

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

Case Study: Opportunity Cost in a Tech Start-up

A tech startup faced a strategic decision between developing a mobile app or launching an AI-based service platform. Applying the principle of opportunity cost, the management analyzed the benefits and potential returns of each option. They realized that focusing resources on one option means forgoing the benefits of the other.

Opportunity cost, therefore, is critical in decision-making to ensure that scarce resources are used where they yield the highest returns. The management also recognized that opportunity costs are not solely monetary; time, effort, and market positioning play important roles. Additionally, risk considerations were factored into the decision, and tools like cost-benefit analysis helped in comparing alternatives.

The start-up ultimately selected the AI service after realizing it offered a higher long-term strategic advantage given market trends and competitive gaps.

Questions:

Q1. What is an opportunity cost?

Q2. Why is opportunity cost important in decision making?

Q3. How does the concept of opportunity cost apply to this case study?

Q4. Is opportunity cost always monetary?

Q5. Why did the start-up selected the AI service?

Q 2 Answer the following

- A Explain the Importance of Business Economics. **5 marks**
- B Explain the relationship between TR, AR and MR under perfect competition. **5 marks**

Q 3 Answer the following

- A Explain the nature of demand curve under oligopoly. **5 marks**
- B Explain the promotional elasticity of demand. **5 marks**

Q 4 Answer the following

- A Construct a demand schedule and demand curve from the following equation: $Q_d = 350 - 14P$, Assume the price to be Rs.10,15, 20 and 25. **5 marks**
- B Discuss the factors influencing elasticity of demand. **5 marks**

F.Y.B. Com (A & F) Semester - I ①
Subject: Information Technology in Accountancy I

Date: 6/10/2025

Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

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

Q 1 Answer the following **10 marks**

What is mail merge in Word? Write the steps to create it.

Q 2 Answer the following

A What is smart art? How to insert it? Explain its purpose. **5 marks**

B Explain email protocol and its types in detail. **5 marks**

Q 3 Answer the following

A Explain cross-reference and its steps. **5 marks**

B What is google drive? Why we use it? Explain the types of files we can create in it. **5 marks**

Q 4 Answer the following

A What is hyperlink? Explain its types and benefits. **5 marks**

B Briefly explain google hangouts. **.5 marks**

F.Y.B. Com (A & F) Semester - I

Subject: Auditing

Date: 08/10/2025

Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

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

Q 1 Answer the following

10 marks

A What are the advantages and inherent limitations of Auditing?

Q 2 Answer the following

A Explain the auditor's duties regarding frauds.

5 marks

B What is auditing? Give the features of auditing.

5 marks

Q 3 Answer the following

A What do you understand by independence of auditors?

5 marks

B Does the auditor have a lien on books of company and working papers.

5 marks

Q 4 Answer the following

A What are the audit procedures (steps) taken to obtain audit evidence?

5 marks

B What is green audit? Give the features of green audit.

5 marks

F.Y.B. Com (A & F) Semester - I
Subject: Quantitative Methods-1
Duration: 1 hour

Date: 10/10/2025

Marks: 30 marks

Instructions for the candidate:

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

Q.1 For the following data:

10 marks

Class	10-	20-	30-	40-	50-	60-	70-
Interval	20	30	40	50	60	70	80
Frequency	24	42	56	66	108	130	54

Calculate:

- i) Arithmetic mean ii) Median iii) Mode

Q.2 Answer the following:

A

A toy manufacturer produces scooters and bicycles each of which must be processed through 2 machines A and B. Machine A has a maximum of 120 hours available and machine B has a maximum of 180 hours available. Manufacturing a scooter requires 4 hours on machine A and 10 hours on machine B. Manufacturing a bicycle requires 6 hours on machine A and 3 hours on machine B. If profits are Rs. 800 for a scooter and Rs. 700 for a bicycle. Formulate the problem as a Linear Programming Problem to maximize the profit.

5 marks

B

If $(19 - x)$, $(26 - x)$, $(35 - x)$, $(50 - x)$ are in proportion. Find x . Also find the numbers.

5 marks

Q.3 Answer the following:

A

Find the maturity amount of Rs. 10,000 at 9% p.a. after 3 years if the interest is compounded,
a) Yearly b) Half yearly

5 marks

B

Calculate Karl Pearson's coefficient of correlation for the following data and comment on the value.

5 marks

$n = 20$, $\sum x = 260$, $\sum y = 450$, $\sum x^2 = 4720$, $\sum y^2 = 12230$,
 $\sum xy = 7050$

Q.4

Answer the following:

A

A loan of Rs. 1,50,000 is to be returned in 15 equal monthly instalments at 12% p.a. compounded monthly. Find E.M.I. by Reducing Balance Method.

