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F.Y.B. Com (FM) Semester - II
Subject: Basics of Forex and Investment

Date: 7/03/2025

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
	Mr. Shayaan from China has visited India for the purpose of trade. He has stayed in India for last one month and found out that in India the value of currency keeps on changing as compare to what he has witnessed in his own home country, where the value of currency was fixed, he has some questions for which you have to answer 1. What is fixed exchange rate system? 2. What is flexible exchange rate system? 3. State the advantage of flexible exchange rate system to the economy .	
Q 2	Answer the following	
A	What is importance of investments elaborately?	8 marks
B	State reason for failure of Bretton Wood System.	7 marks
Q 3	Answer the following	
A	What are the factors affecting foreign exchange?	8 marks
B	Why it is important to study economy before investing?	7 marks
Q 4	Answer the following	
A	What is SWIFT? State its features.	8 marks
B	State different types of Foreign exchange quotation in detail.	7 marks
Q 5	Answer the following	
A	What are equity shares? What are its features?	8 marks
B	What are the features of bottom-up investing strategies?	7 marks
Q 6	Answer the following	

A	Write a note on EURO.	5 marks
B	Explain features of Investment.	5 marks
C	Write a note on National Stock Exchange.	5 marks

F.Y.B. Com (FM) Semester – II

Subject: Financial Accounting II

Date: 10/3/2025

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>Aristocrat Ltd. decided to issue 40,000 equity shares of Rs.10 each at par which was payable as follows:</p> <ol style="list-style-type: none"> i) Rs.2 on application ii) Rs.3 on allotment iii) Rs.3 on first call iv) Rs.2 on final call <p>The company received applications for 42,000 equity shares. Applications for 2,000 equity shares were rejected and the remaining applications were accepted and shares allotted accordingly. Application money on rejected applications was refunded. The company made all the calls as above on the allotted shares and all the amounts were fully received. Pass Journal entries in the books of the company.</p>													
Q 2	Answer the following													
A	Coastal Limited passed a resolution for buying back 25,000 equity shares of Rs. 5 each fully paid at a premium of 20%. For this purpose, it issued 1,250 Preference Shares of Rs. 100 each at par which were fully subscribed. The company has sufficient balances in Revenue Reserves and Security Premium. Pass Journal entries in the books of Coastal Limited regarding the buyback of shares.	5 marks												
B	Mr. Arun purchased 16,000 shares @ Rs.98 per share and paid brokerage @ 1.5% and stamp duty Rs.14,400. Subsequently Mr. Arun sold 12,000 shares @ Rs. 108 per share and brokerage @ 1.5%. Calculate the cost of investment sold and resulting profit or loss on the sale.	5 marks												
Q 3	Answer the following													
A	The issued share capital of Govardhan Limited consists of 20,000 Equity Shares of Rs.100 each. The Board of directors decide, after completion of necessary legal formalities, to forfeit 300 of these shares for non-payment of last call of Rs.20 per share. These shares are subsequently re-issued at a premium of Rs. 10 per share. Pass Journal entries in the books of Govardhan Limited.	5 marks												
B	The Balance Sheet of Ramesh and Co. Ltd. as on 31 st March, 2023 is as follows:	5 marks												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Liabilities</th> <th style="width: 15%;">Amount (Rs.)</th> <th style="width: 25%;">Assets</th> <th style="width: 35%;">Amount (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Share Capital (Rs. 10 each)</td> <td align="right">3,00,000</td> <td>Fixed Assets</td> <td align="right">4,50,000</td> </tr> <tr> <td>Reserves</td> <td align="right">1,20,000</td> <td>Current Assets</td> <td align="right">30,000</td> </tr> </tbody> </table>	Liabilities	Amount (Rs.)	Assets	Amount (Rs.)	Share Capital (Rs. 10 each)	3,00,000	Fixed Assets	4,50,000	Reserves	1,20,000	Current Assets	30,000	
Liabilities	Amount (Rs.)	Assets	Amount (Rs.)											
Share Capital (Rs. 10 each)	3,00,000	Fixed Assets	4,50,000											
Reserves	1,20,000	Current Assets	30,000											

