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**B.Com. (BFSI) (Semester - I) (New) (NEP CBCS) Examination:
March/April – 2026
SSC (Major) Mandatory
Financial Analysis (BFSI-102)**

Day & Date: Thursday, 23-04-2026
Time: 09:00 AM To 10:30 AM

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) _____ is the most suitable with regards to the balance sheet.
 - a) Liabilities = Assets + Shareholders Equity
 - b) Shareholders Equity = Assets + Liabilities
 - c) Assets = Shareholders Equity + Liabilities
 - d) Assets = Shareholders Equity - Liabilities

- 2) Which of the following is an important step in ratio analysis?
 - a) Calculation of ratios
 - b) Comparison
 - c) Interpretation
 - d) All of the above

- 3) A statement that shows periodic increase or decreases of funds is called _____.
 - a) Working capital statement
 - b) Cash flow statement
 - c) Funds flow statement
 - d) None of the above

- 4) Which one of following is cash item?
 - a) Cash Sales
 - b) Goodwill written off
 - c) Depreciation
 - d) Provision of Bad Debts

B) True or False

02

- 1) The statement of financial position and the balance sheet are synonyms.
- 2) Cash flow statement is a tool of financial statement analysis.

Q.2 Answer the following:

06

- a) Write a short note on financial statements.
- b) Explain the uses of fund flow statement.

Q.3 Attempt the following.

06

Explain the advantages of ratio analysis.

Q.4 Attempt any one of the following. 06

a) Explain the limitations of financial statements.

OR

b) State the difference between Funds Flow Statement and Income Statement.

Q.5 Attempt any one of the following. 06

a) State the types of financial statements.

OR

b) What is the treatment of proposed dividend and provision for taxation in cash flow statement?

Seat No.	
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Set	P
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**B.Com. (BFSI) (Semester - I) (New) (NEP CBCS) Examination:
March/April - 2026
Ability Enhancement
Communicative English - I (BFSI-108)**

Day & Date: Friday, 24-04-2026
Time: 09:00 AM To 10:30 AM

Max. Marks: 30

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

Q.1 A) Multiple Choice Questions 04

- 1) _____ is/are barriers of listening.

a) Sluggishness	b) Premature evaluation
c) External distractions	d) All of these

- 2) _____ indicates the correct sequence of the elements of communication in the communication process.

a) Sender, Receiver, Channel, Message, Feedback	b) Receiver, Feedback, Sender, Message, Channel
c) Sender, Channel, Message, Feedback, Receiver	d) Sender, Message, Channel, Receiver, Feedback

- 3) _____ in communication increases credibility of the sender of message.

a) Clarity	b) Correctness
c) Concreteness	d) Consideration

- 4) Communication starts with _____.

a) Encoding	b) Sender
c) Channel	d) Feedback

B) True or False 02

- 1) The last step in communication is message.
- 2) Gesture is verbal communication.

Q.2 Answer the following. (Short Note/Short Problem/Short Answer) 06

- a) Write a short note attribute of soft skills.
- b) Uses of nonverbal communication

Q.3 Attempt the following. 06

Write a note on para language.

Q.4 Attempt any one of the following. 06

a) Explain process of listening.

OR

b) What is the measure to overcome barriers to communication.

Q.5 Attempt any one of the following. 06

a) Differentiate between hard skills and soft skills.

OR

b) Downward and upward communication.

Q.4 Attempt any one of the following. 06

a) How many Fundamental Rights are there in India? Explain in details.

OR

b) Explain the significance of the Indian Constitution.

Q.5 Attempt any one of the following. 06

a) Discuss the powers and functions of the Election Commission of India.

OR

b) Explain the features of the Indian Constitution.

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

a) Explain the Problems of Rupee.

OR

b) Explain the Kautilya's Thought on Animal husbandry.

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

a) Explain the Thought of M.G Ranade's on Poverty.

OR

b) Explain the Economic drain Theory.

Seat No.	
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Set	P
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**B. Com. (BFSI) (Semester - I) (New) (NEP CBCS) Examination:
March/April – 2026
SSC (Major) Mandatory
Financial Accounting (BFSI-101)**

Day & Date: Monday, 27-04-2026
Time: 12:00 PM To 02:30 PM

Max. Marks: 60

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

Q.1 A) Multiple Choice Questions: 08

- 1) _____ Partner actively participate in the conduct of the partnership.
 - a) Sleeping
 - b) Nominal
 - c) Active
 - d) None of these
- 2) The Chartered Accountancy (CA) 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) Purchase Consideration does not include _____.
 - a) Payment made to Creditors of transferor company
 - b) Shares issued to shareholders of transferor company
 - c) Cash Paid to shareholders of transferor company
 - d) None of these
- 4) _____ Partner does not actively take part in the conduct of the partnership business.
 - a) Active
 - b) Sleeping
 - c) Nominal
 - 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) Professional includes _____.
 - a) Chartered Accountant
 - b) Doctors
 - c) Only (a)
 - d) Both (a) and (b)
- 7) 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

Q.3 Short Problem

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.

