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Set P

B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November - 2025
SSC (Major) Mandatory
Financial Analysis (BFSI-102)

Day & Date: Thursday, 06-11-2025

Max. Marks: 30

Time: 12:00 PM To 01:30 PM

Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q.1 A) Choose the correct alternatives from the options. 04

- 1) _____ is not a part of the financial reports of the organization.
 - a) Balance sheet
 - b) Income statements
 - c) Report with the vision and mission of the organization
 - d) Report regarding the flow of cash
- 2) Who is the user of ratio analysis?
 - a) Management
 - b) Creditors and financial institutions
 - c) Investors
 - d) All of the above
- 3) The statement prepared while conducting funds flow analysis is called _____.
 - a) Funds flow statement
 - b) Schedule of changes in working capital
 - c) Both a and b
 - d) None of the above
- 4) Cash Flow Statement is prepared from _____.
 - a) Balance Sheet
 - b) Profit & Loss Account
 - c) Additional information
 - d) All of these

B) True or False. 02

- 1) The income statement summarizes the assets, liabilities and owners' equity of a company at a moment in time.
- 2) Any transaction that increases working capital is a source of funds.

Q.2 Answer the following questions. 06

- a) Explain the nature of financial statements.
- b) State the limitations of ratio analysis.

Q.3 Answer the following questions. 06

Explain the types of financial statements.

Q.4 Answer the following. (Any One) 06

- a) State the advantages of ratio analysis.

OR

- b) Explain the uses of cash flow statement.

Q.5 Answer the following question. (Any One) 06

- a) Explain the difference between Funds Flow Statement and Income Statement.

OR

- b) State the steps involved in the financial statement analysis.

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**B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November - 2025**
Ability Enhancement
Communicative English-1 (BFSI-108)

Day & Date: Friday, 07-11-2025

Max. Marks: 30

Time: 12:00 PM To 01:30 PM

Instructions: 1) All questions are compulsory.
2) All questions carry equal marks.

Q.1 A) Multiple Choice Questions

04

- 1) Dialogic listening is also known as _____.
a) Empathetic listening b) Relational listening
c) Therapeutic listening d) Active listening

- 2) Down ward communication and Upward communication are _____.
a) Vertical communication b) Horizontal communication
c) Diagonal communication d) None of these

- 3) Gestural communication is a _____.
a) Non-Verbal Message b) oral communication
c) Direct conversation d) Written

- 4) Physical Barriers to communication are _____.
a) Time and distance. b) Denotations
c) Interpretation of words d) Connotations

B) True or False

02

- 1) Written communication helps to give proofs.
- 2) Listening and hearing are same.

Q.2 Answer the following (Short Note/Short Problem/Short Answer)

06

- a) Objectives of communication.
- b) Horizontal communication.

Q.3 Attempt the following.

06

Explain the process of communication in details.

Q.4 Attempt any one of the following.

06

- a) Define communication and explain its scope.

OR

- b) Explain the media of communication.

Q.5 Attempt any one of the following. 06

a) Write an explanatory note on self-introduction.
OR
b) How to overcome the barriers to communication.

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**B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November – 2025
Value Education Course
Fundamentals of Indian Constitution (BFSI-111)**

Day & Date: Saturday, 08-11-2025
Time: 12:00 PM To 01:30 PM

Max. Marks: 30

Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q.1 A) Multiple Choice Questions

04

1) The Preamble to the Indian Constitution declares India to be a _____.
a) Sovereign, Democratic, Republic
b) Sovereign, Socialist, Secular, Democratic Republic
c) Federal, Socialist, Democratic Republic
d) Socialist, Secular, Federal, Republic

2) The Preamble of the Constitution came into force on _____.
a) 26th November 1949 b) 15th August 1947
c) 26th January 1950 d) 24th January 1950

3) Fundamental Rights are enshrined in which Part of the Indian Constitution?
a) Part II b) Part III
c) Part IV d) Part V

4) The Election Commission of India is a: _____.
a) Statutory body b) Constitutional body
c) Executive body d) Non-governmental body

B) True or False

02

- 1) The Preamble reflects the objectives of the Constitution.
- 2) The model code of conduct for elections is issued by Election Commission of India.

