

F.Y.B. Com (SFC) Semester - I
Subject: Financial Institutions and Market

Date: 16/10/2024

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.	
A	In Order to Control Financial Market SEBI is empowered with various functions and powers to protect the interests of investors, regulate the securities market, and ensure its orderly development State key power allotted to SEBI in detail.	10 marks
Q 2	Answer the following	
A	What are Mutual Funds? State the key features of Mutual funds	8 marks
B	Who are Retirement advisor? State the different roles played by Retirement Advisor	7 marks
Q 3	Answer the following	
A	What are Money Market? State the issues faced in money market in India	8 marks
B	What are Options? Explain different features of Options.	7 marks
Q 4	Answer the following	
A	What are the Insolvency and bankruptcy board in India? What are important role played the board in India?	8 marks
B	Who are participant of Financial Market in India?	7 marks
Q 5	Answer the following	
A	What is NABARD? State different role played by NABARD with respect to Agricultural and Rural Development.	8 marks
B	What are Advantages and Risk Associated to Future Contract	7 marks
Q 6	Answer the following	
A	Write a note on Call Money	5 marks
B	What are Supervisory Functions of RBI	5 marks
C	What are Functions of Housing Finance Companies	5 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
	<p>Case Study: Pricing Strategy at Tech-Gadgets Inc.</p> <p>Background: Tech-Gadgets Inc. is a company that sells a variety of electronic gadgets, including smartphones, tablets, and smartwatches. The company has noticed fluctuations in sales based on changes in its pricing strategies and wants to understand how different types of elasticity of demand affect its products. By analyzing these elasticities, Tech-Gadgets Inc. aims to optimize its pricing strategy to maximize revenue.</p> <p>Problem-Statement: Tech-Gadgets Inc. needs to understand the types of elasticity of demand and how they apply to their products to make informed pricing decisions.</p> <p>Questions:</p> <ol style="list-style-type: none"> 1. What is the price elasticity of demand and how does it apply to Tech-Gadgets Inc.'s smartphones? 2. How does income elasticity of demand influence the sales of Tech-Gadgets Inc.'s premium tablets? 3. What is the cross elasticity of demand and how does it relate to Tech-Gadgets Inc.'s smartwatches? 4. How can Tech-Gadgets Inc. use the concept of elasticity of demand to maximize their revenue? 5. How does perfectly elastic demand differ from perfectly inelastic demand in the context of Tech-Gadgets Inc.? 	
Q 2	Answer the following	
A	Explain the various determinants of demand.	5 marks
B	Explain the cross elasticity of demand.	5 marks
Q 3	Answer the following	
A	Construct a demand schedule and demand curve from the following equation: $Q = 500 - 5P$, Assume the price to be Rs. 5,10,15, 20,25 and 30	5 marks
B	Discuss any 5 types of demand forecasting?	5 marks
Q 4	Answer the following	
A	Explain opportunity cost.	5 marks
B	Explain the nature of demand curve under perfect competition.	5 marks

F.Y.B. Com (Financial Market) Semester - I
Subject: Digital Financial Literacy - I

