454	2.5320	2.3452	2.1807
6	4.1114	3.8887	3.7845	3.6847	3.4976	3.3255	3.0205	2.7594	2.5342	2.3388
7	4.5638	4.2883	4.1604	4.0386	3.8115	3.6046	3.2423	2.9370	2.6775	2.4550
8	4.9676	4.6389	4.4873	4.3436	4.0776	3.8372	3.4212	3.0758	2.7860	2.5404
9	5.3282	4.9464	4.7716	4.6065	4.3030	4.0310	3.5655	3.1842	2.8681	2.6033
10	5.6502	5.2161	5.0188	4.8332	4.4941	4.1925	3.6819	3.2689	2.9304	2.6495
11	5.9377	5.4527	5.2337	5.0286	4.6560	4.3271	3.7757	3.3351	2.9776	2.6834
12	6.1944	5.6603	5.4206	5.1971	4.7932	4.4392	3.8514	3.3868	3.0133	2.7084
13	6.4235	5.8424	5.5831	5.3423	4.9095	4.5327	3.9124	3.4272	3.0404	2.7268
14	6.6282	6.0021	5.7245	5.4675	5.0081	4.6106	3.9616	3.4587	3.0609	2.7403
15	6.8109	6.1422	5.8474	5.5755	5.0916	4.6755	4.0013	3.4834	3.0764	2.7502
16	6.9740	6.2651	5.9542	5.6685	5.1624	4.7296	4.0333	3.5026	3.0882	2.7575
17	7.1196	6.3729	6.0472	5.7487	5.2223	4.7746	4.0591	3.5177	3.0971	2.7629
18	7.2497	6.4674	6.1280	5.8178	5.2732	4.8122	4.0799	3.5294	3.1039	2.7668
19	7.3658	6.5504	6.1982	5.8775	5.3162	4.8435	4.0967	3.5386	3.1090	2.7697
20	7.4694	6.6231	6.2593	5.9288	5.3527	4.8696	4.1103	3.5458	3.1129	2.7718
21	7.5620	6.6870	6.3125	5.9731	5.3837	4.8913	4.1212	3.5514	3.1158	2.7734
22	7.6446	6.7429	6.3587	6.0113	5.4099	4.9094	4.1300	3.5558	3.1180	2.7746
23	7.7184	6.7921	6.3988	6.0442	5.4321	4.9245	4.1371	3.5592	3.1197	2.7754
24	7.7843	6.8351	6.4338	6.0726	5.4509	4.9371	4.1428	3.5619	3.1210	2.7760
25	7.8431	6.8729	6.4641	6.0971	5.4669	4.9476	4.1474	3.5640	3.1220	2.7765
26	7.8957	6.9061	6.4906	6.1182	5.4804	4.9563	4.1511	3.5656	3.1227	2.7768
27	7.9426	6.9352	6.5135	6.1364	5.4919	4.9636	4.1542	3.5669	3.1233	2.7771
28	7.9844	6.9607	6.5335	6.1520	5.5016	4.9697	4.1566	3.5679	3.1237	2.7773
29	8.0218	6.9830	6.5509	6.1656	5.5098	4.9747	4.1585	3.5687	3.1240	2.7774
30	8.0552	7.0027	6.5660	6.1772	5.5168	4.9789	4.1601	3.5693	3.1242	2.7775
40	8.2438	7.1050	6.6418	6.2335	5.5482	4.9966	4.1659	3.5712	3.1250	2.7778
50	8.3045	7.1327	6.6605	6.2463	5.5541	4.9995	4.1666	3.5714	3.1250	2.7778
60	8.3240	7.1401	6.6651	6.2492	5.5553	4.9999	4.1667	3.5714	3.1250	2.7778

S.Y.B. Com (Management Studies) Semester - IV
Subject: Retail Management

Date: 13.3.26 **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**
	A management student has pioneered a tea in several varieties and flavours and started vending it from the canteen of her institute itself. The tea is being marketed in prepared form under the brand name 'Refreshing Magic'. The student is not sure whether it can be sold in other place, so she has decided to leverage it to other management institutes through their canteens. Looking at the Very nature of the product she is not sure how she should proceed so as to be successful. It has been suggested to her by her friends to improve the product presentation and set of a chain of tea outlets across management institutes in a phased manner. Questions 1. Do you feel that tea chains be limited to few management institutes? Justify your answer. 2. What kind of knowledge of consumer behaviour is necessary to be collected through research to ensure success of retailing to the above product?	**(8 marks)** **(7 marks)**
Q 2	Answer the following	
A	Explain in detail factors affecting growth of organized retail trade in India	**8 marks**
B	Describe in brief steps in developing retail strategy	**7 marks**
Q 3	Answer the following	
A	Explain in detail process of merchandise procurement.	**8 marks**
B	Describe in brief the principle of store design.	**7 marks**
Q 4	Answer the following	
A	What are the features of Airport retailing?	**8 marks**

B	Discuss the importance of private label.	**7 marks**
Q 5	Answer the following	
A	Discuss in detail the functions of Human Resource Management in retail	**8 marks**
B	Explain the legal aspect and ethical issues in retail	**7 marks**
Q 6	Answer the following	
A	What are the 5 S of retail operations?	**5 marks**
B	Write a note on life style merchandising.	**5 marks**
C	What are the types of feature areas?	**5 marks**

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S.Y.B. Com. (Management Studies) Semester - IV
Subject: Change & Conflict Management

Date: 13.3.26 **Duration: 2 hours** **Marks: 60 marks**

Instructions for the candidate:

