

**Instructions for the candidate:**

1. This question paper contains 3 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

XYZ Ltd. is evaluating two mutually exclusive projects, Project A and Project B, each requiring an initial investment of ₹1,00,000. The company's cost of capital is 10%. The expected cash inflows for the two projects over five years are given below:

| Year | Project A (₹) | Project B (₹) |
|------|---------------|---------------|
| 1    | 20,000        | 10,000        |
| 2    | 30,000        | 20,000        |
| 3    | 30,000        | 30,000        |
| 4    | 20,000        | 40,000        |
| 5    | 10,000        | 50,000        |

You are required to:

1. Calculate the Payback Period for both projects.
2. Calculate the Net Present Value (NPV) of both projects.
3. Calculate the Profitability Index (PI) of both projects.
4. Recommend which project should be selected and justify your answer.

Discounting factors at 10%:

| Year | 1     | 2     | 3     | 4     | 5     |
|------|-------|-------|-------|-------|-------|
| DF   | 0.909 | 0.826 | 0.751 | 0.683 | 0.621 |
|      |       |       |       |       |       |

| Q 2                | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                              |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------|------------------------------|----------------|----------|-----|--------------------|----------|----|------------|----------|----|-------------------|--------|-----|---------|
| A                  | <p>Following are the details of the capital structure of the company, Calculate the weighted average cost of capital.</p> <table border="1"> <thead> <tr> <th>Sources of Funds</th><th>Amount in<br/>Rs</th><th>After Tax Cost of<br/>Capital</th></tr> </thead> <tbody> <tr> <td>Equity Capital</td><td>2,00,000</td><td>15%</td></tr> <tr> <td>Preference Capital</td><td>1,50,000</td><td>8%</td></tr> <tr> <td>Debentures</td><td>1,00,000</td><td>9%</td></tr> <tr> <td>Retained earnings</td><td>50,000</td><td>11%</td></tr> </tbody> </table> | Sources of Funds             | Amount in<br>Rs | After Tax Cost of<br>Capital | Equity Capital | 2,00,000 | 15% | Preference Capital | 1,50,000 | 8% | Debentures | 1,00,000 | 9% | Retained earnings | 50,000 | 11% | 8 marks |
| Sources of Funds   | Amount in<br>Rs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | After Tax Cost of<br>Capital |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| Equity Capital     | 2,00,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 15%                          |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| Preference Capital | 1,50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 8%                           |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| Debentures         | 1,00,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 9%                           |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| Retained earnings  | 50,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 11%                          |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| B                  | <p>XYZ Ltd. provides the following financial information:</p> <ul style="list-style-type: none"> <li>• Sales: ₹8,00,000</li> <li>• Variable Costs: ₹4,80,000</li> <li>• Fixed Costs: ₹1,50,000</li> <li>• Interest on Debt: ₹30,000</li> </ul> <p>You are required to calculate:</p> <ol style="list-style-type: none"> <li>1. Operating Leverage</li> <li>2. Financial Leverage</li> <li>3. Combined Leverage</li> </ol>                                                                                                                             | 7 marks                      |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| Q 3                | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                              |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| A                  | <p>Ramesh purchased 150 shares of M Ltd. at ₹60 each in January 2016. He also paid a brokerage of ₹450 at the time of purchase. The company paid dividends as follows:</p> <ul style="list-style-type: none"> <li>• 2016: ₹1,800</li> <li>• 2017: ₹2,400</li> <li>• 2018: ₹3,000</li> </ul> <p>He sold all his holdings in January 2019 at ₹85 per share and paid ₹600 as brokerage on the sale. Calculate the holding period return and annualised return</p>                                                                                        | 8 marks                      |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
| B                  | <p>Ravi wants to know how much money he will have after 3 years if he invests ₹10,000 today at an interest rate of 10% per annum,</p> <p>1) compounded annually 2) compounded semi -annually</p>                                                                                                                                                                                                                                                                                                                                                      | 7 marks                      |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                              |                 |                              |                |          |     |                    |          |    |            |          |    |                   |        |     |         |

|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |          |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Q 4 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 15 marks |
|     | <p>Ganesh Industries Ltd. is evaluating three alternative financing plans to raise a total investment of ₹5,00,000.</p> <p>(a) Total Investment: ₹5,00,000</p> <p>(b) Financing Plans:</p> <ul style="list-style-type: none"> <li>Plan A – 100% Equity</li> <li>Plan B – 60% Equity and 40% Debt</li> <li>Plan C – 60% Equity and 40% Preference Shares</li> </ul> <p>(c) Additional Information:</p> <ul style="list-style-type: none"> <li>Cost of Debt: 10%</li> <li>Cost of Preference Shares: 9%</li> <li>Tax Rate: 30%</li> <li>Issue Price per Share: ₹20 (₹10 face value + ₹10 premium)</li> <li>Expected EBIT: ₹1,20,000</li> </ul> |          |
| Q 5 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |          |
| A   | Distinguish between Fixed and Working Capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 8 marks  |
| B   | List out the different Sources of Short-Term Financing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 7 marks  |
| Q 6 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |          |
| A   | Advantages of foreign Collaboration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5 marks  |
| B   | Causes of Overcapitalization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 5 marks  |
| C   | Importance of corporate finance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 5 marks  |