5 marks

B

Draw Histogram for the following data:

5 marks

No. of units	0-200	200-400	400-600	600-800	800-1000	1000-1200
No. of Consumers	9	18	27	35	28	11

F.Y.B. Com (A & F) Semester - I

Subject: E-Commerce

Date: 11/10/2025

Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

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

Q 1	Answer the following	10 marks
	Case Study: PayFast is a popular payment service in India. It allows instant transfers, secure OTP verification, and supports recurring bill payments like subscriptions. Users can pay using debit cards, credit cards, or even store their payment information in a mobile wallet. Questions: 1. Identify the type of Electronic Payment Systems (EPS) mentioned in the case and also explain any two features of EPS that PayFast offers. 2. Mention the benefits of using an E-Wallet.	
Q 2	Answer the following	
A	Write a note on Trends in E-commerce.	5 marks
B	Explain the features of Electronic Fund Transfer (EFT).	5 marks
Q 3	Answer the following	
A	Describe the challenges in implementing E-commerce.	5 marks
B	Explain the legal issues of E-commerce in India.	5 marks
Q 4	Answer the following	
A	Explain the key principles of Website designing.	5 marks
B	Elaborate the features of Debit Card.	5 marks

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

Date: 13/10/2025

Marks: 30 marks

Instructions for the candidate:

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

- Q 1 Answer the following **10 marks**
Draft a Letter of Application with Curriculum Vitae for the post of Assistant Teacher (English) at Green Valley High School. Use a full-block layout.
- Q 2 Answer the following
- A Define communication. Explain its process with a neat diagram. **5 marks**
- B What is grapevine communication? Describe its different types. **5 marks**
- Q 3 Answer the following
- A What are physical barriers in communication? Explain with examples. **5 marks**
- B Explain oral and written communication with suitable examples. **5 marks**
- Q 4 Answer the following
- A Distinguish between active listening and passive listening. **5 marks**
- B Summarize the following passage. **5 marks**
- Reading is one of the most useful habits a person can develop. It not only increases knowledge but also improves language and thinking skills. Through books, magazines, and newspapers, we are introduced to new ideas, cultures, and perspectives. Reading helps in building vocabulary and improves concentration. It also sharpens memory and analytical skills by encouraging us to think critically about what we read. For students, reading is very important as it strengthens understanding of subjects and improves academic performance. Apart from studies, reading storybooks, novels, and biographies can provide relaxation, entertainment, and inspiration. In today's digital world, where social media often takes most of our time, the habit of reading keeps the mind active and reduces stress. Cultivating the habit of daily reading is therefore one of the best investments in self-development and personal growth.