- i) Calculate the Purchase consideration under Net Assets Method on the basis of the following;
 - ii) Abhishek Limited agreed to discharge 7% Debentures at premium of 10% by issuing 9% Debentures of Abhishek Limited.
 - iii) 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.
- b) Benefits of Co-Operative Society.

Q.4 Attempt the following. (Any One)

12

- a) 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 31.03.2023 is as follows:

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Capital Accounts		Plant and Machinery	2,16,000
A 2,40,000		Fixture	48,000
B 96,000		Stock	1,20,000
C 48,000	3,84,000	Sundry Debtors	96,000
Reserve Fund	1,20,000	Cash	1,20,000
Creditors	96,000		
	6,00,000		6,00,000

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

- | | |
|------------------------|--------------|
| i) Plant and Machinery | Rs. 2,04,000 |
| ii) Fixtures | Rs. 36,000 |
| iii) Stock | RS. 1,68,000 |
| iv) Sundry Debtors | Rs. 88,800 |

Creditors allowed a discount of 5% and realization expenses amounting to Rs. 3,000. There was an unrecorded Assets of Rs.12,000 which was taken over by B at Rs. 9,600. A bill for Rs. 8400 due for sales tax was received during the course of realization and this was also paid.

You are required to prepare:

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

OR

- b)** Following is the Receipt and Payment Accounts of the Mumbai Club for the year ended 31st March 2019. Prepare the Income and Expenditure Account for the year ended on 31st March 2019 and also Balance Sheet as on that date.

Receipts	Amount (Rs.)	Payments	Amount (Rs.)
To Balance b/d	56,520	By Rent and Taxes	34,440
To Entrance Fees	22,080	By Salaries	37,600
To Subscription	88,000	By Electricity Charges	1,680
To Donations	42,440	By General Expenses	5,000
To Interest	1,640	By Books	12,480
To Profit from entertainment	3,280	By Office Expenses	18,000
		By Investment	56,000
		By Bal c/d	48,760
	2,13,960		2,13,960

Additional Information:

- i) In the beginning of the year the club had books worth Rs.1,20,000 and Furniture worth Rs.23,200
- ii) Subscription in arrears on 1st April, 2018 were Rs. 2,400 and on 31st March, 2019 Rs. 2,800.
- iii) Rs. 7,200 were due by rent in the beginning as well as at the end of the year.
- iv) Write off Rs. 2,000 as depreciation on Furniture and 12,000 on Books.
- v) On 31st March, 2019 Salaries Rs. 6,000 and electricity Charges Rs. 800 were Outstanding.

Q.5 Attempt Any One of the following.

- a) From the following trial Balance of Rukmini Co-Operative credit 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.)
Salaries and Honorarium	3,18,400	-
Interest on deposit and Loans	13,28,000	-
Postage	4,000	-
Printing & Stationary	28,800	-
Office Expenses	30,000	-
Office Rent	25,200	-
Travelling expenses	30,400	-
Meeting Expenses	6,400	-
Audit Fees	4,000	-
Telephone Charges	16,000	-
Advertisement	5,600	-
Commission	480	-
Donation	800	-
Legal Charges	12,000	-
Insurance	6,400	-
Motor Tax	8,800	-
Sundry Expenses	5,600	-
Share Capital	-	40,00,000
Interest Received	-	23,23,600
Commission Received	-	3,600
Dividend Received	-	34,800
Reserve Fund	-	2,84,000
Dividend Equalisation Reserve	-	24,000
Deposit:		
i) Fixed	-	36,64,000
ii) Savings	-	5,20,000
Loans and Overdrafts	-	64,00,000
Development Fund	-	1,16,000
Cash in Hand	64,000	-
Cash at Bank	11,64,000	-
Dividend Paid	1,60,000	-
S.R.C.C Bank Shares	8,00,000	-
Loans	1,30,40,000	-
Motor Car	4,60,000	-
Stock	1,20,000	-
Profits for the Year (2021-22)	-	2,68,880
Total	1,76,38,880	1,76,38,880

Additional Information:

- i) Provide depreciation on Motor Car Rs. 64,000
- ii) Outstanding Expenses were: Electricity Charges Rs. 1,200;
Office Rent Rs. 2,000

- iii) Prepaid Insurance amounted to Rs. 800
- iv) Outstanding Interest on loan to members Rs. 20,000
- v) Dividend @ 5% was declared on share capital of Rs.36,00,000 as on 31st March, 2022.
- vi) Transfer 25% of the Profits of 2021-22 to Reserve fund.