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**S.Y.B. Com (Management Studies) Semester – III**

**Subject: Principles and Practice of Banking Institutions**

Date: 7/10/25

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 |
|     | <p><b>Case Study: Microfinance Loan to SHG</b></p> <p>A women's Self-Help Group (SHG) obtains a ₹1 lakh microfinance loan under a government scheme designed to promote financial inclusion and support entrepreneurship. SHGs are small, informal groups of women who come together to pool savings and access credit collectively. This loan is provided to enable the SHG to undertake income-generating activities like small-scale businesses or farming, empowering the women socially and economically. Microfinance Institutions (MFIs) often facilitate such loans, with regulation by the Reserve Bank of India (RBI). Typically, no collateral is required, making it accessible to economically weaker sections. Government schemes such as the National Rural Livelihood Mission (NRLM) often complement these loans by providing subsidies or support. The repayment is structured in small instalments, helping SHG members manage cash flow effectively. The role of NABARD is significant, as it promotes, regulates, and supports SHGs through financial and institutional assistance, making microfinance a priority sector in lending.</p> <p><b>Questions</b></p> <ol style="list-style-type: none"><li>1. What is an SHG (Self-Help Group)?</li><li>2. Is collateral needed for an SHG microfinance loan?</li><li>3. What is the main purpose of an SHG loan?</li></ol> |          |

|     |                                                                                                                            |         |
|-----|----------------------------------------------------------------------------------------------------------------------------|---------|
|     | 4. Which government scheme is often linked with SHG loans?<br><br>5. What is the role of NABARD in SHG microfinance loans? |         |
| Q 2 | Answer the following                                                                                                       |         |
| A   | Explain the duties of customers towards the bank.                                                                          | 8 marks |
| B   | Explain the classification of borrowers in banks.                                                                          | 7 marks |
|     |                                                                                                                            |         |
| Q 3 | Answer the following                                                                                                       |         |
| A   | What are the advantages and disadvantages of Wide Area Network?                                                            | 8 marks |
| B   | Explain the Basel III Norms.                                                                                               | 7 marks |
|     |                                                                                                                            |         |
| Q 4 | Answer the following                                                                                                       |         |
| A   | Difference between NRE Account vs NRO Account.                                                                             | 8 marks |
| B   | Explain in detail Bharat QR                                                                                                | 7 marks |
|     |                                                                                                                            |         |
| Q 5 | Answer the following                                                                                                       |         |
| A   | Explain the modes of charging securities in banking.                                                                       | 8 marks |
| B   | Explain the consumer rights and its impact on banking.                                                                     | 7 marks |
|     |                                                                                                                            |         |
| Q 6 | Answer the following                                                                                                       |         |
| A   | Explain the objectives of Anti Money Laundering.                                                                           | 5 marks |
| B   | Explain SARFAESI Act.                                                                                                      | 5 marks |
| C   | Write a note on IMPS.                                                                                                      | 5 marks |
|     |                                                                                                                            |         |

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Date: 9/10/25

Marks: 30 marks

**Instructions for the candidate:**

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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 | Solve the following case study: -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10 marks |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
|     | <p>Raj, a young professional, came across an investment scheme called "Golden Returns" through a social media group. The promoter claimed the scheme could double Raj's money in just 3 months, with guaranteed returns and no risk. The promoter also encouraged Raj to refer friends and earn commissions.</p> <p>Excited by the offer, Raj invested ₹50,000. He received ₹10,000 as "returns" in the first month, which encouraged him to invest more and convince his cousin to join too. However, after two months, the website stopped working, and Raj couldn't withdraw any money. The promoter made excuses like "technical upgrades" and stopped responding.</p> <p>When Raj did some research, he realized the scheme wasn't registered with SEBI or RBI, and there was no real business model behind it. He later reported the scam to the SEBI SCORES portal and advised others to be cautious.</p> <p><b>Answer the following questions: - (2 Marks Each)</b></p> <p>1) What are two red flags Raj ignored before investing in the "Golden Returns" scheme?</p> <p>2) Which authority should Raj have checked to verify if "Golden Returns" was a registered investment company?</p> <p>3) What part of the scheme shows that "Golden Returns" was likely a Ponzi scheme?</p> <p>4) Mention one step Raj could have taken before investing to avoid being scammed.</p> |          |

|            |                                                                                      |                |
|------------|--------------------------------------------------------------------------------------|----------------|
|            | 5) Where did Raj report the scam, and why is it important to report such activities? |                |
|            |                                                                                      |                |
| <b>Q 2</b> | <b>Answer the following</b>                                                          |                |
| A          | Explain any five investment strategies in brief.                                     | <b>5 marks</b> |
| B          | Elaborate types of online frauds in brief.                                           | <b>5 marks</b> |
|            |                                                                                      |                |
| <b>Q 3</b> | <b>Answer the following</b>                                                          |                |
| A          | Discuss any five digital tools and apps for budgeting.                               | <b>5 marks</b> |
| B          | Explain financial diary in brief.                                                    | <b>5 marks</b> |
|            |                                                                                      |                |
| <b>Q 3</b> | <b>Answer the following</b>                                                          |                |
| A          | Explain the aspects of personal tax planning.                                        | <b>5 marks</b> |
| B          | Describe the steps of financial planning in brief.                                   | <b>5 marks</b> |
|            |                                                                                      |                |