	Loans	50,000			
	Current Liabilities	10,000			
	Total	4,80,000	Total	4,80,000	
<p>The market value of Fixed assets is Rs. 4,80,000 and the market value of Current Assets is Rs. 32,000.</p> <p>Calculate the Intrinsic value of each equity share using the Net Assets method.</p>					
Q 4	Answer the following				
A	What is an IPO? Explain the terms Cap Price, Floor Price, Cut-off Price and Price Band.				5 marks
B	Explain the Net Assets Value Method and Yield Value Method that are used to calculate the value of an equity share.				5 marks

F.Y.B. Com (FM) Semester - II

Subject: Taxation

Date: 12/03/2025

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
	Mr. Y provides you with the following information for the year 2023-2024 1) Income from Business (computed) 15,10,350 2) Income from House property (computed) 5,13,560 3) Income from Short term capital gain on sale house property 1,50,500 4) Income from short term capital gain on sale of listed shares 6,04,700 5) Income from SB interest 10,000 6) ELSS MF investment u/s. 80C 2,00,000 7) TDS 5,00,000 Compute total tax payable in case a) If Mr. Y is of age of 55 years b) If Mr. Y is of age of 70 years	
Q 2	Answer the following	
A	Mr. Y left India for the first time on 13-04-2023 for visit. Thereafter his arrival and departure is as follows: Arrival Departure 25/04/2023 13/06/2023 18/07/2023 30/09/2023 16/03/2024 - Determine his residential status in India for the Asst year 2024-2025	5 marks
B	What is Presumptive taxation and Explain Presumptive taxation for Profession.	5 marks
Q 3	Answer the following	
A	Who is Person as per Income tax Act 1961 ?	5 marks

B	Calculate the tax payable in case of Mr. Haresh if he is of the age of 81 years. His Gross Total Taxable income is Rs. 9,95,530. Investment u/s 80C is Rs. 1,00,000. Advance tax paid by him is Rs. 50,000. (Calculate under Old regime)	5 marks
Q 4	Answer the following	
A	Which Incomes are taxable and which are not taxable in the hands of persons who is Non Resident.	5 marks
B	Calculate the tax payable in case of Mr. Suresh if he is of the age of 82 years. His Gross Total Taxable income is Rs. 25,09,690. Investment u/s 80C is Rs. 1,50,000, Mediclaim u/s. 80D is Rs. 45,000. Advance tax paid by him is Rs. 3,00,000. (Calculate under New regime)	5 marks

Instructions for the candidate:

1. This question paper contains 2 pages
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5. Figures on the right-hand side indicate full marks.
6. Use of simple calculator is allowed.

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Q 1	Answer the following	10 marks
	<p>Case Study: Inflation Targeting in India (2021-2023)</p> <p>Inflation targeting in India has evolved since its official adoption in 2016. As the country faced challenges like global supply chain disruptions and rising commodity prices during 2021-2023, the Reserve Bank of India (RBI) continued to emphasize its target of 4% inflation, with a tolerance band of $\pm 2\%$. In 2022, inflation surged above 7% due to high food and energy prices. In response, the RBI took decisive measures, including multiple interest rate hikes to curb inflation and adjusted monetary policy to manage demand.</p> <p>The Monetary Policy Committee (MPC) played a crucial role in assessing inflation forecasts and adjusting policies to maintain price stability. Despite these challenges, India's GDP growth remained robust, indicating that inflation targeting has effectively balanced economic growth with price stability. By early 2023, inflation rates began to show signs of moderation and reflected the effectiveness of the RBI's policies amid ongoing global economic uncertainties. This period underscored the importance of a robust inflation targeting strategy in navigating complex economic landscapes while fostering sustainable growth.</p> <p>Questions:</p> <ol style="list-style-type: none"> 1. When was inflation targeting adopted and what is the inflation target set by the RBI in India? 2. What challenges did India face regarding inflation during 2021-2023? 	