OR

- b)** Rohit and Virat are sharing profits and Losses in the ratio of 2:1. Following is their Balance Sheet as on 31st March, 2019.

Balance Sheet as on 31st March, 2019

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
Capital Accounts		Building	1,80,000
Rohit	2,40,000	Furniture	72,000
Virat	1,80,000	Machinery	60,000
Reserve Fund	48,000	Debtors 52,800	
Virat's Loan A/c	12,000	- RDD 4,800	48,000
Creditors	90,000	Stock	1,20,000
		Investment	24,000
		Interest Receivable	6,000
		Bank	60,000
	5,70,000		5,70,000

The firm was dissolved on 31st March, 2019;

- i) Assets were realized as follows; Machinery Rs. 66,000, Building Rs. 84,000, Stock Rs. 1,14,000, and Debtors Rs. 45,000
- ii) Rohit took over the Investment at Rs. 30,000 and Furniture at Book Value
- iii) Virat agreed to accept Rs. 9,000 in full settlement of his loan account.
- iv) Dissolution Expenses amounted to Rs. 12,000
- v) Interest Receivable could not be recovered.

Prepare Realisation Account, Partner's Capital Account, Virat's Loan A/c, and Bank Account.

Seat No.	
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Set **P**

**B.Com. (BFSI) (Semester - I) (New) (NEP CBCS) Examination:
March/April – 2026
Leadership Development (BFSI-103)**

Day & Date: Tuesday, 28-04-2026
Time: 12:00 PM To 02:30 PM

Max. Marks: 60

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

Q.1 A) Multiple choice questions.**08**

- 1) Leadership is primarily concerned with _____.
 - a) Planning and budgeting
 - b) Directing and influencing people
 - c) Controlling and evaluating performance
 - d) Designing organizational structure
- 2) Who proposed the Trait Theory of Leadership?
 - a) Fred Fiedler
 - b) Kurt Lewin
 - c) Thomas Carlyle
 - d) Robert Blake
- 3) The leader who uses rewards and punishments to motivate followers' practices _____.
 - a) Transformational leadership
 - b) Charismatic leadership
 - c) Transactional leadership
 - d) Autocratic leadership
- 4) The Trait Theory of Leadership focuses on _____.
 - a) The situation in which leadership occurs
 - b) The personal qualities and characteristics of a leader
 - c) The behavior of leaders towards subordinates
 - d) The rewards offered by leaders
- 5) The Behavioral Theory of Leadership emphasizes _____.
 - a) What leaders are born with
 - b) What leaders do and how they behave
 - c) Situational factors influencing leaders
 - d) Psychological traits of leaders
- 6) Path-Goal Theory of leadership was proposed by _____.
 - a) Fred Fiedler
 - b) Robert House
 - c) Kurt Lewin
 - d) Hersey and Blanchard
- 7) The Managerial Grid Theory of leadership was developed by _____.
 - a) Likert and Lewin
 - b) Blake and Mouton
 - c) House and Fiedler
 - d) Burns and Bass

- 8) The Hersey-Blanchard model emphasizes _____.
- a) Leader's personal traits
 - b) Followers' maturity level
 - c) Organizational structure
 - d) Rewards and punishments

B) True or False: 04

- 1) A good leader always works alone to achieve success.
- 2) Managers and leaders are the same.
- 3) Leadership involves guiding, motivating, and inspiring others.
- 4) Leadership is essential for teamwork and goal achievement.

Q.2 Answer the following. (Short note/ Short Answer) 12

- a) What are the main features of democratic leadership?
- b) Women in Leadership
- c) Explain any three importance of leadership in an organization.
- d) What is great man theory of leadership? Give an example.

Q.3 Attempt the following. (Short note/Short Answer) 12

- a) What are the key components of leadership development?
- b) Barriers for Women in Leadership positions

Q.4 Attempt any one of the following. (Long Answer) 12

- a) Define Leadership. Explain the various types of Leadership.
OR
- b) Explain the Trait Theory of Leadership. Discuss its advantages and limitations.

Q.5 Attempt any one of the following. (Long Answer) 12

- a) Explain the meaning of Leadership and explain the difference between autocratic and Democratic leadership.
OR
- b) Discuss the barriers faced by women in attaining leadership roles.