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**Q1A) Multiple Choice Questions (any 8 out of 10)**

8 marks

1. Common size Income Statement present the various items as a percentage of -----
  - a) Sales
  - b) Credit sales
  - c) Cash sales
  - d) None of the above
2. Financial Statements provide a summary of -----
  - a) Accounts
  - b) Assets
  - c) Liabilities
  - d) Expenses
3. In trend percentage the base year is -----
  - a) The first year
  - b) Last year
  - c) Any year
  - d) Second year
4. Proprietary ratio measures the relationship between share holder fund and -----
  - a) Total asset
  - b) Fixed asset
  - c) Current asset
  - d) Fictious asset
5. In a sound business, acid test ratio ----- is considered satisfactory
  - a) 1:2
  - b) 2:1
  - c) 1:1
  - d) 0.5:1
6. Market price per share divided by earnings per share is-----
  - a) Price earning ratio
  - b) Return on equity
  - c) Market test ratio
  - d) Book value per share
7. To arrive at funds from operation ,non-cash expenses must be added to-----
  - a) Net profit
  - b) Gross profit
  - c) Operating profit
  - d) None of these
8. Increases in current liabilities ----- working capital
  - a) Increase
  - b) Decreases
  - c) Added
  - d) None of these
9. Legal notices will be classified under \_\_\_\_
  - a) Collection Cost

- b) Administration Cost  
c) Delinquency Cost  
d) Default Cost
10. Normally permanent current assets should be financed by  
a) long-term funds  
b) short-term funds  
c) borrowed funds  
d) internally generated funds

Q1B) Match the coloums (any 7 out of 10)

7 marks

| Column A                       | Column B                                               |
|--------------------------------|--------------------------------------------------------|
| 1. Terms of payment            | a) Aspect of receivable management                     |
| 2. Consignment                 | b) Supply of goods for sale                            |
| 3. Positive working capital    | c) Excess of current assets over current liability     |
| 4. Margin of safety            | d) Added to make current assets to get working capital |
| 5. Same of fixed assets        | e) Cash inflow from investing activity                 |
| 6. Purchase of furniture       | f) Furniture account                                   |
| 7. Debt service coverage ratio | g) Efficiency in collection of debt                    |
| 8. Lower liquid ratio          | h) Common size statement                               |
| 9. Vertical analysis           | i) Bad liquidity position                              |
| 10. 5% government securities.  | j) Investments                                         |

Q2 A Prepare Comparative Statement for the following

8 Marks

Profit and Loss A/c for the year ended 2013 and 2014

| Particulars             | 31-12-13 | 31-12-14  | Particulars | 31-12-13 | 31-12-14  |
|-------------------------|----------|-----------|-------------|----------|-----------|
| Cost of Goods Sold      | 6,00,000 | 7,50,000  | Sales       | 8,00,000 | 10,00,000 |
| Administrative Expenses | 30,000   | 40,000    |             |          |           |
| Selling Expenses        | 20,000   | 20,000    |             |          |           |
| Net Profit              | 1,50,000 | 1,90,000  |             |          |           |
|                         | 8,00,000 | 10,00,000 |             |          |           |
|                         | 8,00,000 | 10,00,000 |             | 8,00,000 | 10,00,000 |

Q2 B Xenophobia Ltd. presents with their summarised profit and loss account with a request to convert the same into a common size statement in vertical form

7 Marks

| Expenses         | Rs       | Income           | Rs       |
|------------------|----------|------------------|----------|
| To Opening Stock | 35,000   | By Sales         | 8,30,000 |
| To Purchase      | 7,50,000 | By Closing Stock | 80,000   |
| To Gross Profit  | 1,25,000 |                  |          |
|                  | 9,10,000 |                  | 9,10,000 |

|                      |                 |                 |                 |
|----------------------|-----------------|-----------------|-----------------|
| To Depreciation      | 18,000          | By Gross Profit | 1,25,000        |
| To Other Expenses    | 37,000          | By Interest     | 5,000           |
| To Tax Provision     | 20,000          |                 |                 |
| To Proposed Dividend | 8,000           |                 |                 |
| To Net Profit        | 47,000          |                 |                 |
|                      | <b>1,30,000</b> |                 | <b>1,30,000</b> |

OR

Q2 P

The following are the financial statements of Poddar Ltd. Prepare trend analysis for the same.