Date: 18/10/24

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	
A	What is Digital Financial Ecosystem? What are Challenges and Opportunities in Digital Financial Ecosystem?	5 marks
B	What is Debt Management? State some key components of Debt Management.	5 marks
Q 2	Answer the following	
A	State disadvantage of Crowd Funding.	5 marks
B	State benefits of maintaining Financial Diary to an Individual.	5 marks
Q 3	Answer the following	
A	Explain evolution in the Digital Finance.	5 marks
B	State what could be the reasons for any Individual to Invest in any Investment Plan.	5 marks
Q 4	Answer the following	
A	State key features of Peer-to-Peer Lending.	5 marks
B	Explain why saving plays crucial role in brief.	5 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	From the following data, prepare the Manufacturing Account of M/s Oil Processors for the year ended 31 st March, 2022:	10 marks																																										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Particulars</th> <th style="width: 30%;">Amount (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Purchase of Raw Materials</td> <td style="text-align: right;">50,000</td> </tr> <tr> <td>Sales</td> <td style="text-align: right;">1,10,000</td> </tr> <tr> <td>Sales Returns</td> <td style="text-align: right;">4,000</td> </tr> <tr> <td><u>Opening Stock :</u></td> <td></td> </tr> <tr> <td> Raw Materials</td> <td style="text-align: right;">10,000</td> </tr> <tr> <td> Work-in-progress</td> <td style="text-align: right;">15,000</td> </tr> <tr> <td> Finished goods</td> <td style="text-align: right;">25,000</td> </tr> <tr> <td> </td> <td></td> </tr> <tr> <td>Power and Fuel</td> <td style="text-align: right;">4,000</td> </tr> <tr> <td>Royalty on production</td> <td style="text-align: right;">500</td> </tr> <tr> <td>Machinery repairs</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>Factory Wages</td> <td style="text-align: right;">500</td> </tr> <tr> <td>Purchase Returns</td> <td style="text-align: right;">2,000</td> </tr> <tr> <td>Depreciation on Machinery</td> <td style="text-align: right;">3,000</td> </tr> <tr> <td>Rent, rates and taxes (factory)</td> <td style="text-align: right;">2,000</td> </tr> <tr> <td> </td> <td></td> </tr> <tr> <td><u>Closing Stock:</u></td> <td></td> </tr> <tr> <td> Raw Materials</td> <td style="text-align: right;">23,000</td> </tr> <tr> <td> Work-in-progress</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td> Finished goods</td> <td style="text-align: right;">10,000</td> </tr> </tbody> </table>	Particulars	Amount (Rs.)	Purchase of Raw Materials	50,000	Sales	1,10,000	Sales Returns	4,000	<u>Opening Stock :</u>		Raw Materials	10,000	Work-in-progress	15,000	Finished goods	25,000			Power and Fuel	4,000	Royalty on production	500	Machinery repairs	1,000	Factory Wages	500	Purchase Returns	2,000	Depreciation on Machinery	3,000	Rent, rates and taxes (factory)	2,000			<u>Closing Stock:</u>		Raw Materials	23,000	Work-in-progress	5,000	Finished goods	10,000	
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A	The following balances were extracted from the books of Mr. Arvind as on 31 st March, 2023. Prepare a Trial Balance as on the date of 31 st March, 2023	5 marks																																										
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B	<p>Rectify the following errors by passing necessary rectification entries for the same assuming that the difference in the Trial Balance was transferred to Suspense account:</p> <p>i) A contractor's bill for extension of premises amounting to Rs. 2,750 was debited to Building Repairs A/c.</p> <p>ii) Goods sold to Bhanu for Rs. 115 have wrongly been passed through Sales book as Rs. 151</p> <p>iii) Rs. 10,000 paid for purchase of furniture has been passed through Purchase book.</p> <p>iv) A sum of Rs.1,500 received in cash on sale of old machinery is credited to Sales A/c and also credited to Machinery A/c.</p> <p>v) Goods of Rs.1,500 returned to Bhushan were not recorded in Return Outward Register at all.</p>	5 marks																
Q 3	Answer the following																	
A	<p>Journalise the following transactions in the books of Mr. Umesh for the month of May 2024:</p> <p>May 1: Mr. Umesh started business with cash Rs. 50,000</p> <p>May 3: Purchased goods from Sandesh for Rs. 50,000 and he paid carriage on behalf of Mr. Umesh Rs. 1,000</p> <p>May 5: Sold goods to Santosh worth Rs. 50,000 at 10% trade discount.</p> <p>May 18: Withdrew cash Rs.5,000 for office use and Rs. 3,000 for personal use from bank.</p> <p>May 20: Goods worth Rs. 5,000 were destroyed by fire and insurance company admitted the claim for 3,750.</p>	5 marks																
B	<p>Prepare a Bank Reconciliation Statement in the books of Smita Textiles as on 31st March, 2022</p> <p>i) Smita Textiles' Cash book shows a bank balance of Rs.10,500</p> <p>ii) A cheque of Rs. 400 deposited in the bank has been dishonoured. No entry was made in the Cash Book regarding dishonour of the cheque.</p> <p>iii) The bank had charged Rs. 100 as bank charges. This was not recorded in the Cash book.</p> <p>iv) A cheque of Rs.540 issued to Murugan has not been presented for payment.</p>	5 marks																