Q.2 Short Answer

06

- a) What are Fundamental Rights?**
- b) What is the Election Commission of India?**

Q.3 Attempt the following.

06

Explain the objectives of the Preamble of the Indian Constitution.

Q.4 Attempt any one of the following. 06

a) What are Directive Principles of State Policy?

OR

b) Discuss the powers and functions of the Election Commission of India

Q.5 Attempt any one of the following. 06

a) Describe the key features of the Indian Constitution highlighted in the Preamble.

OR

b) Describe the Right to Freedom under the Indian Constitution.

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B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November – 2025
Indian Knowledge System
History of Indian Economic Thought (BFSI-IKS-113)

Day & Date: Monday, 10-11-2025
 Time: 12:00 PM To 01:30 PM

Max. Marks: 30

Instructions: 1) All questions are compulsory.
 2) Figures to the right indicate full marks.

Q.1 A) Multiple Choice Questions. 04

- 1) Which Slogan is associated with the Swadeshi movement?
 - a) "Inqallb Zindabad"
 - b) "Swaraj is my birthright"
 - c) "Vande Mataram"
 - d) "Boycott British Goods"
- 2) Who was one of the key leaders of the Swadeshi Movement?
 - a) Dr B.R Ambedkar
 - b) BAL Gangadhar Tilak
 - c) Subhash Chandra Bose
 - d) Mahatma Gandhi
- 3) Dadabhai Naoroji Was a _____.
 - a) Businessman
 - b) Doctor
 - c) Soldier
 - d) British Officer
- 4) Which book, written by R.C. Dutt, detailed his examination of the economic policies of the British, including land revenue?
 - a) Poverty and Un-British Rule in India
 - b) The Economic History of India
 - c) Hind Swaraj
 - d) Discovery of India

B) Write True or False. 02

- a) The first attempt to calculate the national income of India was made by Dadabhai Naoroji
- b) The problem of the rupee: its origin and its solution was published in the year 1923.

Q.2 Answer The Following (short answer) 06

- a) Self Sufficient Village.
- b) Swadeshi.

Q.3 Attempt the following (short answer) 06

R.C Dutt's thought on Public Finance.

Q.4 Attempt any one of the following. (Long Answer) 06

a) Explain the Mahatma Phule's Opinion On Agriculture and Farmer.
OR
b) Explain the Gopal Krishna's Thought on Public Expenditure.

Q.5 Attempt any one of the following.(Long Answer) 06

a) Explain the Kautilya's View on Welfare State and Public Finance.
OR
b) Explain the Problems of Rupee.

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**B. Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November - 2025
SSC (Major) Mandatory
Financial Accounting (BFSI-101)**

Day & Date: Tuesday, 11-11-2025

Max. Marks: 60

Time: 12:00 PM To 02:30 PM

Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q.1 A) Select the appropriate alternative from the given alternatives. 08

- 1) Under Net Asset Method Purchase Consideration calculated _____.
 - a) Total Assets taken over
 - b) Total Liabilities taken over
 - c) Asset taken over minus Liabilities taken over
 - d) Asset taken over plus Liabilities taken over
- 2) The Company Secretary (CS) course in India is controlled by _____.
 - a) Institute of Company Secretaries of India
 - b) Institute of Cost and Management of India
 - c) Indian Institute of Management
 - d) Institute of Chartered Accountant of India
- 3) Professional includes _____.
 - a) Chartered Accountant
 - b) Doctors
 - c) Company Secretary
 - d) All of these
- 4) _____ Partner does not actively take part in the conduct of the partnership business.
 - a) Active
 - b) Nominal
 - c) Sleeping
 - d) Partner by holding out
- 5) Objectives of the Non-Profit making Organization is _____.
 - a) Promote Science
 - b) Promote Art
 - c) Promote Sports
 - d) All of these
- 6) _____ Partner actively Participate in the conduct of the partnership.
 - a) Nominal
 - b) Active
 - c) Sleeping
 - d) None of these
- 7) Realisation account is _____ type of Account.
 - a) Real
 - b) Personal
 - c) Nominal
 - d) None of these