15  
Marks

|                                    | 2007          | 2008          | 2009          |
|------------------------------------|---------------|---------------|---------------|
| <b>Assets:</b>                     |               |               |               |
| Fixed Assets (A)                   | 276850        | 246650        | 231800        |
| <u>Current Assets</u>              |               |               |               |
| Cash                               | 111925        | 32975         | 60425         |
| Bills Receivables                  | 68375         | 124750        | 110500        |
| Stock                              | 245375        | 184000        | 169625        |
| Expenses Paid in Advance           | 8775          | 4625          | 2650          |
| (B)                                | 434450        | 346350        | 343200        |
| <b>Total Assets : (A)+(B)</b>      | <b>711300</b> | <b>593000</b> | <b>575000</b> |
|                                    |               |               |               |
| <b>Liabilities:</b>                |               |               |               |
| Capital (C)                        | 463875        | 435000        | 435650        |
| <u>Current Liabilities</u>         |               |               |               |
| Bills Payable                      | 209375        | 130975        | 129325        |
| Expenses Payable                   | 13050         | 7725          | 5025          |
| Bank O. D.                         | 25000         | 19300         | 5000          |
| (D)                                | 247425        | 158000        | 139350        |
| <b>Total Liabilities (C) + (D)</b> | <b>711300</b> | <b>93000</b>  | <b>75000</b>  |

Q3 A Complete the following Balance Sheet of RKR Ltd. with the help of accounting ratios:  
Balance Sheet as on 31-3-2010

8 Marks

|                                                |          |
|------------------------------------------------|----------|
| Debtors Turnover                               | 8 times  |
| Stock Turnover                                 | 8 times  |
| 3. Debt/Net Worth                              | 0.6      |
| 4. Fixed Assets/Shareholder's Fund             | 0.6      |
| 5. Total Sales (Credit)/General Reserve        | 32 times |
| 6. Gross Profit Ratio                          | 25%      |
| 7. Current Ratio                               | 2        |
| 8. General Reserve/Net Worth                   | 0.1      |
| 9. Bank Balance is 30% of Total Current Assets |          |

|             |  |        |  |  |
|-------------|--|--------|--|--|
| Liabilities |  | Assets |  |  |
|-------------|--|--------|--|--|

|                      |          |                 |        |          |
|----------------------|----------|-----------------|--------|----------|
| Equity Share Capital | 20,000   | Fixed Assets    | 80,000 | 1,00,000 |
| General Reserve      |          | Investment      |        |          |
| Current Liabilities: |          | Current Assets: |        |          |
| Loan Fund            |          | Stock           |        |          |
| Current Liabilities  | 4,20,000 | Debtors         | 80,000 | 4,20,000 |
|                      |          | Bank Balance    |        |          |

OR

Q3P From the given Balance sheet and additional information, calculate the following ratios

8 Marks

| Liabilities                       |           | Assets                |           |
|-----------------------------------|-----------|-----------------------|-----------|
| Equity Share Capital (Rs 10 each) | 4,00,000  | Fixed Assets          | 8,25,000  |
| Gen Reserves                      | 1,00,000  | Stock                 | 1,00,000  |
| 9% Preference Share Capital       | 2,00,000  | Prepaid expenses      | 40,000    |
| 10% Mortgage Loan                 | 2,00,000  | Debtors               | 2,00,000  |
| Creditors                         | 1,00,000  | Bank                  | 60,000    |
| Prov for Tax                      | 1,00,000  | Marketable securities | 25,000    |
| Bills payable                     | 50,000    |                       |           |
| Profit and loss a/c               | 1,00,000  |                       |           |
|                                   | 12,50,000 |                       | 12,50,000 |

- Net Profit Ratio is 15%
- Total Sales are Rs 10 lacs
- 20% of the sales are cash
- Total Purchases amount to Rs 5,00,000

Compute

1. Debtors Turnover Ratio and velocity
2. Creditors Turnover Ratio and velocity
3. Return on Equity
4. Capital gearing ratio

Q3 Q The summarised Balance Sheet of Saga Ltd as on 31<sup>st</sup> March, 2017 is as follows:

7 Marks

| Liabilities                       | Rs        | Assets                      | Rs        |
|-----------------------------------|-----------|-----------------------------|-----------|
| Equity Share Capital (Rs 10 each) | 4,00,000  | Goodwill                    | 1,25,000  |
| 9% Pref Capital (Rs 100 each)     | 2,00,000  | Furniture                   | 3,00,000  |
| General Reserve                   | 1,00,000  | Building                    | 4,00,000  |
| Profit and Loss A/c               | 1,00,000  | Stock                       | 1,00,000  |
| 10% Mortgage Loan                 | 2,00,000  | Debtors                     | 2,00,000  |
| Accounts Payable                  | 1,00,000  | Cash and Bank               | 60,000    |
| Advance from Customers            | 50,000    | Prepaid expenses            | 40,000    |
| Provision from tax                | 1,00,000  | Preliminary Expenses        | 15,000    |
|                                   |           | Discount on Issue of shares | 10,000    |
|                                   | 12,50,000 |                             | 12,50,000 |

The following is the further information available:

- Total Sales Rs 10,00,000 (20% cash)
- Net Profit 15%
- Purchases Rs 5,00,000

- No of days in a year 360
- The shares of the company are traded at Rs 25 in the market and the company has declared to distribute the profit worth Rs 1,00,000 in the form of dividend.

