

Date 17/10/25

F.Y.B.Com.(B&I) – Semester I
BASICS OF INDIAN KNOWLEDGE SYSTEM
(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 indicate full marks.

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

10

PASSAGE: -

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

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

A retail chain is opening 5 new stores in the city. The company needs to manage resources, hire staff, plan operations, and coordinate departments to ensure a smooth launch.

Q1.A. Identify and explain functions of management used in this situation.

Q1.B. Explain the importance of planning in opening new stores.

Q 2 Answer the following

A Explain the need and importance of management.

5 marks

B State features of planning.

5 marks

Q 3 Answer the following

A Explain levels of management.

5 marks

B Explain coordination and its importance.

5 marks

Q 4 Answer the following

A State any 5 principles of Henry Fayol.

5 marks

B Explain different styles of leadership.

5 marks

M.L. DAHANUKAR COLLEGE OF COMMERCE (AUTONOMOUS)

F.Y.B. Com (Banking & Insurance)

Semester - I

Subject: Quantitative Methods-1

Date: 10/10/25

Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

1. This question paper contains 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	<p>a) An insurance policy of Rs. 2,00,000 for 24 years is taken by Mr. Ajay for a monthly mode of payment. The tabulated rate of annual premium is Rs. 50 per thousand on which 5% extra addition for monthly mode of payment is done. The company offers Rs.2 per thousand reduction for policies if the sum assured is Rs. 50,000 and above. Find the monthly premium.</p> <p>b) If $Q_1 = 22$ and $Q_3 = 44.17$ then find quartile deviation and coefficient of quartile deviation.</p>	<p>7 marks</p> <p>3 marks</p>																		
Q.2	Answer the following:																			
A	<p>Find arithmetic mean (\bar{x}) , standard deviation and coefficient of variation for the following data:</p> <table><tr><td>Marks(x)</td><td>4</td><td>5</td><td>7</td><td>7</td><td>8</td><td>8</td><td>8</td><td>9</td></tr></table>	Marks(x)	4	5	7	7	8	8	8	9	5 marks									
Marks(x)	4	5	7	7	8	8	8	9												
B	<p>Draw Histogram and locate mode graphically on the histogram for the following data:</p> <table><tr><td>Class Interval</td><td>10-20</td><td>20-30</td><td>30-40</td><td>40-50</td><td>50-60</td></tr><tr><td>Frequency</td><td>5</td><td>15</td><td>25</td><td>10</td><td>5</td></tr></table>	Class Interval	10-20	20-30	30-40	40-50	50-60	Frequency	5	15	25	10	5	5 marks						
Class Interval	10-20	20-30	30-40	40-50	50-60															
Frequency	5	15	25	10	5															
Q 3	Answer the following																			
A	<p>Calculate Spearman's rank correlation coefficient for the following data:</p> <table><tr><td>Marks in English</td><td>56</td><td>37</td><td>65</td><td>60</td><td>54</td><td>51</td><td>40</td><td>70</td></tr><tr><td>Marks in Maths.</td><td>50</td><td>42</td><td>55</td><td>48</td><td>51</td><td>53</td><td>38</td><td>47</td></tr></table>	Marks in English	56	37	65	60	54	51	40	70	Marks in Maths.	50	42	55	48	51	53	38	47	5 marks
Marks in English	56	37	65	60	54	51	40	70												
Marks in Maths.	50	42	55	48	51	53	38	47												

B	Find the amount and compound interest for the sum of Rs. 15,000 after 3 years at 10% compound interest.	5 marks												
Q.4	Answer the following:													
A	Find the accumulated value of an immediate annuity of Rs. 5,000 after 8 years at 10% p.a.	5 marks												
B	Find median and second decile(D_2) for the following data: <table><tr><td>Age in years</td><td>0-20</td><td>20-40</td><td>40-60</td><td>60-80</td><td>80-100</td></tr><tr><td>No. of persons</td><td>4</td><td>5</td><td>15</td><td>11</td><td>5</td></tr></table>	Age in years	0-20	20-40	40-60	60-80	80-100	No. of persons	4	5	15	11	5	5 marks
Age in years	0-20	20-40	40-60	60-80	80-100									
No. of persons	4	5	15	11	5									