BAF

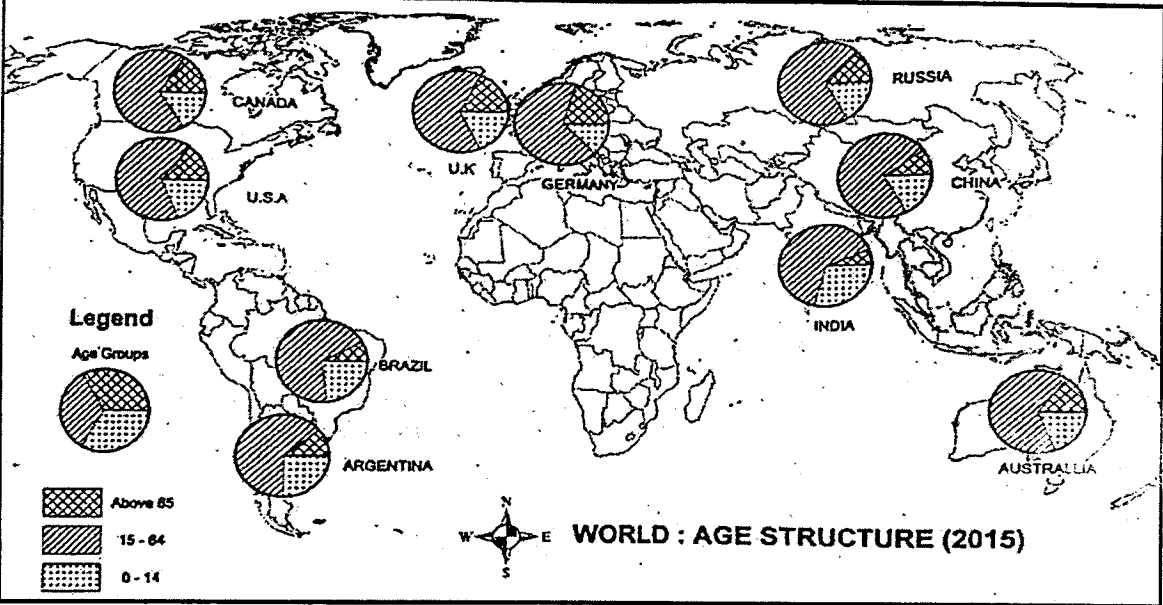



DATE: 15-10-25

SEAT NO. _____

Duration: _____ hours

Marks: _____

- Instructions: - (1) Question No. 1 is compulsory
 (2) Attempt any Two questions from Question nos 2, 3 & 4
 (3). Figures to the right indicate full marks
 (4) Use of simple calculator is allowed

Q:1	Read the given Map carefully and give answers to the questions given below	10
	 <p>Legend</p> <p>Age Groups</p> <p>  Above 65  15 - 64  0 - 14 </p> <p>WORLD : AGE STRUCTURE (2015)</p>	
1.	What is the theme of the map?	1
2.	Which cartographic technique is used to represent the theme?	1
3.	According to the map, which country shows the maximum percentage of elderly population and give reasons for your answer.	2
4.	According to the map, which country shows the maximum percentage of dependent minor population and give reasons for your answer.	2
5.	With the help of the scale, find out the approximate percentage of population between the age group of 15-64 years in China.	1
6.	State the composition of age structure of Indian population.	3
Q:2	Answer the following questions:	10
A)	Explain the term Ecosystem and classify its types.	5
B)	Describe the factors influencing the utilization of the natural resources?	5
Q:3	Answer the following questions:	10
A)	Elucidate the concept & discuss on significance of Ecological footprint	5
B)	Deliberate on the need and methods for Management & conservation of soil	5
Q:4	Write Short Notes on:	10
A)	Trophic Cascades	5
B)	Energy Crisis	5

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F.Y.B.Com. (A & F) – Semester I
BASICS OF INDIAN KNOWLEDGE SYSTEM
(Time: 60 min)

Total Marks: 30

Date: 17/10/2025

Instructions:

17/10/2025

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

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

PASSAGE: -

10

The introduction of metals, especially iron, marked an important phase in the history of deforestation in India. In the early Vedic period, the Aryans probably did not know iron, using the word *ayas* for metals in general. Archaeological findings suggest that iron appeared in India between 1000 and 800 B.C., and its tools made the cutting of large trees much easier. This innovation allowed agricultural groups to settle in forested regions, particularly as the Aryans moved eastward into the Gangetic plains.

When the Aryans arrived in north-west India, described in the Rigveda as *Sapta Sindhas* or the land of seven rivers, they began settling around 1400 B.C., first in Punjab and later across wider regions. Being both pastoral and agricultural, they required land for crops and grazing. To meet these needs, forests were cleared using fire, stone axes, and eventually iron implements. The burning of the Khandava forest in the Mahabharata symbolically represents such destruction through fire and deforestation.

During the early Vedic phase, forests were not destroyed for city building, as India had no major urban centers after the fall of the Harappan culture. Between this decline and the rise of the "second urbanization" around the 6th century B.C., historians note a thousand-year "Dark Age." Throughout this period, the Aryans lived amidst forests, mainly along riverbanks, clearing areas for villages and farmlands. Wood was central to their lives, used for cottages, carts, chariots, and fuel. Clearing of forest tracts also became necessary for creating roads and pathways to connect settlements.

Thus, Aryan expansion steadily accelerated deforestation, driven by agriculture, animal rearing, and communication needs. From ancient times, human survival and progress in India relied heavily on forest exploitation, laying the roots of deforestation deep in its early history.

Questions:-

1. What role did iron play in the history of deforestation in India?
2. How did the Aryans clear forests before the use of iron implements?
3. What does the burning of the Khandava forest in the Mahabharata symbolize?
4. Why were forests cleared during the early Vedic phase?
5. How was wood important in the lives of the Aryans?

2. Answer the following:

- a. Explain wastewater management practices in Ancient India. 5
- b. Describe the historical perspective of ancient tourism in India. 5

3. Answer the following:

- a. Explain the significance of town planning in Ancient India with suitable examples. 5
- b. Explain how Ancient Indian Stone masonry techniques influence other civilizations? 5

4. Answer the following:

- a. Explain the features of town planning during the Indus Valley Civilization. 5
- b. Discuss the role of early trade routes of the world in promoting tourism and cultural exchanges in Ancient India. 5