Calculate:

1. Return on Proprietors Funds
2. P/E
3. EPS
4. Return on total assets

**Q4 A** M/s Hindalco & Co expects to produce 2,08,000 units of a product during the year and sells them at Rs 40 per unit. You are required to compute their working capital requirement after considering the following information. 15Marks

(a) The total cost of production would be 90% of the sale price, comprising of 50% for raw material, 25% for wages, and balance being overheads cost, thereby leaving a profit of 10% on sales

(b) The production process takes four weeks

(c) Stock of Raw Materials required is equivalent to six week's need for production

(d) Finished Goods are kept in stock at eight weeks of production

(e) 30% of sales are on cash basis.

(f) Customers are allowed a credit of ten weeks as against credit available from the suppliers for eight weeks.

(g) Time lag for payment of wages is two weeks and for overheads three weeks.

(h) It is desired to have a safety margin of 20% of remaining Working Capital

(i) Bank has agreed to provide overdraft facility @ 50% of Debtors and 40% of the Stocks

**OR**

**Q4P** From the following information of M/s Tushar Ltd, prepare a statement of working capital requirements 8 Marks

|                             |              |
|-----------------------------|--------------|
| Estimated Annual Production | 48,000 units |
| Cost Sheet (per Unit)       | Rs           |
| Raw Materials               | 4            |
| Labour                      | 2            |
| Overheads                   | 2            |
| Total Cost                  | 8            |
| Profit                      | 2            |
| Selling Price               | 10           |

It is estimated that:

(a) Raw materials remain in stock for 2 months and finished goods for 3 months.

- (b) Materials are in process for I month.
- (c) Debtors are allowed 3 months credit.
- (d) Creditors allow 2 months credit.
- (e) Lag in payment of wages is 1 month
- (f) Cash on hand expected is 15% of Net Working Capital
- (g) Bank overdraft will be 15,000

Q4 Q Present situation

7 Marks

Sales Rs 80 lakhs

Variable Cost Rs 50 lakhs

Fixed Assets Rs 10 lakhs

Credit to Debtors 20days

| Proposed Credit Policy | Average Collection Period(Days) | Expected Annual Sales |
|------------------------|---------------------------------|-----------------------|
| I                      | 30                              | 100                   |
| II                     | 40                              | 120                   |
| III                    | 50                              | 135                   |
| IV                     | 60                              | 150                   |

Determine the credit period that should be allowed by the company. Assume return on investment (ROI) @18%

Q5 A Compute cash from operations from the following figures:

8 Marks

Profit for the year 2005 is a sum of Rs 10,000 after providing for depreciation of Rs 2,000. The current assets of the business for the year ending 31<sup>st</sup> December, 2004 and 2005 are as follows:

| Particulars                  | 2004   | 2005   |
|------------------------------|--------|--------|
| Sundry Debtors               | 10,000 | 12,000 |
| Provision for Doubtful Debts | 1,000  | 200    |
| Bills Receivable             | 4,000  | 3,000  |
| Bills Payable                | 5,000  | 6,000  |
| Sundry Creditors             | 8,000  | 9,000  |
| Inventories                  | 5,000  | 8,000  |
| Short-term Investments       | 10,000 | 12,000 |
| Outstanding Expenses         | 1,000  | 1,500  |
| Prepaid Expenses             | 2,000  | 1,000  |
| Accrued Income               | 3,000  | 4,000  |
| Income Received in Advance   | 2,000  | 1,000  |

Q5 B From the following information, calculate the cash from financing activities

7 Marks

| Particulars          | 31.12.2010 | 31.12.2011 |
|----------------------|------------|------------|
| Equity Share Capital | 10,00,000  | 15,00,000  |

|                       |           |           |
|-----------------------|-----------|-----------|
| 8% Preference Capital | 8,00,000  | 8,00,000  |
| 6% Debenture          | 15,00,000 | 12,00,000 |
| Securities Premium    | 5,00,000  | 5,75,000  |

Additional Information:

Equity dividend was declared @5% are paid on capital upto 31.3.2010

Preference share holders also have got the regular dividend

Debenture interest have been paid for the amount of Rs 50,000

OR

Q5 Write Short Notes On ( any 3)

15  
Marks

- 1 5 C's of credit policy
- 2 Operating cycle
- 3 Limitations of racial analysis
- 4 Permanent and variable working capital
- 5 Cash from operations

S.Y.B. Com (M & S) Semester - III

Subject: Business Law

Date: 14/10/25

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.

|            |                                                                                |                 |
|------------|--------------------------------------------------------------------------------|-----------------|
| <b>Q 1</b> | <b>Answer the following</b>                                                    | <b>10 marks</b> |
| A          | Define contract. Explain the essentials of valid contract.                     |                 |
|            |                                                                                |                 |
| <b>Q 2</b> | <b>Answer the following</b>                                                    |                 |
| A          | Explain the meaning and essentials of consideration under Indian Contract Act. | <b>5 marks</b>  |
| B          | Explain the meaning and essentials of coercion under Indian Contract Act.      | <b>5 marks</b>  |
|            |                                                                                |                 |
| <b>Q 3</b> | <b>Answer the following</b>                                                    |                 |
| A          | Distinguish between Partnership and Company.                                   | <b>5 marks</b>  |
| B          | Explain minor's position in partnership under Indian Partnership Act.          | <b>5 marks</b>  |
|            |                                                                                |                 |
| <b>Q 3</b> | <b>Answer the following</b>                                                    |                 |
| A          | Write a note on Acceptance under Indian Contract Act.                          | <b>5 marks</b>  |
| B          | Write a note on Partner by holding out under Indian Partnership Act.           | <b>5 marks</b>  |
|            |                                                                                |                 |