	3. How did the RBI respond to rising inflation and how did it manage demand in 2022?	
	4. What role did the Monetary Policy Committee (MPC) play during this period?	
	5. What was the outcome for inflation by early 2023?	
Q 2	Answer the following	
A	Discuss the importance of study of macroeconomics.	5 marks
B	Explain the demand-pull factors responsible for inflation with the help of a diagram.	5 marks
Q 3	Answer the following	
A	Explain the features of trade cycles with the help of diagram.	5 marks
B	Discuss the Keynesian liquidity approach to demand for money.	5 marks
Q 4	Answer the following	
A	Discuss the circular flow of income and expenditure in a three-sector economy.	5 marks
B	Explain the objectives of monetary policy.	5 marks

F.Y.B. Com (Financial Markets) Semester - II**Subject: Financial Statistics & Mathematics**

Date: 18/03/2025

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. Ashok invested in a mutual fund through a S.I.P. in which Rs. 1,000 is invested on 01/06/07, 02/07/07 and 01/08/07 at NAV of Rs. 65.057, Rs. 66.127 and Rs. 66.544 respectively. The entry load is 2.25%. Find the average acquisition cost per unit up to 3 decimal places using Rupee Cost Averaging Method.	6 marks
	2) Ms. Sheetal invested Rs. 10,000 at a NAV of Rs. 60.74 with an entry load 2.25% under the dividend reinvestment option on 25/11/2007. The fund declared dividend @ Rs. 5 per unit on 22/02/2008 and the ex-dividend NAV was Rs. 52.04. Find the number of units reinvested.	4 marks
Q.2	Answer the following:	
A	For the 2 investments in shares P and Q: Expected return from P $[E(R_P)] = 6.4\%$, Expected return from Q $[E(R_Q)] = 8.2\%$, Total risk of investing in P $[V(R_P)] = 58.6$ Total risk in investing in Q $[V(R_Q)] = 43.8$, Covariance $(R_P, R_Q) = 19.7$ If the portfolio has 30% investment in share P and 70% investment in share Q, then find a) Expected return of the portfolio b) The total risk of the portfolio.	5 marks
B	A trader bought some items at a cost of Rs. 1,200 each and listed it at Rs. 2,000 each. If he allowed 20% trade discount and further 5% discount for ready cash payment. Find his percentage profit.	5 marks
Q.3	Answer the following:	
A	A box contains 5 blue and 8 green balls. If 2 balls are at random from the box. Find the probability that, 1) Both are green balls 2) 1 ball is green and 1 is blue.	5 marks
B	An insurance agent gets a commission of 25% on the first year's premium, 7.5% on second and third year's premiums	5 marks

	and 5% on subsequent year's premiums on an insurance policy of Rs. 30,000. The rate of annual premium is Rs. 40 per thousand. Find the total earning of the agent for which 5 annual premiums have been paid.															
Q.4	Answer the following :															
A	For the following probability distribution: <table border="1" style="margin-left: 20px;"> <tr> <td>X</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> <tr> <td>P(X)</td> <td>0.07</td> <td>0.2</td> <td>0.3</td> <td>0.3</td> <td>0.07</td> <td>0.06</td> </tr> </table> <p style="margin-left: 20px;">Find: 1) Expected value of X [E(X)] 2) Variance of X [V(X)]</p>	X	5	6	7	8	9	10	P(X)	0.07	0.2	0.3	0.3	0.07	0.06	5 marks
X	5	6	7	8	9	10										
P(X)	0.07	0.2	0.3	0.3	0.07	0.06										
B	Mr. Vilas bought 400 Rs. 100 shares at Rs. 180 each paying 0.2% brokerage. After getting 11% dividend he sold them at Rs. 210 each paying 0.3% brokerage. Find his total gain.	5 marks														