Seat No.	
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Set P

बी.कॉम. (BFSI) (सत्र - I) (नवीन) (NEP CBCS) परीक्षा:
मार्च/एप्रिल – २०२६
Co-Curricular Course
National Service Scheme (NSS) (BFSI-CC-101)

वार, दिनांक: बुधवार, २९-०४-२०२६
वेळ: दुपारी १२:०० ते ०१:३०

कमाल गुण: 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) 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
- २) राष्ट्रीय सेवा योजनेचे ---- बार
 - अ) ६
 - ब) ७
 - क) ८
 - ड) २
- ३) ---- हा राष्ट्रीय सेवा योजना कार्यक्रमाचा मुख्य लाभार्थी आहे.
 - अ) कार्यक्रम सल्लागार
 - ब) स्वयंसेवक
 - क) समुदाय
 - ड) कार्यक्रम अधिकारी
- ४) राष्ट्रीय सेवा योजना भारतात कधी सुरु करण्यात आले?
 - अ) १९५०
 - ब) १९६९
 - क) १९७५
 - ड) १९८५

ब) रिकाम्या जागा भरा ०२

- १) राष्ट्रीय सेवा योजना ही ---- संघटना आहे.
- २) ---- हे राष्ट्रीय सेवा योजनेच्या गाण्याचे लेखक आहेत.

- प्र.२ टिपा लिहा. 0६
अ) राष्ट्रीय सेवा योजनेची संकल्पना
ब) राष्ट्रीय सेवा योजनेचे उपक्रम
- प्र.३ खालील प्रश्न सोडवा. 0६
राष्ट्रीय सेवा योजनेचा विकास
- प्र.४ खालील प्रश्नाचे उत्तर लिहा. (कोणताही एक) 0६
अ) राष्ट्रीय सेवा योजनेचे युनिटची संघटनात्मक रचना स्पष्ट करा.
किंवा
ब) राष्ट्रीय सेवा योजनेचे उद्दिष्ट स्पष्ट करा.
- प्र.५ खालील प्रश्नाचे उत्तर लिहा. (कोणताही एक) 0६
अ) राष्ट्रीय सेवा योजनेचे स्वरूप स्पष्ट करा.
किंवा
ब) कार्यक्रम अधिकाऱ्याची भूमिका आणि जबाबदाऱ्या स्पष्ट करा.

Seat No.	
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Set	P
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**B.Com. (BFSI) (Semester - I) (New) (NEP CBCS) Examination:
March/April - 2026
Co-Curricular Course
National Service Scheme (NSS) (BFSI-CC-101)**

Day & Date: Wednesday, 29-04-2026
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 Motto of NSS is _____.
 - a) Not you but me
 - b) United we Stand
 - c) Not Me but You
 - d) Unity In Diversify
 - 2) The NSS symbol has _____ Bars.
 - a) Six
 - b) Seven
 - c) Eight
 - d) Two
 - 3) _____ is the main beneficiary of the NSS Programme.
 - a) Programme Advisor
 - b) Volunteer
 - c) Community
 - d) Programme Officer
 - 4) When was the National Service Scheme introduced in India?
 - a) 1950
 - b) 1969
 - c) 1975
 - d) 1985
- B) Fill in the Blanks. 02**
- 1) NSS is association of _____.
 - 2) The Writer of NSS Song is _____.
- Q.2 Answer The Following. 06**
- a) Concept of NSS
 - b) NSS Activities
- Q.3 Answer the Following. 06**
- Development of NSS
- Q.4 Answer the Following. (Any One) 06**
- a) Explain the organisational Structure of NSS Unit.
 - b) Explain the Objective of NSS.

Q.5 Answer the Following. (Any One)

06

a) Explain the Nature of NSS.

OR

b) Explain role and Responsibilities of Program Officer.

Seat No.	
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Set	P
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**B.Com. (BSFI) (Semester - I) (New) (NEP CBCS) Examination:
March/April – 2026
Account Assistant (BFSI-107)**

Day & Date: Thursday, 30-04-2026
Time: 12:00 PM To 01:30 PM

Max. Marks: 30

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

Q.1 A) Multiple Choice Questions. 04

- 1) Petty Cash Vouchers are used for _____.
 - a) Large Payments
 - b) Small Payments
 - c) Capital Purchases
 - d) None of the above
- 2) Credit Purchases means _____.
 - a) Goods Purchased for Cash
 - b) Goods Purchased on Credit
 - c) Goods Sold
 - d) None of the above
- 3) Workplace ensures _____.
 - a) Equal Participation
 - b) Discrimination
 - c) Favouritism
 - d) Bias
- 4) Data Integrity means _____.
 - a) Accuracy and Consistency of Data
 - b) Loss of Data
 - c) Random Data
 - d) None of the above

B) True or False. 02

- 1) Trade Discount is recorded in the Books of Accounts.
- 2) PowerPoint is the tool commonly used in Accountancy.