Date: 08/10/2025

Duration: 1 Hour

Marks: 30 marks

Instructions for the candidate:

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

- Q 1 Answer the following 10 marks
XYZ Ltd. forfeited 2,000 equity shares of ₹10 each, fully called-up, for non-payment of final call of ₹4 per share. Later, the company re-issued 1,500 of these forfeited shares at ₹8 per share, fully paid.

The accountant of XYZ Ltd. passed the following journal entries:

Share Capital A/c Dr. 20,000
 To Bank A/c 20,000
(Being shares forfeited)

Bank A/c Dr. 12,000
 To Share Capital A/c 12,000
(Being re-issue of 1,500 shares @ ₹8 each)

Capital Reserve A/c Dr. 3,000
 To Forfeited Shares A/c 3,000
(Being profit on re-issue transferred to Capital Reserve)

Required:

Identify the mistakes in each of the above journal entries.

Pass the correct journal entries in the books of XYZ Ltd. for:

Forfeiture of shares

Re-issue of shares at discount

Transfer of balance in Forfeited Shares A/c to Capital Reserve.

- Q 2 Answer the following 5 marks
A Classify the Accounts in Assets/ Liabilities/ Equity/ Expenditure/ Income
1. Debtors
 2. Bank Overdraft
 3. Cash
 4. Investments
 5. Electricity
 6. Advertisement
 7. Furniture
 8. Capital

- 9. Reserves
- 10. Provision for Bad Debt

- B M/s Bright Ltd. had a Fixed Deposit (FD) of ₹1,00,000 with a bank at an interest rate of 12% p.a. Interest is receivable annually on 30th June. 5 marks
The company closes its books on 31st March 2025.

Pass the Journal Entry for accrued interest as on 31st March 2025.
Show how the accrued interest will appear in the Profit & Loss A/c and Balance Sheet Extract of the company.

Q 3 Answer the following

- A What are Bonus Shares? Out of which Sources can a Company issue Bonus Shares? 5 marks

- B XYZ Ltd. purchased machinery worth ₹12,00,000 from ABC Ltd. The company issued 80,000 equity shares of ₹10 each at a premium of ₹5 per share in full settlement of the purchase consideration. 5 marks
Pass the necessary Journal Entries in the books of XYZ Ltd. and show how the share capital and securities premium will appear in the Balance Sheet of the company.

Q 4 Answer the following

- A Distinguish between Capital Expenditure and Revenue Expenditure. 5 marks

- B M/s Blue Sky Enterprises paid Salaries of ₹50,000 during the year ending 31st March 2025. At the end of the year, Salaries outstanding amounted to ₹5,000. 5 marks
Pass the Journal Entry for outstanding salaries.
Show its treatment in the Profit & Loss A/c and the Balance Sheet Extract as on 31st March 2025.



F.Y.B. Com (Banking and Insurance) Semester - I

Subject: Data Presentation Skills

Date: 06/10/2025 Duration: 1 hour

Marks: 30 marks

Instructions for the candidate:

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

- Q 1 Answer the following **10 marks**
What is mail merge in MS Word? Explain the steps to create mail merge.
- Q 2 Answer the following
A Briefly explain bookmark and the steps to create it. **5 marks**
B Explain the following financial functions with syntax and example. **5 marks**
a) PMT() b) PPMT() c) NPER() d) PV() e) IPMT()
- Q 3 Answer the following
A Explain tabular representation with its types. **5 marks**
B Briefly explain conditional formatting with an example. **5 marks**
- Q 4 Answer the following
A What is data presentation? Explain its types. **5 marks**
B Explain the following functions with syntax and example. **5 marks**
a) upper() b) concat() c) floor() d) ceiling() d) right()

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**

DATE: 15-10-25

B.B.T.

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
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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