	v) A cheque of Rs. 1,200 deposited in the bank on 30 th March has not been credited in the passbook till 31 st March. vi) Bank paid Rs.50 for fire insurance payment as per standing instructions. No entry was passed in the Cash Book for the same.	
Q 4	Answer the following	
A	Explain the different types of Accounting Concepts.	5 marks
B	State with reasons whether the following are Capital, Revenue or Deferred Revenue (Expenditures or Receipts): i) Wages Rs. 30,000 paid for extension to a Building. ii) Rs.1,500 received as dividend on Investments. iii) Sale of old truck for Rs. 40,000 iv) Preliminary expenses of Rs. 75,000 incurred in respect of formation of a company. v) Payment of Rs. 50,000 for purchase of goods.	5 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	For the following data: <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Age in years</th> <th>10-20</th> <th>20-30</th> <th>30-40</th> <th>40-50</th> <th>50-60</th> <th>60-70</th> </tr> </thead> <tbody> <tr> <td>No. of people</td> <td>10</td> <td>14</td> <td>12</td> <td>9</td> <td>8</td> <td>7</td> </tr> </tbody> </table> <p>Find: i) Median ii) Arithmetic mean iii) Standard deviation iv) Coefficient of variation</p>	Age in years	10-20	20-30	30-40	40-50	50-60	60-70	No. of people	10	14	12	9	8	7	10 marks
Age in years	10-20	20-30	30-40	40-50	50-60	60-70										
No. of people	10	14	12	9	8	7										
Q.2	Answer the following:															
A	Draw less than cumulative curve for the following data: <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Marks</th> <th>0-20</th> <th>20-40</th> <th>40-60</th> <th>60-80</th> <th>80-100</th> </tr> </thead> <tbody> <tr> <td>No. of students</td> <td>2</td> <td>18</td> <td>42</td> <td>28</td> <td>5</td> </tr> </tbody> </table>	Marks	0-20	20-40	40-60	60-80	80-100	No. of students	2	18	42	28	5	5 marks		
Marks	0-20	20-40	40-60	60-80	80-100											
No. of students	2	18	42	28	5											
B	i) If Akshay's income increased from Rs. 11,000 to Rs.11,220, then find the percentage increase. ii) Find 3 positive numbers in the ratio 1 : 4 : 2 such that the sum of their squares is 1,701	2 marks 3 marks														
Q.3	Answer the following:															
A	A company produces 2 products A and B. One unit of A requires 10 units of machine 1 and 6 units of machine 2. One unit of product B requires 4 units of machine 1 and 8 units of machine 2. Capacities of machine 1 and machine 2 are 40 units and 48 units respectively. Profits per unit of A and B is Rs. 10 and Rs. 20 respectively. Formulate the problem as Linear Programming Problem to maximize the profit.	5 marks														
B	A loan of Rs. 80,000 is to be returned in 4 equal monthly instalments. The rate of interest is 12% p.a. compounded monthly. Find the E.M.I. using reducing balance method.	5 marks														

Q.4	Answer the following:																			
A	Find Spearman's rank coefficient of correlation for the following data giving marks in Accountancy(X) and marks in Statistics(Y) obtained by 8 students.	5 marks																		
	<table border="1"> <tr> <td>X</td> <td>56</td> <td>37</td> <td>65</td> <td>60</td> <td>54</td> <td>51</td> <td>40</td> <td>70</td> </tr> <tr> <td>Y</td> <td>50</td> <td>42</td> <td>55</td> <td>48</td> <td>51</td> <td>53</td> <td>38</td> <td>47</td> </tr> </table>	X	56	37	65	60	54	51	40	70	Y	50	42	55	48	51	53	38	47	
X	56	37	65	60	54	51	40	70												
Y	50	42	55	48	51	53	38	47												
B	Find the maturity amount of 3 years fixed deposit of Rs. 8,000 at 10 % p.a. if the interest is compounded half yearly.	5 marks																		