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11/11/25

**S.Y.B. Com (Management Studies) Semester - III**

**Subject: Training and Development**

**Date: 4-10-25**

**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 |
|     | <p>TechNova Inc. is a mid-sized IT company with over 200 employees. Despite having regular training programs, the company noticed that new employees were struggling to access key knowledge from past projects and best practices. This led to repeated mistakes, inefficiencies, and longer onboarding times.</p> <p>To address this, HR introduced a Knowledge Management (KM) system that included:</p> <ul style="list-style-type: none"><li>• A centralized digital knowledge repository.</li><li>• Encouragement for senior staff to document learnings and project insights.</li><li>• Monthly knowledge-sharing sessions between teams.</li></ul> <p>After six months, TechNova saw better collaboration, faster onboarding, and improved project outcomes.</p> |          |
| A   | What is the importance of a Knowledge Management system?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 8 marks  |
| B   | What are the Stages of Knowledge management?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 7 marks  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |          |
| Q 2 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |          |
| A   | What is the importance of training?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 8 marks  |
| B   | Explain the Career Development Cycle.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 7 marks  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |          |
| Q 3 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |          |
| A   | What are the objectives of Management Development Programmes?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 8 marks  |
| B   | Enumerate the indicators of performance measurement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 7 marks  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |          |

|     |                                                        |         |
|-----|--------------------------------------------------------|---------|
| Q 4 | Answer the following                                   |         |
| A   | Explain the Training Needs assessment.                 | 8 marks |
| B   | Explain the On-the-Job Training methods.               | 7 marks |
|     |                                                        |         |
| Q 5 | Answer the following                                   |         |
| A   | What is the importance of Organizational Development?  | 8 marks |
| B   | Enumerate the modern methods of performance appraisal. | 7 marks |
|     |                                                        |         |
| Q 6 | Answer the following                                   |         |
| A   | Limitations of performance appraisal                   | 5 marks |
| B   | Self-planned development                               | 5 marks |
| C   | Methods of Training Needs Analysis                     | 5 marks |
|     |                                                        |         |

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**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>A leading software company planned a large-scale campus recruitment drive at several engineering colleges across the country. The HR team worked closely with college placement cells to schedule presentations, advertise job openings, and clarify job roles. The company used multiple recruitment sources such as online job portals, social media platforms, and employee referrals to reach a wide pool of candidates. Applications were screened based on academic performance, relevant skills, and internships. Aptitude tests were conducted online, followed by virtual interviews where candidates were assessed for communication skills, problem-solving, and cultural fit. The team ensured that recruitment ethics were maintained by clearly outlining job expectations, compensation, and growth opportunities. Special care was taken to avoid bias by anonymizing resumes during initial screening. The drive resulted in the recruitment of 50 students who matched the company's expectations and showed promise for future leadership roles. Feedback collected from participants helped improve future recruitment strategies.</p> <p>Questions:</p> <p>1. Identify the recruitment sources were used in this campus drive? Also bring out its importance.</p> <p>2. How did the company ensure fairness and ethics during the recruitment process?</p> |          |
| Q 2 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          |
| A   | Define recruitment and explain its importance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 5 marks  |
| B   | Explain the different types of Orientation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 5 marks  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |          |

|     |                                                        |                |
|-----|--------------------------------------------------------|----------------|
| Q 3 | Answer the following                                   |                |
| A   | Compare traditional and modern sources of recruitment. | <b>5 marks</b> |
| B   | How can induction programs be made effective?          | <b>5 marks</b> |
|     |                                                        |                |
| Q 4 | Answer the following                                   |                |
| A   | Discuss the steps involved in the selection process.   | <b>5 marks</b> |
| B   | Define induction and explain its advantages.           | <b>5 marks</b> |
|     |                                                        |                |

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**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**

The arrival of the British East India Company marked the final phase of Indian numismatic evolution. Initially, the Company issued coins that imitated local Mughal and regional styles to gain acceptance. However, with growing political control, they introduced a uniform, machine-struck currency that systematically replaced the diverse coinage of princely states and regional powers. Coins of the British Raj featured the effigy of the British monarch on one side and legends in both English and Persian on the reverse. This transition from regional to a single, centrally-controlled currency reflected the consolidation of British authority over the entire subcontinent. In what ways did the British East India Company's initial coinage strategy differ from its later one, and why?

**5 marks**

How did the British Raj's numismatic system lay the groundwork for modern Indian currency?

**5 marks**

**Q 2 Answer the following**

A How is Indian Numismatics important with Historiographical Approach?

**5 marks**

B Who was Satakarni I? explain his reign.

**5 marks**

**Q 3 Answer the following**

A Write a note on the coins of various Mahajanapadas.

**5 marks**

B What are the features of the Coins of Yaudheyas?

**5 marks**

**Q 3 Answer the following**

A Explain the role of metallurgy in coin production.

**5 marks**

B How did Vima Kadphises integrate religious sentiments and power in his administration style?