F.Y.B.M. Semester - II
Subject: Digital Financial Literacy - II

Date: 19/03/25

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>Sports-Edge, a mid-sized sportswear company, decided to take their business online. After researching different e-commerce platforms, they chose BigCommerce to build their website. Their aim was to compete with larger brands like Nike. Sports-Edge started by setting up an attractive, user-friendly website with product categories like shoes, jerseys, and accessories. They used high-quality product images, detailed descriptions, and offered personalized customer support through live chat.</p> <p>Initially, they faced challenges in managing stock, as some items were overselling, leading to customer complaints. To resolve this, they implemented an automated inventory management system, preventing stockouts. They also integrated multiple payment gateways, including credit cards and digital wallets, to provide secure and convenient payment options. For marketing, Sports-Edge used social media and email campaigns to drive traffic, and they provided loyalty rewards for returning customers.</p> <p>Soon after launch, Sports-Edge expanded globally, shipping to Europe and Asia. They also started exploring B2B opportunities, partnering with local retailers to sell their products in bulk. To handle these larger orders, they set up an exclusive supplier-oriented B2B e-commerce portal, offering discounts for bulk purchases.</p> <p>Questions:</p> <p>(a) Based on the Sports-Edge case, describe how setting up an automated inventory management system helped resolve one of their key challenges.</p> <p>(b) What type of B2B e-commerce model did Sports-Edge implement when they started partnering with local retailers, and how did it benefit their business?</p>	
Q 2	Answer the following	
A	What are the benefits of e-commerce?	5 marks
B	Explain the features of stock exchange.	5 marks
Q 3	Answer the following	
A	Explain the key security measures behind digital payment system.	5 marks
B	Write a note on Systematic Investment Plan.	5 marks

F.Y.B. Com (Financial Markets) Semester - II
Subject: Fundamentals of Marketing

Date: 20/03/2025

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	<p>Nike, a global leader in sportswear, faced the challenge of maintaining relevance and connection with its diverse consumer base in a rapidly changing digital landscape. As consumer behaviours shifted towards more digital interactions and personalized experiences, Nike needed to find innovative ways to engage with its audience beyond traditional advertising and retail settings.</p> <ol style="list-style-type: none">1. Explain how Nike can use social media to increase connection with customers.2. Explain how Nike can implement relationship marketing to retain customers.	10 marks
Q 2	Answer the following	
A	Explain the advantages of marketing.	5 marks
B	Explain the elements of marketing mix.	5 marks
Q 3	Answer the following	
A	Explain the product lifecycle.	5 marks
B	Explain the factors affecting consumer behavior.	5 marks
Q 4	Answer the following	
A	Explain the methods of pricing strategies.	5 marks
B	Explain the positioning strategies.	5 marks

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

Date: 21/03/25

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 simple calculator is allowed.

Q 1	Draft a Sales Letter to promote the sale of IFL Air-Conditioners on behalf of Vikas Sales, Khar (West), Mumbai-400 040. Use the Full Block Layout.	10 marks
Q 2	Answer the following	
A	Explain the Telephone Etiquettes in brief.	5 marks
B	Describe any five leadership styles.	5 marks
Q 3	Answer the following	
A	Explain the concept of corporate communication along with its external channels.	5 marks
B	List and explain the positive key aspects of communication dynamics within a team.	5 marks
Q 4	Answer the following	
A	Draft an email seeking permission from your manager to attend a Conference in Pune.	5 marks
B	Leadership relies heavily on effective communication- Explain.	5 marks

Date: 24/03/25

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	Carefully read the case study given below & answer the following questions. Sarah, an employee in the sales department, is highly motivated at the start of her career but soon feels demotivated as her performance is not recognized and her goals remain unfulfilled. She starts feeling frustrated and her job satisfaction decreases. She has heard about various motivation theories but is unsure how they apply to her situation.	10 marks
1.	Discuss the concept of motivation and explain how it relates to Sarah's situation.	3 marks
2.	Apply Maslow's Hierarchy of Needs theory to Sarah's case and suggest which level of needs is currently unmet.	4 marks
3.	Suggest how the company can motivate Sarah to improve her job satisfaction.	3 marks
Q 2	Answer the following	
A	Define Personality. What are the factors affecting Individual differences.	5 marks
B	Explain Group Dynamics. What is the process of group formation.	5 marks
Q 3	Answer the following	
A	Explain type A & type B Personality.	5 marks
B	Explain Herzberg's dual factor theory.	5 marks
Q 4	Answer the following	
A	Define Perception. What are the factors influencing Individual perception.	5 marks
B	What is Organizational Change. What are the factors influencing Organizational Change.	5 marks
