

शासकीय मराठी - १

Date 16/10/2025

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

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

Subject: Business Law

Date: 14/10/25

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 Answer the following

10 marks

- A Define contract. Explain the essentials of valid contract.

Q 2 Answer the following

- A Explain the meaning and essentials of consideration under Indian Contract Act. **5 marks**

- B Explain the meaning and essentials of coercion under Indian Contract Act. **5 marks**

Q 3 Answer the following

- A Distinguish between Partnership and Company. **5 marks**

- B Explain minor's position in partnership under Indian Partnership Act. **5 marks**

Q 3 Answer the following

- A Write a note on Acceptance under Indian Contract Act. **5 marks**

- B Write a note on Partner by holding out under Indian Partnership Act. **5 marks**

S.Y.B. Com (B & I) Semester - III
Subject: Evolution of Indian Numismatics I

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

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

Instructions for the candidate:

1. This question paper contains 02 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 Solve the following case study: -**10 marks**

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.

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.

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.

Answer the following questions: - (2 Marks Each)

- 1) What are two red flags Raj ignored before investing in the “Golden Returns” scheme?
- 2) Which authority should Raj have checked to verify if “Golden Returns” was a registered investment company?
- 3) What part of the scheme shows that “Golden Returns” was likely a Ponzi scheme?
- 4) Mention one step Raj could have taken before investing to avoid being scammed.
- 5) Where did Raj report the scam, and why is it important to report such activities?

Q 2 Answer the following

- A Explain any five investment strategies in brief.
- B Elaborate types of online frauds in brief.

5 marks**5 marks**

Q 3 Answer the following

- A Discuss any five digital tools and apps for budgeting. **5 marks**
- B Explain financial diary in brief. **5 marks**

Q 4 Answer the following

- A Explain the aspects of personal tax planning. **5 marks**
- B Describe the steps of financial planning in brief. **5 marks**

Instructions for the candidate:

1. This question paper contains _ 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

Ms. Smruti, one of your classmates was asked to give a presentation on Peter Lynch classification.

However, her pen drive got corrupted and now she has asked for your help. Help her by answering following questions:

1. What is Peter Lynch Classification and what is its use? (3 marks)

2. Ms, Smruti has prepared a chart, however the information has got dis-organized. Help her to correct the chart by matching Stock Type with correct Ideal Investor profile and Key Risk.

(12 M)

Stock Type	Ideal Investor Profile (Correct this by matching with correct stock type)	Key Risk (Correct this by matching with correct stock type)
Slow Growers	Strategic, economy-watchers	Total Loss
Stalwarts	Value seekers, patient investors	Overvaluation, volatility
Fast Growers	Risk-tolerant, speculative	Misjudged value
Cyclicals	Aggressive, growth-focused	Stagnation
Turnarounds	Conservative, income-seeking	Poor timing
Asset Plays	Defensive, moderate growth seeker	Inflation erosion

Q 2 Answer the following

A What is Equity Share? Explain Advantages

8 marks

B What is Role of Merchant Bankers in an IPO

7 marks

- Q 3 Answer the following **8 marks**
- A What are some recent developments in Stock exchanges? what is the impact of SEBI and FOMC merger? **7 marks**
- B What is the role of Equity market in Capital formation and Wealth Distribution?
- Q 4 Answer the following **8 marks**
- A What is Owned Capital and Borrowed Capital? What are 2 advantages of each? **7 marks**
- B What is the difference between ADR and IDR?
- Q 5 Answer the following **8 marks**
- A What are secondary Markets? Explain the concept and functions of Stock Exchanges. **7 marks**
- B What are stock indices and what are the basics of Index Calculation?
- Q 6 Answer the following **5 marks**
- A Types of Preference Shares. **5 marks**
- B Bonus Shares vs. Right Issue **5 marks**
- C State any 5 Overseas stock exchanges with their location.

Date: 01/10/2025

Instructions for the candidate:

1. This question paper contains _____ 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 M

Analyze the trend from the following and offer your comments:

Balance Sheet as on 31 March

Particulars	2015	2016	2017	2018
Net Fixed Assets	1,50,000	1,60,000	1,55,000	1,52,000
Bank	3,200	2,400	2,800	3,600
Inventory	4,500	4,800	5,200	4,700
Book Debts	6,000	6,500	7,200	7,600
Total Assets	1,63,700	1,73,700	1,70,200	1,67,900
Capital	1,60,000	1,70,000	1,65,000	1,62,000
Sundry Creditors	2,400	2,700	3,000	3,200
Overdraft	1,300	1,000	2,200	2,700
Total Liabilities	1,63,700	1,73,700	1,70,200	1,67,900

Required: Prepare a trend analysis (base 2015 = 100) and comment on the movement of assets, liabilities, and working capital.