8) In the context of a company, 'Purchase Consideration' refers to _____.
 a) The Total Assets taken over by the Purchasing Company.
 b) The Total Amount paid by the Purchasing Company to the Vendor Company for taking over its business.
 c) The Liabilities taken over by the Purchasing Company.
 d) The Net Assets taken over by the Purchasing Company

B) Write True or False.**04**

1) Objectives of Partnership is to earn Profit
 2) Co-operative Societies is covered under Co-operative Societies Act.
 3) Receipt and Payment A/c are prepared while doing accounting for Professionals.
 4) Cost and Management Accountant course controlled by Institute of Chartered Accountants of India.

Q.2 Short Note/Short Problem**12**

a) Net Assets Method
 b) Net Payments Method
 c) From the following information calculate Intrinsic Value per share.

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Share Capital (Face Value Rs. 10 per share)	6,00,000	Goodwill	1,60,000
6% Debentures	2,00,000	Land and building	2,00,000
General Reserves	70,000	Plant	1,40,000
Profit and Loss A/c	30,000	Stock	1,60,000
Sundry Creditors	1,00,000	Debtors	1,20,000
		Cash	1,50,000
		Preliminary Expenses	40,000
		Discount on shares A/c	30,000
	10,00,000		10,00,000

The Transferee company takes over the business of transferor company on the following terms;

The values placed on the various assets are;

i) Goodwill	Rs. 1,20,000
ii) Land and Building	Rs. 2,40,000
iii) Plant	Rs. 1,20,000
iv) Stock	Rs. 1,50,000
v) Debtors	Rs. 1,10,000

Cash not taken over by Transferee Company, Creditors to be satisfied at Rs. 80,000. Debentures at par.

d)

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Share Capital		Fixed Assets	32,50,000
8% Preference Shares of Rs. 100 each	7,50,000	Investments	6,00,000
Equity Share of Rs. 10 each	15,00,000	Current Assets	5,00,000
General Reserve	9,00,000		
7% Debentures	7,00,000		
Current Liabilities	5,00,000		
	43,50,000		43,50,000

Abhishek Limited agreed to take over the business of Surya Limited

- Calculate the Purchase consideration under Net Assets Method on the basis of the following;
- Abhishek Limited agreed to discharge 7% Debentures at premium of 10% by issuing 9% Debentures of Abhishek Limited.
- Fixed Assets are to be Valued at 10% above book Value, Investment at par, Current Assets at 10% Discount and Current Liabilities at Book Value

Q.3 Short Problem/Short Note.

12

a) Dr. Abhinav Bharat started Practice of Medical Practitioner on 1st April 2019, he gives you the Receipt and Payments Account for the Year ended 31st March, 2020 and adjustments. Prepare Income and Expenditure Account for the year ended 31.03.2020.

Receipts	Amount (Rs.)	Payments	Amount (Rs.)
To Cash Introduced	25,000	By Furniture	8,000
To Visit Fees	10,000	By Equipment's	10,000
To Receipt from Dispensary	30,000	By Drugs	7,000
To Sundry Receipt	5,000	By Salaries	12,000
		By Rent	6,000
		By Conveyance	4,000
		By Stationery	500
		By Electrical Charges	5,000
		By Journals	500
		By Drawings	15,000
		By Balance C/d	2,000
Total	70,000		70,000

Additional Information

- Receipts in arrears are visit fees Rs. 2,000 and Dispensary Rs. 500
- Outstanding Expenses: Rent Rs. 500, and Salaries Rs. 1,000
- Stock of Drugs was Rs. 1,000
- Depreciate Furniture @ 8% p.a. and Equipment Rs. 500

b) Write a Short Note Purchase Consideration.

