

F.Y.B. Com (F.M.) Semester - I

Subject: Communication Skills-I

Date:

Duration: 1 hour

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. 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.	5 marks

F.Y.B. Com (F.M.) Semester - I
Subject: Fundamentals of Management
Duration: 1 hour

Date: 11/10/2025

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 Beta Electronics Ltd., a consumer electronics company, faced stiff competition in the market. To stay competitive, the management had to make an important decision: whether to invest in upgrading its technology or to reduce prices to attract more customers. After thorough discussions, the company decided to upgrade technology to produce energy-efficient products. This decision brought several advantages: it improved product quality, strengthened the company's market position, and boosted employee confidence as they worked with modern technology. However, there were also disadvantages. The decision-making process took time because management analysed multiple alternatives. Moreover, the high investment increased financial pressure, and if customer demand had not matched expectations, the decision could have led to losses. Questions (5 Marks Each) Q1. State and explain advantages of decision-making shown in the case study. Q2. Identify and explain disadvantages of decision-making from the case study.	10 marks
Q 2	Answer the following	
A	Discuss the features of management.	5 marks
B	Describe in brief the components of planning.	5 marks
Q 3	Answer the following	
A	Explain briefly contingency theory	5 marks
B	Describe the importance of Directing.	5 marks
Q 4	Answer the following	
A	Explain Management as an Art.	5 marks
B	Write a note on Green Management.	5 marks

F.Y.B. Com (FM) Semester - I

Subject: Financial Statistics & Mathematics-I

Date: 10/10/2025

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	For the following set of data:						10 marks
	Marks	0-10	10-20	20-30	30-40	40-50	
	No. of students	12	13	21	19	15	
	Find: i) Arithmetic Mean (\bar{x}) ii) Mode iii) Median iv) 9 th decile (D_9)						
Q.2	Answer the following :						
A	If $(4 + x)$, $(12 + x)$, $(28 + x)$ are in continued proportion, then find: a) 'x' b)						5 marks
B	Find Karl Pearson's coefficient of correlation for the following data: $n = 9$, $\sum x = 65$, $\sum y = 30$, $\sum x^2 = 3261$, $\sum y^2 = 1004$, $\sum xy = 750$						5 marks
Q.3	Answer the following:						
A	A company produces 2 products A and B. one unit of A requires 10 hours of machine 1 and 6 hours of machine 2. One unit of product B requires 4 hours of machine 1 and 8 hours of machine 2. Capacities of machine 1 and machine 2 are 40 hours and 48 hours respectively. Profits per unit of A and B is Rs.10 and Rs. 20 respectively. Formulate the problem as Linear Programming Problem to maximize the profit.						5 marks
B	Find the present value of an immediate annuity of Rs. 5,000 for 6 years at 9% p.a.						5 marks
Q.4	Answer the following:						
A	Find standard deviation and coefficient of variation for the following data: X: 15, 12, 9, 18, 21, 5						5 marks
B	i) Find the simple interest on Rs. 12,000 after 9 months at 8% p.a. ii) What sum of money will amount to Rs. 7408.80 in 3 years at 5% p.a. compound interest?						2 marks 3 marks

Instructions for the candidate:

1. This question paper contains 3 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																
	<p>Record the following transactions in the Triple column Cash Book of Mr. Suresh for May, 2024 and balance the Cash Book:</p> <p>May 1: Cash in Hand Rs.5,000; Bank Balance Rs. 10,000</p> <p>May 2: Received cash from Mr. Ghosh Rs.1,500 and allowed him a discount of Rs.100</p> <p>May 5: Deposited Rs. 1,000 in the bank account</p> <p>May 6: Paid to Adarsh and Co. Rs. 430 in full settlement of Rs.450</p> <p>May 8: Received from Darshan Rs.975 by cheque in settlement of his account for Rs.1,000</p> <p>May 11: Cheque received from Darshan was returned dishonoured.</p> <p>May 13: Withdrew from Bank Rs. 250 for personal use and Rs. 1,000 for office use.</p> <p>May 15: Paid to Archana Traders Rs.500 in cash and Rs.1,000 by cheque.</p> <p>May 18: Wages paid Rs. 900</p> <p>May 24: Paid Rs. 90 as Advertisement expenses in Newspaper.</p> <p>May 31: Deposited all cash in excess of Rs.200 in Bank</p>																	
Q 2	Answer the following																	
A	<p>The following balances are extracted from the books of Mr. Sameer. Prepare a Trial Balance as on 31st March,2021</p> <table><tr><th>Particulars</th><th>Amount (Rs.)</th></tr><tr><td>Capital</td><td>1,00,000</td></tr><tr><td>Debtors</td><td>20,000</td></tr><tr><td>Fixed Assets</td><td>72,000</td></tr><tr><td>Investments</td><td>20,000</td></tr><tr><td>Sales</td><td>1,10,000</td></tr><tr><td>Return Outwards</td><td>1,000</td></tr><tr><td>Bills Payable</td><td>8,000</td></tr></table>	Particulars	Amount (Rs.)	Capital	1,00,000	Debtors	20,000	Fixed Assets	72,000	Investments	20,000	Sales	1,10,000	Return Outwards	1,000	Bills Payable	8,000	5 marks
Particulars	Amount (Rs.)																	
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	<table><tr><td>Bank Overdraft</td><td>11,000</td></tr><tr><td>Opening Stock</td><td>15,000</td></tr><tr><td>Creditors</td><td>20,000</td></tr><tr><td>Purchase</td><td>70,000</td></tr><tr><td>Returns Inward</td><td>2,000</td></tr><tr><td>Wages</td><td>30,000</td></tr><tr><td>Bills Receivable</td><td>15,000</td></tr><tr><td>Rent</td><td>6,000</td></tr></table>	Bank Overdraft	11,000	Opening Stock	15,000	Creditors	20,000	Purchase	70,000	Returns Inward	2,000	Wages	30,000	Bills Receivable	15,000	Rent	6,000											
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Rent	6,000																											
B	<p>From the following details, Prepare Manufacturing A/c for the year ended 31st December, 2022 in the books of Mr. Singh</p> <table><tr><td>Particulars</td><td>Amount (Rs.)</td></tr><tr><td>Opening Stock</td><td></td></tr><tr><td>Raw Materials</td><td>2,10,000</td></tr><tr><td>Work-in-Progress</td><td>95,000</td></tr><tr><td></td><td></td></tr><tr><td>Carriage Inward</td><td>15,000</td></tr><tr><td>Wages</td><td>1,30,000</td></tr><tr><td>Repairs to Plant</td><td>11,000</td></tr><tr><td>Purchase of Raw Materials</td><td>8,00,000</td></tr><tr><td>Plant and Machinery</td><td>7,00,000</td></tr><tr><td>Factory Lighting</td><td>72,000</td></tr><tr><td>Sale of Scrap</td><td>25,000</td></tr><tr><td>Sales</td><td>17,70,000</td></tr></table> <p>Additional Information: i) Closing Stock as on 31st December, 2022 was as follows: Raw Material Rs. 1,62,000; Work-in-Progress Rs. 70,000 ii) Provide depreciation on Plant and Machinery at 10% p.a.</p>	Particulars	Amount (Rs.)	Opening Stock		Raw Materials	2,10,000	Work-in-Progress	95,000			Carriage Inward	15,000	Wages	1,30,000	Repairs to Plant	11,000	Purchase of Raw Materials	8,00,000	Plant and Machinery	7,00,000	Factory Lighting	72,000	Sale of Scrap	25,000	Sales	17,70,000	5 marks
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Q 3	Answer the following																											
A	<p>Journalise the following transactions in the books of Swati for the month of April, 2025</p> <p>April 1: Swati sold her personal motor car for Rs. 1,60,000 and invested the entire amount in the business as capital</p> <p>April 5: Purchased goods worth Rs. 25,000 less 10% Trade Discount from Neelima</p> <p>April 8: Goods worth Rs. 12,000 were destroyed by fire and the Insurance company admitted the claim for Rs. 8,000</p> <p>April 10: Cash paid Rs. 14,000 as school fees for Swati's son.</p> <p>April 20: Paid Neelima Rs. 22,000 by cheque in full settlement of her account and discount received Rs. 500</p>	5 marks																										
B	<p>The Cash Book (bank column) showed a debit balance of Rs. 49,000 as on 31st December, 2015. The balance as per bank Pass Book was different. Prepare a Bank Reconciliation statement as on 31st December, 2015 and find the balance as</p>	5 marks																										