Q.2 Answer the following (Short Note/Short Problem/Short Answer) 06

- a) Importance of Receipt Voucher
- b) Objectives of Financial Statements

Q.3 Answer the following (Short Note/Short Problem) 06

Limitations of Financial Statements

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

- a) Importance of Data Security
- b) Importance of Effective Communication

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

06

- a) Verbal and Non-Verbal Communication**
- b) Barriers to Effective Communication**

Seat No.	
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Set **P**

**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
SSC (Major) Mandatory
Financial Management (BFSI-201)**

Day & Date: Thursday, 02-04-2026
Time: 03:00 PM To 04:30 PM

Max. Marks: 30

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) The Payback Period method measures _____.
 - a) The Profitability of a Project
 - b) The Net Present Value of a Project
 - c) The Time Required To Recover The Cost of An Investment
 - d) The Rate of Return On An Investment

- 2) For a project with an Initial Investment of Rs. 1,00,000/- and generates an Annual Cash Inflow of Rs. 25,000/-, the Payback Period is _____.
 - a) 2 Years
 - b) 3 Years
 - c) 4 Years
 - d) 5 Years

- 3) Which one of the following is correct about NPV and IRR of Project (A) and Project (B)?
 - a) $NPV(A) + NPV(B) = NPV \text{ of } (A + B)$
 - b) $NPV(A) = NPV(B) \neq NPV \text{ of } (A + B)$
 - c) $IRR(A) + IRR(B) = IRR \text{ of } (A + B)$
 - d) $IRR(A) \times IRR(B) \neq IRR \text{ of } (A - B)$

- 4) Which of the following is not true about Capital Budgeting?
 - a) Capital Budgeting decisions have an influence on the future stability of an organization.
 - b) Capital Budgeting decisions include investments to expand the business.
 - c) Capital Budgeting decisions are of an Irreversible Nature.
 - d) Sunk Cost is a part of Capital Budgeting

B) Fill in the blanks/True or False. 02

- 1) Working Capital is the difference between Current Assets and Current Liabilities
- 2) Trade Creditors are considered current assets of the firm

- Q.2 Answer the following questions. (Short Note / Short Problem) 06**
 a) Operating Cycle
 b) Net Present Value

- Q.3 Answer the following questions. (Short Note / Short Problem) 06**
 What is Financial Management? Explain the difference between Profit Maximization and Wealth Maximization.

- Q.4 Answer the following. (Long Question) (Any One) 06**
 a) What is Financial Management? Explain the Nature and Scope of Finance.

OR

- b) The following figures relate to XYZ Co.:

Particulars	Amount
Sales (at two months credit)	36,00,000
Materials Consumed (suppliers extend two months credit)	9,00,000
Wages Paid (1 Months Lag)	7,20,000
Cash Manufacturing Expenses (Expenses are Paid One Month in Arrear)	9,60,000
Administrative Expenses (1 Month Lag in Payment)	2,40,000
Sales Promotion Expenses (Paid Quarterly in Advance)	1,20,000

The Company Sells its products on gross profit of 25%. Depreciation is considered as a part of the cost of production. It keeps one month's stock each of raw materials and finished goods, and a cash balance of Rs. 1,00,000/-

Assuming a 20% safety margin, Compute the working capital requirements of the company. Ignore Work In Progress.

- Q.5 Answer the following question. (Long Question) (Any One) 06**
 a) What is Working Capital? Explain the Factors Determining the Requirement of Working Capital.

OR

- b) What is Working Capital? Explain the Types of Working Capital.

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**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
Investment - Risk & Return (BFSI-202)**

Day & Date: Saturday, 04-04-2026
Time: 03:00 PM To 04:30 PM

Max. Marks: 30

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) There is a general relationship between risk and return, which is _____.
 - a) When risk increases, return decreases
 - b) When risk increases, return increases
 - c) When risk decreases, return is unaffected
 - d) There is no relationship

- 2) _____ refers to the loss of principal amount of an investment.

a) Return	b) Risk
c) Investment	d) Mutual Funds

- 3) _____ risks cover the risk of market, interest rate risk and purchasing power risk.

a) Systematic	b) Unsystematic risk
c) Financial	d) business

- 4) Holding Period Return is useful for _____.
 - a) Comparing investments over same period
 - b) Calculating tax
 - c) Finding inflation
 - d) Calculating GDP

B) Fill in the Blanks. 02

- 1) The chance of losing part or all of the invested money is called_____.
- 2) The income or profit earned from an investment is known as _____.