Q.4 a) Prepare Income and Expenditure Account for Greek Organisation 12 from the information given below.

Receipts	Amount (Rs.)	Payments	Amount (Rs.)
To Cash in Hand	1,42,100	By Advertisement	11,500
To Subscriptions		By Postage	9,000
Arrears 5,300		By Electricity Charges	10,250
Current 89,800		By Purchase of New Lockers	1,07,500
Advance 4,650	99,750	By Sundries	7,500
To Admission Fees	15,500	By Insurance premium	83,000
To Dividends	5,400	By Closing Balance	
To Sale of Old News paper	5,750	Cash in Hand	37,500
To Miscellaneous receipt	26,500	Cash at Bank	28,750
	2,95,000		2,95,000

Additional Information;

- i) There are 270 members each paying an annual subscription of Rs. 375 and Rs. 5,000 in arrears for 2020-21 in the beginning of the year.
- ii) Cost of Building is Rs. 1,02,500. Depreciation charged on the building @ 8%.
- iii) Amount Outstanding as on 31.03.2022: Postage Rs. 3,200, and Electricity Charges Rs. 2,250.
- iv) 1,400 paid in advance for sundries.
- v) Prepaid insurance premium Rs. 3,300, in 2021 and Rs. 5,300 in 2022

OR

b) A, B, & C are the Partners in partnership firm sharing Profit and Losses in the ration of 2:2:1. Their Balance Sheet as on 31.03.2022 is as follows:

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Capital Accounts		Plant and Machinery	3,24,000
A 3,60,000		Fixture	72,000
B 1,44,000		Stock	1,80,000
C 72,000	5,76,000	Sundry Debtors	1,44,000
Reserve Fund	1,80,000	Cash	1,80,000
Creditors	1,44,000		
	9,00,000		9,00,000

They decided to dissolve the business of the partnership Firm. The following are the amounts realized;

- i) Plant and Machinery Rs. 3,06,000
- ii) Fixtures Rs. 54,000
- iii) Stock RS. 2,52,000
- iv) Sundry Debtors Rs. 1,33,200

Creditors allowed a discount of 5% and realization expenses amounting to Rs. 4,500. There was an unrecorded Assets of Rs. 18,000 which was taken over by B at Rs. 14,400. A bill for Rs. 1,260 due for sales tax was received during the course of realization and this was also paid.

You are required to prepare:

- Realisation Account
- Partner's capital account
- Cash Account

12

Q.5 a) P, Q, R, and S are sharing profit and losses in the ratio of 5: 5: 4: 2 frauds committed by R during the year were found out and it was decided to dissolve the partnership on 31st March, 2022 when their Balance sheet was as under;

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Capital Accounts		Building	60,000
P	45,000	Stock	42,750
Q	45,000	Investments	14,500
R	-	Debtors	21,000
S	17,500	Cash	7,250
General Reserve	12,000	R	7,500
Trade Creditors	23,500		
Bills Payable	10,000		
	1,53,000		1,53,000

Following Information is given to you:

- A cheque for 2,150 received from debtors was not recorded in this books & was mis appropriated by R
- Investment Costing Rs. 2,700 were sold by R at Rs. 3,950 and fund transfers to his personal account. This sale was omitted from the firm's books.
- A creditor agreed to take over investments of the book value of Rs. 2,700 at Rs. 4,200. The rest of the creditors were paid off at a discount of 2%.
- The other assets realized as follows:

Building	105% Book Value
Stock	Rs.39,000
Investments	The rest of investment were sold at a profit of Rs. 2,400
Debtors	The rest of the debtors were realized at a discount of 12%
- The bills payable were settled at a discount of Rs. 200
- The expenses of dissolution amounted to Rs. 2,450
- It was found out that realization from R's private assets would only be Rs. 2,000

Prepare the following;

- i) Realisation Account
- ii) Partner's Capital Account
- iii) Cash/Bank Account

OR

b) From the following trial Balance of Saraswat Co-Operative society Limited, Solapur, prepare Profit and Loss Account for the year ended 31st March, 2023 and balance sheet as on that date.