F.Y.B. Com (FM) Semester - I
Subject: Fundamentals of Management

Date: 22/10/24

Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

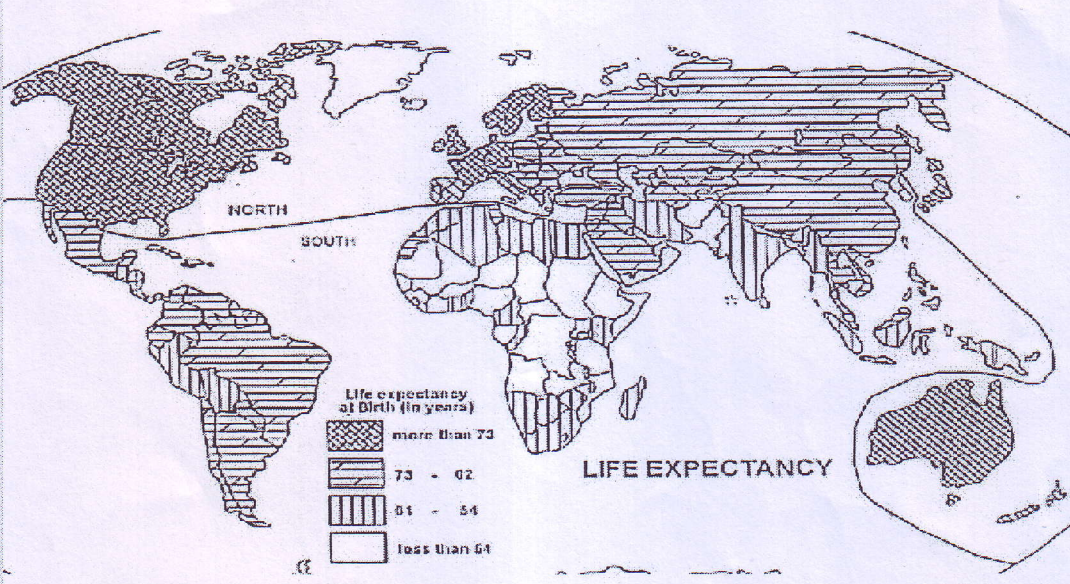
1. This question paper contains 2 pages
2. Q.1 is Compulsory.
3. Attempt any 2 from Q. 2 to Q.4.
4. Answers to each new question should begin on a fresh page.
5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

Q 1	Answer the following	10 marks
	<p>Vishal Solutions Inc. is a software development company that specializes in custom applications for businesses. Over the past year, the company has faced fluctuating project requirements, varied team compositions, and rapidly changing technology trends. The management team, led by CEO Sheetal, recognizes the need for a flexible management approach to address these challenges.</p> <p>Issues Identified:</p> <ol style="list-style-type: none"> 1. Varying Project Requirements: Different clients have unique needs, requiring different project management styles and team structures. 2. Team Dynamics: Teams are often composed of different members based on project requirements, leading to varying levels of collaboration and effectiveness. 3. Rapid Technological Changes: The software industry evolves quickly, necessitating adaptability in both processes and skill sets. <p>a. Explain how Contingency theory approach can solve the problem?</p> <p>b. What potential challenges might Sheetal have encountered while adopting a contingency approach?</p>	
Q 2	Answer the following	
A	Explain the classification of managerial roles by Henry Mintzberg.	5 marks
B	What are the benefits of green management?	5 marks
Q 3	Answer the following	
A	Explain the significance of Management.	5 marks
B	Deliberate on meaning and techniques of controlling.	5 marks