**5 marks**

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**S.Y.B. Com (Management Studies) Semester - III****Subject: Consumer Behaviour****Date: 9/10/25****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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10 marks |
|     | <p>In many households, different family members take on specific roles influencing buying decisions. For example, parents often take decisions for major purchases like cars or vacation trips, while children may act as influencers by expressing preferences for toys, snacks, or gadgets. Studies show children employ strategies like persuasion and rational appeal to influence parents' buying behavior, especially for groceries and entertainment products.</p> <p>Family dynamics such as joint decision-making between spouses, dominant roles (wife-dominant or husband-dominant decisions), and adaptability to family life cycle stages affect consumption patterns significantly. As families progress from young couples to families with children or empty nests, spending priorities and product demands shift accordingly.</p> <ol style="list-style-type: none"><li>1. Which different roles of family members influence in buying decisions?</li><li>2. Which determinants contribute in influencing needs of family at different life-cycle stages?</li></ol> |          |
| Q 2 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |          |
| A   | State the importance of consumer behavior.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5 marks  |
| B   | Highlight key features of Consumer Protection Act, 2019.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5 marks  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |          |
| Q 3 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |          |
| A   | Which factors contribute in influencing consumer perception?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 5 marks  |
| B   | Write brief note on 'The Classical Conditioning Theory'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5 marks  |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |          |
| Q 4 | Answer the following                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |          |
| A   | Explain concept and features of social class.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 5 marks  |
| B   | Distinguish between E-buying v/s bricks and mortar buying.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5 marks  |

Date: 4-10-25

Duration: 2 hours

Marks: 60 marks

**Instructions for the candidate:**

1. This question paper contains 1 page
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.

|            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                 |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Q 1</b> | <b>Answer the following. (Case Study)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>15 marks</b> |
|            | <p>FreshBite Foods, a new organic snack brand, is launching its first product — baked veggie chips — in a competitive market. To introduce the product, the company plans a multi-stage advertising campaign:</p> <p>Week 1: wide digital ads to let people know about the brand</p> <p>Week 2: educational videos explaining health benefits of baked snacks</p> <p>Week 3: collaborations with food bloggers creating recipes and fun challenges</p> <p>Week 4: discount coupons and customer testimonials to encourage trials</p> <p>Week 5: loyalty programs to retain regular buyers</p> <p><b>Q1.A.</b> Identify the advertising model that best fits FreshBite Foods' campaign and explain briefly how each stage applies to this campaign.</p> <p><b>Q1.B.</b> Prepare a social media post to promote the new organic snack. Include: Headline, Tagline, Key features/benefits, Call to action, any visual/theme suggestion</p> |                 |
| <b>Q 2</b> | <b>Answer the following</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |
| A          | Explain the importance of advertising.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>8 marks</b>  |
| B          | Describe the types of advertising media.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>7 marks</b>  |
| <b>Q 3</b> | <b>Answer the following</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |
| A          | Explain the importance of creativity in advertising.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>8 marks</b>  |
| B          | Describe the role of sound effects in a radio commercial.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>7 marks</b>  |
| <b>Q 4</b> | <b>Answer the following</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |
| A          | State the functions of advertising.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>8 marks</b>  |
| B          | Explain the role and benefits of celebrity endorsement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>7 marks</b>  |
| <b>Q 5</b> | <b>Answer the following</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |
| A          | Discuss various departments of an advertising agency.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>8 marks</b>  |
| B          | Explain the role of design thinking in advertising.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>7 marks</b>  |
| <b>Q 6</b> | <b>Short Notes</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                 |
| A          | Meme marketing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>5 marks</b>  |
| B          | Outdoor Advertising Media                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>5 marks</b>  |
| C          | Advertising Appeal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>5 marks</b>  |

**S.Y.B.M.S Semester - III**  
**Subject: Strategic Management**

Date: 07-10-2025

Duration: 2.5 hours

Marks: 75 marks

**Instructions for the candidate:**

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

|               |                                                                                                                               |   |                                     |                |
|---------------|-------------------------------------------------------------------------------------------------------------------------------|---|-------------------------------------|----------------|
| <b>Q 1.A.</b> | <b>True or False (any 8 out of 10)</b>                                                                                        |   |                                     | <b>8 marks</b> |
| 1.            | Goals help in the achievement of objectives.                                                                                  |   |                                     |                |
| 2.            | SBU operates independently.                                                                                                   |   |                                     |                |
| 3.            | Strengths and weaknesses are related to the internal business environment.                                                    |   |                                     |                |
| 4.            | Policies should always be in writing.                                                                                         |   |                                     |                |
| 5.            | Stability strategy represents do Nothing strategy.                                                                            |   |                                     |                |
| 6.            | Differentiation strategy seeks to distinguish its organization from competitors in respect to products only.                  |   |                                     |                |
| 7.            | SWOT analysis can be applied to personal development and non-profit organizations, not just businesses.                       |   |                                     |                |
| 8.            | Environmental analysis should be conducted regularly as part of a strategic planning process.                                 |   |                                     |                |
| 9.            | Strategic management begins with strategic analysis and includes strategy formulation, implementation, and evaluation.        |   |                                     |                |
| 10.           | Matrix organizational structures are often used by large, complex organizations to handle multiple projects or product lines. |   |                                     |                |
|               |                                                                                                                               |   |                                     |                |
| <b>Q 1.B.</b> | <b>Match the coloumns (any 7 out of 10)</b>                                                                                   |   |                                     | <b>8 marks</b> |
| 1             | Business Policy                                                                                                               | A | High share, low growth              |                |
| 2             | Cash Cow                                                                                                                      | B | Hard element of Mc-Kinsey Framework |                |
| 3             | Structure                                                                                                                     | C | Soft element of Mc-Kinsey Framework |                |
| 4             | Staff                                                                                                                         | D | Guideline                           |                |