Q.2 Answer the following questions. 06

- a) Objectives of Investment
- b) Financial Assets

Q.3 Answer the following question. 06

An investor invests ₹1,00,000 in a mutual fund. The annual returns for 6 years are:

25%, -15%, 30%, -10%, 18%, 12%

Required -

- a) Calculate Arithmetic Mean Return
- b) Calculate Geometric Mean Return

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

a) Stock of Tata and Birla display the following returns over the past three years:

Year	Returns	
	TATA	BIRLA
1994	14	12
1995	16	18
1996	20	15

Answer the Following-

- i) What is the expected return on portfolio made up 40% of TATA and 60% of BIRLA?
- ii) What is standard deviation of each stock?

OR

b) What is Investment? Explain the importance and characteristics of investment.

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

a) A stock costing of Rs.120 pays no dividends. The possible prices that the stock might sell for at the end of the year with the respective probabilities as follows:

Price	Probabilities
115	0.1
120	0.1
125	0.2
130	0.3
135	0.2
140	0.1

Calculate expected return.

OR

b) Explain the types of risk.

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**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
Capital Market Product (BFSI-203)**

Day & Date: Saturday, 04-04-2026
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 question.

04

- 1) Which of the following statements is incorrect?
 - a) Mutual funds serve as a key financial intermediary.
 - b) Managers of mutual funds do not analyze economic and industry trends.
 - c) Because of their diversification, management expertise, and liquidity, mutual funds have grown at a rapid pace.
 - d) Some mutual funds offer check-writing privileges.
- 2) Mutual funds that are willing to repurchase their shares from investors at any time are referred to as ____ mutual funds.
 - a) closed-end
 - b) load
 - c) no-load
 - d) open-end
- 3) Mutual funds that do not repurchase their shares from investors are ____ mutual funds.
 - a) closed-end
 - b) load
 - c) no-load
 - d) open-end
- 4) Exchange-traded funds are like open-end funds in the sense that _____.
 - a) their shares are traded on an exchange, and their share price changes throughout the day
 - b) they have a fixed number of shares
 - c) they are not actively managed
 - d) None of these

B) True or False.

02

- 1) Index mutual funds are not traded throughout the day, while exchange-traded funds are.
- 2) Investing in mutual funds is different from depositing money in a depository institution in that it represents partial ownership, whereas deposits represent a form of credit.

- Q.2 Answer the following questions. (Short Note/Short Problem/Short Answer) 06**
a) Features of public companies
b) Open ended mutual funds
- Q.3 Answer the following question. 06**
Explain various types of derivatives in India.
- Q.4 Answer the following. (Any One) 06**
a) Write an explanatory note on new fund offer in mutual funds.
OR
b) Explain the meaning of mutual funds in details.
- Q.5 Answer the following question. (Any One) 06**
a) How are derivatives traded on NSE?
OR
b) Explain various types of financial markets.

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**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
Ability Enhancement
Employability Skills (BFSI-212)**

Day & Date: Monday, 06-04-2026
Time: 03:00 PM To 04:30 PM

Max. Marks: 30

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) Which of these is NOT included as a Fundamental Right in the Indian Constitution?
 - a) Right to Freedom of Speech
 - b) Right to Equality before the Law
 - c) Right to Constitutional Remedies
 - d) Right to equal wages for equal work

- 2) _____ is the first step in effective time management.
 - a) Making a to-do list
 - b) Prioritizing tasks
 - c) Setting deadlines for each task
 - d) Identifying your goals

- 3) Plays a major role in reaction to stress _____.

a) Emotions	b) Personality
c) Confidence	d) None of these

- 4) Adaptability in the context of soft skills refer to _____.
 - a) Resistance to change
 - b) The ability to adjust to new situations and environments
 - c) Sticking to rigid plans
 - d) Avoiding challenges

B) True or False. 02

- 1) Fundamental rights can be suspended during a national emergency.
- 2) Fundamental rights are not enforceable by courts.

Q.2 Answer the following. (Short Note/Short Problem/Short Answer) 06

- a) Learning to learn
- b) Importance of time management

- Q.3 Attempt the following.** **06**
Explain why emotional awareness is important.
- Q.4 Answer the following question. (Any One)** **06**
a) Write an explanatory note critical thinking.
OR
b) Explain the meaning fundamental rights and duties.
- Q.5 Answer the following question. (Any One)** **06**
a) How are behavioral skills important for an individual?
OR
b) Explain 21st century skills briefly.

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बी.कॉम. (BFSI) (सत्र - II) (नवीन) (NEP CBCS) परीक्षा: मार्च / एप्रिल - २०२६
Value Education Course
Environmental Awareness (BFSI-213)

वार, दिनांक: मंगळवार, ०७-०४-२०२६
वेळ: दुपारी ०३:०० ते ०४:३०

कमाल गुण: ३०

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

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

०६

- १) कोणते अक्षय संसाधन आहे?