Answer the following

Q 2

Prepare a Comparative Income Statement for Nova Ltd. for 2021 and 2022.

8 M

A

Particulars	2021 (₹)	2022 (₹)	Particulars	2021 (₹)	2022 (₹)
To Opening Stock	70,000	65,000	By Sales	5,00,000	6,00,000
To Purchases	3,20,000	3,60,000	By Closing Stock	80,000	90,000
To Wages	40,000	50,000	By Other Income	20,000	25,000
To Factory Expenses	30,000	35,000			
To Admin Expenses	15,000	20,000			
To Selling Expenses	25,000	35,000			
To Interest	10,000	8,000			
To Provision for Tax	20,000	30,000			
To Net Profit	70,000	92,000			
	6,00,000	6,95,000		6,00,000	6,95,000

From the following Income Statement and Balance Sheet of Zenith Ltd., calculate:

7 M

- B
- EPS
 - Debt–Equity Ratio
 - Return on Investment (ROI)
 - Operating Profit Ratio
 - Stock Turnover Ratio

Income Statement (2022)

Particulars	₹	Particulars	₹
To Opening Stock	80,000	By Net Sales	12,00,000
To Purchases	7,00,000	By Closing Stock	1,20,000
To Wages	1,00,000	By Profit on Sale of Asset	30,000
To Factory Expenses	70,000		
To Admin Expenses	50,000		
To Interest on Debentures	40,000		
To Provision for Tax	70,000		
To Net Profit	1,40,000		
	11,50,000		11,50,000

Balance Sheet as on 31-03-2022

Liabilities	₹	Assets	₹
Equity Share Capital (₹10 each)	4,00,000	Fixed Assets	6,50,000
10% Debentures	3,00,000	Stock	1,50,000
General Reserve	1,00,000	Debtors	2,00,000
P&L A/c	80,000	Bank	80,000
Creditors	1,20,000	Prepaid Expenses	20,000
	10,00,000		10,00,000

Q 3 Answer the following

A Calculate working capital requirement for Omega Ltd. from the following data:

15 M

- Estimated production = 5,20,000 units per year (52 weeks).
- Selling price per unit = ₹40.
- Cost composition per unit:
 - Raw Materials = 50% of sales
 - Labour = 20% of sales
 - Overheads = 15% of sales
 - Profit = ₹3 per unit

Additional Information:

- Raw materials in stock: 2 weeks
- WIP: 1 week (materials fully, wages & overheads 50%)
- Finished goods: 2 weeks
- Debtors: 3 weeks (sales basis)
- Creditors: 2 weeks (materials)
- Wages & overheads outstanding: 1 week
- Cash balance = ₹2,50,000

Prepare a Statement of Working Capital Requirement.

Q 4 Answer the following

From the following information, prepare a Comparative Balance Sheet of Sunrise Ltd. as on 31-03-2021 and 31-03-2022. 8 M

A

Liabilities	2021 (₹)	2022 (₹)	Assets	2021 (₹)
Share Capital	2,50,000	3,00,000	Building	2,00,000
Reserves & Surplus	1,20,000	1,50,000	Plant & Machinery	1,60,000
Debentures	1,00,000	80,000	Stock	80,000
Creditors	60,000	70,000	Debtors	50,000
Bills Payable	30,000	40,000	Cash	70,000
	5,60,000	6,40,000		5,60,000

B From the following information, calculate Cash from Financing Activities:

7 M

Liabilities	2021	2022
Equity Share Capital	₹ 5,00,000	₹ 7,00,000
12% Preference Capital	₹ 2,00,000	₹ 2,00,000
Debentures	₹ 3,00,000	₹ 2,50,000
Securities Premium	₹ 50,000	₹ 80,000

Additional information:

- (a) Dividend paid on equity shares @ 8% on capital as on 2021.
- (b) Preference dividend paid regularly.
- (c) Debenture interest paid ₹30,000.