1. This question paper contains 1 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	Case Study	**15 marks**
	Metro Manufacturing Ltd., a small manufacturing company in Navi Mumbai, recently introduced a new production process to increase efficiency and reduce costs. After the change: • Workers from the Production Department felt that the new process increased their workload. • The Quality Contro! Department blamed the Production team for increasing product defects. • Arguments started between the two departments. • Employees stopped cooperating with each other. • Productivity and morale began to decline. The Production Manager, Ms. Kavita Sharma, noticed the growing tension. Instead of ignoring the issue, she decided to handle the situation carefully. She arranged a joint meeting between both departments. She allowed each team to express their concerns openly. She listened patiently without blaming anyone. She identified misunderstandings and clarified the objectives of the new process. Ms. Sharma encouraged open communication, cooperation, and mutual respect. She focused on finding a solution that would benefit both departments. Finally, both teams agreed to adjust the workflow and support each other. The conflict reduced, and teamwork improved. **Answer to all the questions below is mandatory.** 1. Explain the 5 'Cs' of Conflict Resolution with reference to the above case. **(5marks)** 2. Describe the CARE Steps used by Ms. Kavita Sharma to manage the conflict. **(5marks)** 3. Explain the steps of the 4Rs technique that can be applied in this case. **(5marks)**	

Q 2	Answer the following	
A	Enumerate the internal & external forces of change.	**8 marks**
B	What is the impact of change on people in change management?	**7 marks**
Q 3	Answer the following	
A	Discuss the benefits of organizational conflict.	**8 marks**
B	Explain Labour Courts, Industrial Tribunals and National Tribunals.	**7 marks**
Q 4	Answer the following	
A	Explain the role of a leader in change management.	**8 marks**
B	What are the different levels of conflict?	**7 marks**
Q 5	Answer the following	
A	Elaborate on the guidelines for effective implementation of change.	**8 marks**
B	Explain Voluntary Arbitration and Compulsory Arbitration.	**7 marks**
Q 6	Answer the following	
A	Empirical–Rational Strategy	**5 marks**
B	Dysfunctional (Destructive) Conflict	**5 marks**
C	Labour Welfare Officer (LWO)	**5 marks**

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S.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**

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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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S.Y.B. Com (Management Studies) Semester - IV
Subject: Strategic Management

Date: 16.3.26 **Duration: 2 hours** **Marks: 60 marks**

Q 1	Answer the following.	15 marks
a)	Select an organization from any sector of your choice. Prepare its SWOT Analysis,	
b)	Runwin Limited is into production of moto vehicles. The company wants to make its presence feel in the other sectors like information technology, pharma etc. What types of growth strategies would you suggest Runwin limited ?	
Q 2	Answer the following	
A	What are the advantages of strategic management?	8 marks
B	Explain the components of marketing strategy.	7 marks
Q 3	Answer the following	
A	Explain the advantages and limitation of BCG Matrix	8 marks
B	Explain the strategies for handling resistance to change	7 marks
Q 4	Answer the following	
A	Explain the process of strategic management.	8 marks
B	Explain the ADL matrix	7 marks
Q 5	Answer the following	
A	Bring out the reasons for disinvestment.	8 marks
B	Explain the advantages of benchmarking	7 marks
Q 6	Answer the following	
A	Levels of strategy	5 marks
B	Environmental Scanning	5 marks
C	Types of synergy.	5 marks

S.Y.B. Com (M.S.)) Semester - IV
Subject: Evolution of Numismatics-II

Date: 17.3.26 **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	**Answer the following (Case Study)**	**10 marks**
	From the 3rd century BCE to the 8th century CE, Southern India saw the growth of regional kingdoms and active trade, especially with the Roman world. Archaeological findings show Roman coins in coastal areas, proving overseas trade connections. Early South Indian coins were mainly symbol-based and used metals like copper and silver. Instead of royal portraits, they displayed animals, dynastic emblems, and religious symbols. These coins reflect political authority, trade expansion, and religious influence. Thus, early coinage of Southern India provides important evidence about economic activity, regional identity, and early state formation in the South. **Q.1 A**. What is the historical importance of Roman coin findings in South India? **Q.1 B** How do coins help us understand early political development in Southern India?	
Q 2	**Answer the following**	
A	Explain the brief history of the Gupta dynasty and explain how it is reflected through their coinage.	**5 marks**

B	Discuss Harshavardhana's coinage.	**5 marks**
Q 3	**Answer the following**	
A	Explain the artistic features of Skandagupta's Coinage	**5 marks**
B	Briefly describe the coinage of the Pallavas.	**5 marks**
Q 4	**Answer the following**	
A	Briefly describe the coinage of the Cholas.	**5 marks**
B	Write a short note on the early coins of Southern India.	**5 marks**

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S.Y.B. Com (Management Studies) Semester - IV
Subject: Environmental Management and Sustainable Development
Date: 18.3.26 **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	**Case Study**	**10 marks**
	A small village in Rajasthan faced problems of open waste dumping, poor street lighting, and irregular school attendance. The Gram Panchayat started a cleanliness drive. Waste bins were placed across the village, and awareness sessions were conducted in schools. Solar street lights were installed to improve safety at night. Women from a self-help group were given small loans to start compost-making from organic waste. The village school also started evening study sessions under proper lighting. A tree plantation drive was conducted near the village pond. **Question:** Identify five SDGs reflected in this case and explain how each initiative supports them.	
Q 2	**Answer the following**	
A	Elaborate on the relevance of Environmental Management	**5 marks**
B	Describe the Brundtland Report (1987)	**5 marks**
Q 3	**Answer the following**	
A	Enumerate the main standards in the ISO 14000 Series	**5 marks**
B	What are the Constitutional & Legal Provisions for Environmental Management in India?	**5 marks**
Q 4	**Answer the following**	
A	Explain the concept of Geospatial Technology with examples.	**5 marks**
B	Discuss the strategies required for achieving the SDGs.	**5 marks**

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