Trial Balance as on 31st March, 2023

Particulars	Debit (Rs.)	Credit (Rs.)
Issued and Called up Capital		60,00,000
Sundry Creditors		9,00,000
Sundry Debtors	16,00,000	
Bills Payable		4,00,000
Bills Receivable	6,00,000	
Plant	55,00,000	
Stock (Opening)	15,00,000	
Carriage Inwards	30,000	
Carriage Outwards	33,000	
Salaries	3,60,000	
Purchases	15,00,000	
Furniture and Fixtures	3,50,000	
Printing & Stationary	24,000	
Bad Debts	59,000	
Wages	1,33,000	
Sales		60,00,000
Purchase Return		39,000
Cash at Bank	16,00,000	
Cash in Hand	50,000	
Total	1,33,39,000	1,33,39,000

Prepare Final Accounts after making the following Adjustments:

- 1) Stock at the end of the year Rs. 15,60,000
- 2) Reserve for Doubtful debts @ 5% on debtors
- 3) Depreciate plant by 10% p.a., Furniture by 20% p.a.
- 4) Provide for dividend equalization fund at 2% on share capital
- 5) Provision for dividend is to be made @ 9% on share capital
- 6) Provide for Statutory reserve as per Maharashtra State Co-Operative Societies Act.

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**B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November – 2025
Leadership development (BSFI-103)**

Day & Date: Wednesday, 12-11-2025

Max. Marks: 60

Time: 12:00 PM To 02:30 PM

Instructions: 1) All questions are compulsory.

2) Figures to the right indicate full marks.

Q.1 A) Multiple choice questions.

08

8) Followership is the act of accepting influence from a leader to achieve _____.

- a) a common goal
- b) emphasizing active participation
- c) supporting the leader's decisions
- d) all of these

B) True or False:

04

- 1) Leadership is fundamentally a process where one person influences others to work toward a common objective.
- 2) Managers and leaders are the same.
- 3) Mahatma Gandhi is an example of great-man Leadership theory.
- 4) Women leaders bring invaluable perspectives that enhance problem-solving.

Q.2 Answer the following.

12

- a) Scope of leadership.
- b) Great Man Theory.
- c) Women in Leadership.
- d) Leadership Development.

Q.3 Answer the following.

12

- a) Leadership is as the function of Management.
- b) Barriers for Women in Leadership positions.

Q.4 Attempt any one of the following.

12

- a) Define Leadership. Explain the various types of Leadership.
OR
- b) Explain the Behavioral Theories of leadership in detail.

Q.5 Attempt any one of the following.

12

- a) Explain the meaning of Leadership and explain the difference between autocratic and Democratic leadership.
OR
- b) What is Followership? Explain Essential qualities of effective followers.

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B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November – 2025
Account Assistant (BFSI-107)

Day & Date: Thursday, 13-11-2025

Max. Marks: 30

Time: 12:00 PM To 01:30 PM

Instructions: 1) All questions are compulsory.
2) All questions carry equal marks.

Q.1 A) Multiple Choice Questions.

04

- 1) _____ document is prepared when Cash is received by the business.
a) Payment Voucher b) Receipt Voucher
c) Journal Voucher d) Debit Note

- 2) The person who owes money to the business is a _____.
a) Creditor b) Owner
c) Debtor d) Partner

- 3) Financial Statements include _____.
a) Trading Account b) Balance Sheet
c) Profit and Loss Account d) All of the above

- 4) Digital Communication includes _____.
a) Telephone b) Memos Only
c) Emails and Video Calls d) Face to Face Only

B) True or False.

02

- 1) Voucher acts as primary evidence in accounting.
- 2) Financial Statements are prepared only for internal use .