अ) कोळसा	ब) पेट्रोलियम
क) सौर ऊर्जा	ड) नैसर्गिक वायू
- २) अन्न सुरक्षा म्हणजे ——.

अ) अन्न निर्यात करणे	ब) सर्वांसाठी पुरेसे अन्न उपलब्ध असणे
क) केवळ कृषी विकास	ड) यापैकी काहीही नाही
- ३) जलसंधारणाची पद्धत म्हणजे ——.

अ) पर्जन्यजल संचयन	ब) जंगलतोड
क) अतिसिंचन	ड) औद्योगिक कचरा टाकणे
- ४) हरितगृह परिणामासाठी प्रामुख्याने कोणता वायू जबाबदार आहे?

अ) ऑक्सिजन	ब) कार्बन डायऑक्साइड
क) नायट्रोजन	ड) हेलियम
- ५) आम्ल पाऊस —— मुळे तयार होतो

अ) CO ₂ आणि मिथेन	ब) SO ₂ आणि NO _x वायू
क) ऑक्सिजन आणि नायट्रोजन	ड) हायड्रोजन आणि हेलियम

- ६) सागरी प्रदूषण प्रामुख्याने यामुळे होते?
 अ) समुद्रात औद्योगिक कचरा सोडणे
 ब) वणवे
 क) वाऱ्यामुळे होणारी धूप
 ड) सौर किरणोत्सर्ग

- प्र.२ थोडक्यात उत्तरे लिहा. (कोणतेही दोन) 0६
 अ) पर्यावरण आणि त्याचे घटक यांची व्याख्या करा.
 ब) शाश्वत विकास म्हणजे काय?
 क) उदाहरणांसह नैसर्गिक संसाधनांचे वर्गीकरण करा.
 ड) जंगलतोडीची कारणे स्पष्ट करा.
- प्र.३ खालील प्रश्नांची उत्तरे लिहा 0६
 अ) नवीकरणीय आणि अनवीकरणीय संसाधने म्हणजे काय?
 ब) मृदा प्रदूषण आणि शेतावरील त्याचा परिणाम स्पष्ट करा.
- प्र.४ खालील प्रश्नाचे सविस्तर उत्तर लिहा. (कोणताही एक) १२
 अ) प्रदूषण म्हणजे काय? मानवी आरोग्यातील त्याचे परिणाम स्पष्ट करा.
 ब) आम्लवर्षा आणि पर्यावरणावरील त्याचा परिणाम स्पष्ट करा.

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**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
Value Education Course
Environmental Awareness (BFSI-213)**

Day & Date: Tuesday, 07-04-2026
Time: 03:00 PM To 04:30 PM

Max. Marks: 30

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

Q.1 Choose the correct alternative.

06

- 1) Which is a renewable resource?
 - a) Coal
 - b) Petroleum
 - c) Solar energy
 - d) Natural gas

- 2) Food security means _____.
 - a) Exporting food
 - b) Availability of sufficient food for all
 - c) Only agricultural growth
 - d) None

- 3) Water conservation method is _____.
 - a) Rainwater harvesting
 - b) Deforestation
 - c) Over-irrigation
 - d) Industrial waste dumping

- 4) Which gas is mainly responsible for the greenhouse effect?
 - a) Oxygen
 - b) Carbon Dioxide
 - c) Nitrogen
 - d) Helium

- 5) Acid rain is formed due to _____.
 - a) CO₂ and methane
 - b) SO₂ and NO_x gases
 - c) Oxygen and nitrogen
 - d) Hydrogen and helium

- 6) Marine pollution is primarily caused by _____.
 - a) Industrial waste discharge into seas
 - b) Forest fires
 - c) Wind erosion
 - d) Solar radiation

- Q.2 Write short answers. (Any Two)** **06**
- a) Define environment and its components.
 - b) What is sustainable development?
 - c) Classify natural resources with examples.
 - d) Explain causes of deforestation
- Q.3 Short Answers / Short Note.** **06**
- a) What are renewable and non-renewable resources?
 - b) Explain soil pollution and its impact on agriculture
- Q.4 Answer the following questions in detail. (Any One)** **12**
- a) What is pollution? Explain its effects on human health.
 - b) Explain acid rain and its impact on environment.