Q 5 Answer the following

From the following, calculate:

8 M

- A
- a) Gross Profit Ratio
 - b) Net Profit Ratio
 - c) Operating Ratio
 - d) Return on Investment (ROI)
 - e) Earning Per Share (EPS)

Income Statement of Titan Ltd. (2022)

Particulars	₹	Particulars	₹
To Opening Stock	1,00,000	By Net Sales	14,00,000
To Purchases	8,50,000	By Closing Stock	1,20,000
To Wages	80,000	By Other Income	40,000
To Factory Expenses	60,000		
To Salaries	70,000		
To Selling Expenses	50,000		
To Depreciation	40,000		
To Interest on Debentures	30,000		
To Provision for Tax	60,000		
To Net Profit	1,80,000		
	14,70,000		14,70,000

Balance Sheet of Titan Ltd. as on 31-03-2022

Liabilities	₹	Assets	₹
Equity Share Capital (₹10 each)	6,00,000	Fixed Assets	7,50,000
10% Debentures	3,00,000	Stock	1,40,000
General Reserve	1,20,000	Debtors	1,60,000
P&L A/c	1,00,000	Cash	1,20,000
Creditors	1,30,000	Prepaid Expenses	80,000
	11,50,000		11,50,000

- B Sunbeam Foods sells packaged snacks. Present credit sales = ₹ 24,00,000 p.a. with an average collection period of 25 days. Variable cost is 72% of sales. Fixed costs are ₹ 4,80,000 p.a. Management considers three credit policies: 7 M

Policy	Avg. collection period (days)	Expected annual sales (₹)
P (current)	25	24,00,000
Q	35	25,80,000
R	50	27,30,000

Additional data:

- Bad debts: Policy P = 0.8% of sales; Q = 1.2%; R = 2.0%.
- Collections timing: use average receivables = $(\text{days}/360) \times \text{sales}$.
- Company's required pre-tax return on incremental receivables = **22% p.a.**
- Assume no extra fixed/admin cost except cost of funds and bad debts.

Question: Should Sunbeam move to Q or R? Show all computations (2 decimals).

Q 6 Answer the following

- | | | |
|---|--------------------------------|-----|
| A | 5C's of Receivables Management | 5 M |
| B | Advantages of Ratio Analysis | 5 M |
| C | Cash from Investing Activity | 5 M |

S.Y.B. Com (B & I) Semester - III
Subject: Financial Management

Date: 04/10/2025

Duration: 2 hours

Marks: 60 marks

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 A company's capital structure consists of the following:

15 marks

Particulars	Amount
Equity Share of Rs. 100 each	80,00,000
10% Preference Share Capital	25,00,000
8% Debentures	15,00,000

The income tax rate is 30%. Expected EBIT is Rs.30,00,000. The company requires a sum of Rs. 30,00,000 to finance expansion programme for which following alternatives are available to it.

- i. Issue of Equity shares
- ii. Issue of 12% preference shares
- iii. Issue of 10% debentures.

Q 2 The following relate to a firm

15 marks

Earning per share = Rs.80

Cost of Equity (K_e) = 10%

Internal rate of return (r) = 14%

Determine the price of share using Walter's Model if dividend payout ratio is

(a) 0% (b) 25% (c) 40% (d) 80% (e) 100%

Q 3 Alright Ltd. has the following capital structure

15 marks

Ordinary shares (60,000 shares of Rs.100 each)	60,00,000
12% Preference Shares	10,00,000
8% Debentures	30,00,000
Total	1,00,00,000

The equity shares of the company are quoted at Rs.120 and the company is expected to declare dividend of Rs.14 per share and growth in dividend would be @6%. Assume tax rate to be 50%

Required:

- Calculate the WACC
- Assuming that the company can raise additional 10% Term loan of Rs.50 lakhs to finance an expansion, calculate revised WACC. Due to this the dividend will be Rs.15 per share and market price per share will fall to Rs.110.

- Q 4** A company is considering two mutually exclusive projects. Both the projects have got a useful life of 5 years and the cost of capital is 10%. The initial cost of project is Rs.2,20,000. The future cash inflow from Project X and Y are as under **15 marks**

Year	Project X (Rs)	Project Y (Rs)	PV factor @10%
1	40,000	1,25,000	0.91
2	70,000	70,000	0.83
3	100,000	30,000	0.75
4	80,000	14,000	0.68
5	60,000	12,000	0.62

Evaluate the projects based on

- NPV @10% discounting factor
- Profitability index @ 10% discounting factor

- Q 5.A** Calculate Economic Value added (EVA) from the following information. **8 marks**
 EBIT (Operating Profit) = Rs.12,00,000
 Tax rate = 20%
 Total Capital employed = 30,00,000
 WACC = 16%

- Q 5.B** Mr. Nitin intends to send his son to Australia for further studies after 4 years. **7 marks**
 The course fees as of today is Rs.8,00,000. Calculate the cost of course fees after 5 years if the inflation rate is 5% p.a. Also calculate the amount he needs to invest today @ 9% interest in order to arrange the required funds after 4 years.

- Q 6** Answer the following
 A Types of debentures

5 marks

B Pay- back period method

5 marks

C Function of corporate finance manager.

5 marks