|        |                                                                                                 |   |                         |         |
|--------|-------------------------------------------------------------------------------------------------|---|-------------------------|---------|
| 5      | Business Level Strategy                                                                         | E | HR Strategy             |         |
| 6      | Functional level Strategy                                                                       | F | Diversification         |         |
| 7      | Star products                                                                                   | G | High share, high growth |         |
| 8      | Fear of unknow                                                                                  | H | Resistance to change    |         |
| 9      | GE planning grid                                                                                | I | PESTLE analysis         |         |
| 10     | Macro Environment                                                                               | j | 3*3 matrix              |         |
|        |                                                                                                 |   |                         |         |
| Q 2.A. | Explain the steps in the strategic Management Process?                                          |   |                         | 8 marks |
| Q 2.B. | Explain the features of strategic Management?                                                   |   |                         | 7 marks |
|        | <b>OR</b>                                                                                       |   |                         |         |
| Q 2.P. | Why should organizations do strategic planning ?                                                |   |                         | 8 marks |
| Q 2.Q. | Explain the difference between Business Policy and strategy.                                    |   |                         | 7 marks |
|        |                                                                                                 |   |                         |         |
| Q 3.A. | What is meant by business environment? Explain the components of internal business environment? |   |                         | 8 marks |
| Q 3.B. | Explain the features of growth strategy ?                                                       |   |                         | 7 marks |
|        | <b>OR</b>                                                                                       |   |                         |         |
| Q 3.P. | Explain the different types of synergy.                                                         |   |                         | 8 marks |
| Q 3.Q. | Explain the importance of the McKinsey framework to the organizations?                          |   |                         | 7 marks |
|        |                                                                                                 |   |                         |         |
| Q 4.A. | What are the determinants of strategic choice?                                                  |   |                         | 8 marks |
| Q 4.B. | What are the problems in the behavioral implementation of the strategy ?                        |   |                         | 7 marks |
|        | <b>OR</b>                                                                                       |   |                         |         |
| Q 4.P. | Which factors are responsible for resistance to change management?                              |   |                         | 8 marks |
| Q 4.Q. | Explain any three type of organizational structure.                                             |   |                         | 7 marks |
|        |                                                                                                 |   |                         |         |

|        |                                                  |                 |
|--------|--------------------------------------------------|-----------------|
| Q 5.A. | What is integration strategy? Explain its types. | 8 marks         |
| Q 5.B. | Explain the models of strategy making.?          | 7 marks         |
|        | <b>OR</b>                                        |                 |
| Q 5.C. | <b>Short Notes (any 3 out of 5)</b>              | <b>15 marks</b> |
| 1.     | Retrenchment strategy                            |                 |
| 2.     | SWOT Analysis                                    |                 |
| 3.     | BCG Matrix                                       |                 |
| 4.     | Functional Strategies                            |                 |
| 5.     | VISION and MISSION                               |                 |

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Date: 16/10/25

S.Y.B.Com. (M.S.) – Semester III

शासकीय मराठी - १

(Time: 60 min)

Total Marks: 30

**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.

- |    |                                                                                                                                                                                                                       |        |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| १. | खालील प्रश्नाचे सविस्तर उत्तर लिहा.<br>माहितीचा अधिकार म्हणजे काय ते सांगून माहितीच्या अधिकाराबद्दल सविस्तर माहिती लिहा.                                                                                              | 10     |
| २. | खालील प्रश्नाचे उत्तर लिहा.<br>अ. आदेश म्हणजे काय ? आदेशाचे उद्देश लिहा.<br>ब. मुंबई शहरातील कचरा व्यवस्थापनासाठी ठराव लेखन सादर करा.                                                                                 | 5<br>5 |
| ३. | खालील प्रश्नाचे उत्तर लिहा.<br>अ. अनुच्छेद ३४४ ची माहिती लिहा<br>ब. वार्षिक अहवाल म्हणजे काय वार्षिक अहवालाचे महत्त्व स्पष्ट करा.                                                                                     | 5<br>5 |
| ४. | खालील प्रश्नाचे उत्तर लिहा.<br>अ. संक्षिप्तलेखन म्हणजे काय संक्षिप्तलेखनाची तंत्रे लिहा.<br>ब. महाराष्ट्र राज्य परीक्षा परिषद पुणे-१ कडून शिक्षक अभियोग्यता व बुद्धिमत्ता चाचणी परीक्षेच्या निकालाचे निवेदन सादर करा. | 5<br>5 |