- प्र.२ लघुत्तरी प्रश्न. (कोणतेही दोन) 0६
- अ) योगाची मुख्य उद्दिष्टये कोणती आहेत?
- ब) आसनांचे शरीरावर काय परिणाम होतात?
- क) आधुनिक जीवनात योग महत्त्वाचा का आहे?
- प्र.३ लघुत्तरी प्रश्न. 0६
- अ) खेळातील कामगिरीमध्ये योगाची भूमिका काय आहे?
- ब) योगामध्ये करिअरच्या कोणत्या संधी आहेत?
- प्र.४ दीर्घोत्तरी प्रश्न. (कोणताही एक) १२
- अ) योगाची व्याख्या करा. खेळांमध्ये योगाचे फायदे स्पष्ट करा.
किंवा
- ब) आरोग्यासाठी योगाचे महत्त्व स्पष्ट करा.

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**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
Co-Curricular Course
Practicing Sports (BFSI-CC-202)**

Day & Date: Wednesday, 08-04-2026
Time: 03:00 PM To 04:30 PM

Max. Marks: 30

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

Q.1 A) Multiple choice questions.**06**

- 1) The word "Yoga" is derived from which Sanskrit word?
 - a) Yuj
 - b) Yog
 - c) Yagya
 - d) Yatra
- 2) Yoga aims at _____.
 - a) Physical strength only
 - b) Mental peace only
 - c) Union of body, mind, and soul
 - d) Entertainment
- 3) Yoga is important for _____.
 - a) Reducing stress
 - b) Improving concentration
 - c) Maintaining health
 - d) All of the above
- 4) Yoga is needed in sports to _____.
 - a) Reduce fatigue
 - b) Improve recovery
 - c) Enhancing mental stress
 - d) All of the above
- 5) A career in yoga includes _____.
 - a) Yoga Trainer
 - b) Yoga Therapist
 - c) Fitness Instructor
 - d) All of the above
- 6) Yoga professionals can work in _____.
 - a) Schools and colleges
 - b) Fitness centers
 - c) Hospitals
 - d) All of the above

Q.2 Short Answer. (Any Two)**06**

- a) What are the main aims of yoga?
- b) What are the effects of Asanas on the body?
- c) Why is Yoga important in modern life?

- Q.3 Short Answer.** **06**
- a) What is the role of Yoga in sports performance?
 - b) What are career opportunities in Yoga?
- Q.4 Long Answer. (Any One)** **12**
- a) Define Yoga. Explain the benefits of Yoga in sports.
- OR**
- b) Explain the importance of Yoga for health.

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**B.Com. (BFSI) (Semester - II) (New) (NEP CBCS) Examination:
March/April – 2026
Indian Economy (BFSI-204)**

Day & Date: Thursday, 09-04-2026
Time: 03:00 PM To 04:30 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 main focus of the First Five Year Plan was _____.

a) Heavy industries	b) Agriculture
c) IT sector	d) Privatization
 - 2) The New Economic Policy emphasized _____.

a) Nationalization	b) Central planning
c) LPG reforms	d) Socialism
 - 3) Rapid industrialization leads to _____ pollution.

a) Air and water	b) Literacy
c) Employment	d) Trade
 - 4) Human Development Index includes _____.

a) Income only	b) Health and education
c) Exports	d) Inflation
- B) Write True or False. 02**
- a) The Planning Commission has been replaced by NITI Aayog.
 - b) Poverty is measured only by income.
- Q.2 Answer the following. 06**
- a) Explain the features of the first five-year plan.
 - b) State the climate change impact on development.
- Q.3 Answer the following. 06**
- Explain the constraints faced by Indian economy before 1991 reforms.
- Q.4 Answer the following. (Any One) 06**
- a) Discuss structural change in Indian economy since independence.
- OR**
- b) Evaluate the role of agriculture in development.

Q.5 Answer the following. (Any One)

06

a) Discuss the green revolution strategy.

OR

b) Evaluate the privatization policy.

- B) True or False.** **04**
- 1) Top level management is mainly responsible for policy making.
 - 2) Technological changes have no impact on business organizations.
 - 3) Departmentalization means grouping activities into departments.
 - 4) Setting standards is the first step in the controlling process.

- Q.2 Answer the following.** **12**
- a) State the main objectives of management.
 - b) Explain the importance of planning.
 - c) State the basic elements of organizing.
 - d) Explain importance of controlling.

- Q.3 Answer the following.** **12**
- a) Explain the characteristics of 21st century executives.
 - b) Discuss the steps involve in planning process.

- Q.4 Attempt any one of the following.** **12**
- a) State the 14 principles of management by Henry Fayol.
- OR**
- b) Discuss the different factors affected on business environment.

- Q.5 Attempt any one of the following.** **12**
- a) Discuss leadership styles in Indian organizations.
- OR**
- b) Explain the different steps in decision making.