	<p>per Pass Book. On comparing the cash book and pass book, the following discrepancies were observed:</p> <p>i) Cheques amounting to Rs. 24,000 were deposited in the bank but the same were not credited in the pass book till 31st December, 2015</p> <p>ii) A customer directly deposited Rs. 8,000 into the bank. No entry of the same was recorded in the cash book.</p> <p>iii) Interest on investments Rs.500 was credited in the Pass book. But the same was not recorded in the cash book.</p> <p>iv) Cheques of Rs. 10,000 were issued on 26th December,2015. Of these, cheques of Rs. 8,000 were credited in the Pass book till 31st December,2015</p> <p>v) Bank charges Rs. 100 were debited in the Pass book. No entry was recorded in the Cash Book for the same.</p>	
Q 4	Answer the following	
A	Accounting Standard 2 'Valuation of Inventories' issued by ICAI	5 marks
B	<p>State giving reasons whether the following are Capital, Revenue or Deferred Revenue (Expenditures or Receipts)</p> <p>i) Wages paid Rs. 4,300 for Installation of Machinery.</p> <p>ii) Commission Rs. 10,500 received on Sales.</p> <p>iii) Sold 5% Government bonds for Rs. 1,40,000</p> <p>iv) Rs. 2,50,000 paid as Cost of Issue of Shares.</p> <p>v) Office Rent paid Rs. 12,000</p>	5 marks

F.Y.B. Com (F.M.) Semester - I**Subject: Micro Economics****Date:****Duration: 1 hour****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	Answer the following	10 marks
	<p>Case Study: Opportunity Cost in a Tech Start-up</p> <p>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.</p> <p>Questions:</p> <p>Q1. What is an opportunity cost?</p> <p>Q2. Why is opportunity cost important in decision making?</p> <p>Q3. How does the concept of opportunity cost apply to this case study?</p> <p>Q4. Is opportunity cost always monetary?</p> <p>Q5. Why did the start-up selected the AI service?</p>	
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	

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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 (F.M.) Semester - I ③
Subject: Digital Financial Literacy

Date:

Duration: 1 hour

Marks: 30 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
	<p>Raghav is a 30-year-old marketing executive earning ₹70,000 per month. He recently decided to take charge of his finances and started with assessing his financial situation. His monthly expenses are ₹45,000, and he has assets worth ₹8 lakhs and liabilities of ₹2 lakhs. He set a SMART goal: "Save ₹10 lakhs for a home down payment in 5 years." To reach this, he created a budget using the 50/30/20 rule and started tracking his spending through an app.</p> <p>Raghav began building an emergency fund targeting ₹1.5 lakhs, keeping it in a liquid mutual fund. He also used the debt avalanche method to repay his high-interest credit card loan.</p> <p>To secure his future, Raghav purchased term life insurance and health insurance. For investments, he allocated:</p> <ul style="list-style-type: none"> • 60% in equity mutual funds through SIPs, • 30% in fixed deposits, • 10% in gold ETFs. <p>He also started contributing to his retirement through NPS and consulted a tax planner to optimise deductions under Section 80C.</p> <p>Raghav plans to review his financial plan every 6 months or after any major life change.</p> <p>Answer the following questions. (2 marks each)</p> <ol style="list-style-type: none"> 1) What SMART financial goal did Raghav set for himself? 2) Which budgeting method did Raghav use to manage his income and expenses? 3) Why did Raghav choose to invest his emergency fund in a liquid mutual fund? 4) What strategy did Raghav use to pay off his debt, and why? 5) Name any two financial products Raghav used to secure his future and save taxes. 	
Q 2	Answer the following: -	
A	Discuss the importance of saving.	5 marks
B	Elaborate any five key investment strategies.	5 marks
Q 3	Answer the following: -	
A	Explain the impacts of digital finance on Businesses and Government.	5 marks
B	Elaborate the Digital Financial Ecosystem.	5 marks

Q 4	Answer the following: -	
A	Describe the importance of maintaining financial diary.	5 marks
B	Explain security measures and benefits of digital payments & E-Wallets.	5 marks

DATE: 15-10-25

B.F.M.

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</p> <p>15-64</p> <p>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

F.Y.B.Com. (F.M.) – 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.

17/10/2025

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.
- b. Describe the historical perspective of ancient tourism in India.

5

5

3. Answer the following:

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

5

5

4. Answer the following:

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

5

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