Q.2 Answer the following (Short Note/Short Problem/Short Answer)

06

- a) Components of Financial Statements.
- b) Ethical Behaviour.

Q.3 Answer the following (Short Note/Short Problem)

06

- a) Data Integrity.

Q.4 Answer any one of the following (Long Problem)

06

- a) Importance of Effective Communication.

OR

- b) Objectives of Financial Statements.

Q.5 Answer any one of the following (Long Problem)

06

a) Barriers to Effective Communication.

OR

b) Verbal and Non Verbal Communication.

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बी.कॉम. (BSFI) (सत्र - I) (नवीन) (NEP CBCS) परीक्षा:
ऑक्टोबर / नोव्हेंबर – २०२५
Co-Curricular Course
National Service Scheme (NSS) (BFSI-CC-101)

वार, दिनांक: शुक्रवार, १४-११-२०२५

कमाल गुण: ३०

वेळ: दुपारी १२:०० ते ०१:३०

सूचना : १) सर्व प्रश्न अनिवार्य आहेत.
 २) उजवीकडील अंक पूर्ण गुण दर्शवितात.

प्र.१ अ) खालील दिलेले योग्य पर्याय निवडून गाळलेल्या जागा भरा.

०४

१) NSS चे पूर्ण रूप काय आहे?

- अ) नॅशनल सर्विस स्कीम (National Service Scheme)
- ब) नेट सर्विस स्कीम (Net Service Scheme)
- क) नो सर्विस स्कीम (No Service Scheme)
- ड) वरीलपैकी काहीही नाही

२) राष्ट्रीय सेवा योजना भारतात कधी सुरु करण्यात आले?

- अ) १९२०
- ब) १९३५
- क) १९४५
- ड) १९६९

३) राष्ट्रीय सेवा योजनेचे बोधवाक्य काय आहे?

- अ) “मी नाही, तर तू” (Not me but you)
- ब) फक्त मी (Only Me)
- क) जय महाराष्ट्र
- ड) वरीलपैकी काहीही नाही

४) राष्ट्रीय सेवा योजनेचे जनक कोण आहेत?

- अ) महात्मा गांधी
- ब) डॉ. व्ही. के. आर. व्ही. राव
- क) दत्त
- ड) वरीलपैकी काहीही नाही

ब) रिकाम्या जागा भरा

०२

- १) दरवर्षी २४ सप्टेंबर हा दिवस भारतात —— दिवस म्हणून साजरा केला जातो.
- २) NSS च्या चिन्हात —— पट्टे आहेत.

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B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
October/November - 2025
Co-Curricular Course
National Service Scheme (NSS) (BFSI-CC-101)

Day & Date: Friday, 14-11-2025

Max. Marks: 30

Time: 12:00 PM To 01:30 PM

Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q.1 A) Multiple choice questions. 04

- 1) What is the Full Form of" NSS"
a) National Service Scheme b) Net Service Scheme
c) No Service Scheme d) None of the above

- 2) When was NSS launched in India-?
a) 1920 b) 1935
c) 1945 d) 1969

- 3) What is the moto of NSS?
a) Not me but you b) Only Me
c) Jay Maharashtra d) none of the above

- 4) Who is the father of NSS?
a) Mahatma Gandhi b) Dr V.K.R.V. Rao
c) Dutt d) None of the Above

B) Fill in the Blanks 02

- 1) Every Year September 24th is celebrated as _____ Day in India.
- 2) The NSS symbol Has _____ Bars

Q.2 Answer The Following 06

- a) Motto of NSS.
- b) Budget of NSS.

Q.3 Attempt the Following 06

Responsibilities of Program Officer.

Q.4 Attempt the Following. (Any One) 06

- a) Explain the Importance of NSS.
- b) Explain the Structure of NSS Unit.

Q.5 Attempt the Following. (Any One) 06

- a) Explain the Opportunities for Volunteers.
- b) Explain the different NSS activities.