Q 4	Answer the following	
A	Explain the steps in planning process.	5 marks
B	Explain the importance of Coordination.	5 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	<p>Study the world map provided and give answers to the questions based on it.</p> 	10 M
1.	Identify the theme of the given map	1 M
2.	What is the cartographic technique used in the given map?	1 M
3.	Name the continents which have a very high life expectancy. What could be the reasons for the same?	3 M
4.	Name the continent having a low life expectancy of less than 64 years. What could be the reasons for the same?	3 M
5.	What is the life expectancy in India and Brazil?	2 M
Q 2	Answer the following	
A	Write a note on ecosystem and elaborate on one of the types.	5 M
B	Identify the different types of Conventional energy resources and elaborate on any one.	5 M
Q 3	Answer the following	
A	Explain the importance of biodiversity.	5 M
B	Discuss on the economic importance of forest.	5 M
Q 4	Answer the following	
A	Ecological pyramid	5 M
B	Energy Conservation	5 M

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

Date: 24/10/24

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.
6. Use of a simple calculator is allowed.

Q 1	Answer the following	10 M
	Draft a letter of Application with Curriculum Vitae for the post of Junior Clerk in Shivay Production House. Use Full Block layout.	
Q 2	Answer the following	
A	What are the advantages and disadvantages of diagonal communication?	5 M
B	Explain the features of good listening skills.	5 M
Q 3	Answer the following	
A	Describe three socio-psychological barriers in communication. How can they be overcome?	5 M
B	Explain any two types of listening.	5 M
Q 4	Answer the following	
A	Write the importance of intra-personal communication.	5 M
B	Write a paragraph on – Reading – A good habit.	5 M

Date: 25/10/24

Duration: 1 hour

Marks: 30 marks

Instructions:

1. Q.1 is Compulsory.
2. Attempt any 2 from Q. 2 to Q.4.
3. Figures to the right-hand side indicate full marks.

1. Answer the following

10

Read the passage and answer the following questions given below:-

PASSAGE :

Water resource management in ancient India was an essential and sophisticated practice that significantly influenced agriculture, settlement, and daily life. Recognizing the importance of water, communities constructed reservoirs, tanks, and stepwells to effectively capture and store rainwater, particularly in regions reliant on seasonal monsoons. Iconic stepwells, such as the Rani ki Vav in Gujarat, not only provided water but also served as social and cultural hubs.

Large-scale irrigation systems, including canals and embankments, were developed to divert river water to fields, greatly enhancing agricultural productivity and supporting growing populations. Local governance was crucial, with communities collectively managing water resources, fostering a sense of responsibility and sustainable practices. Texts like the Arthashastra highlighted the importance of equitable water distribution and conservation techniques.

Cultural reverence for rivers, particularly the Ganges and Yamuna, influenced water management practices, integrating spiritual beliefs with environmental stewardship. Rituals emphasized purity and respect for water sources, further motivating conservation efforts. Additionally, ancient techniques such as bunds and check dams were implemented to prevent erosion and promote groundwater recharge. This holistic approach to water management not only addressed immediate needs but also laid the foundation for sustainable practices that resonate in contemporary water management strategies.

QUESTIONS:

1. What structures did ancient Indian communities build for water management?
2. Name any two of the irrigation systems in ancient India.
3. What role did local governance play in water resource management? Which Ancient text described about the importance of equitable water distribution and conservation techniques.
4. How did cultural beliefs influence water management practices?
5. What techniques were used to promote groundwater recharge in ancient India?

2. Answer the following:

- a. Explain any five types of town planning as per Mansara Shilpa Shastra classification? 5
- b. Explain the significance of Antecedents of Modern Tourism in India? 5

3. Answer the following:

- a. Elaborate the history of town planning in India. 5
- b. How did the early trade routes of the world influence the spread of tourism in Ancient India? 5

4. Answer the following:

- a. Ancient cities like Harappa and Mohenjo-Daro. 5
- b. Importance of wood carvings in Ancient India. 5