

SOMAIYA

VIDYAVIHAR UNIVERSITY

Dr. Shantilal K. Somaiya School of Commerce and Business Studies

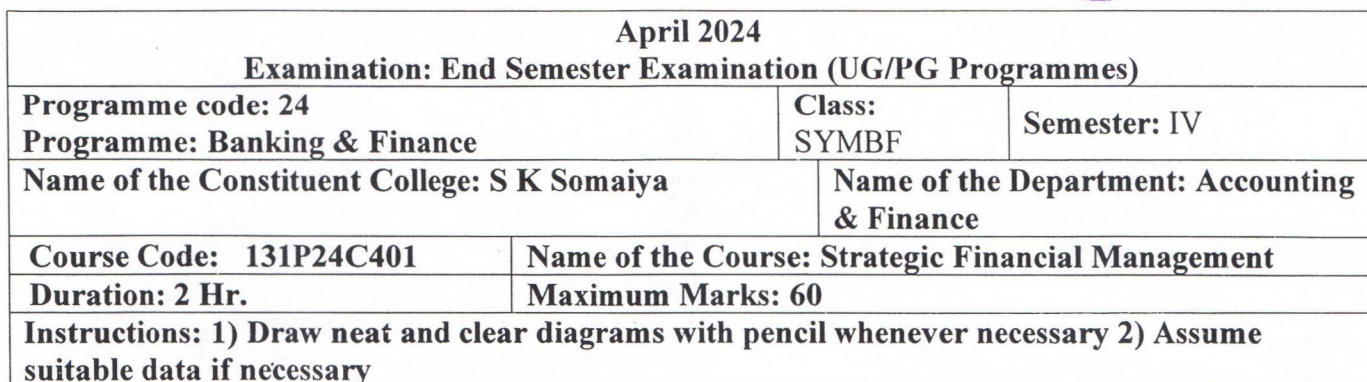
QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: IV
	APR-2024

Sr. No.	Subject	Available
1.	131P24C401 – Strategic Financial Management	
2.	131U05C401 – Accounting for Bankers (A) , (B)	
3.	131P24V401 – Credit Management	
4.	131U05K401 – E Commerce	
5.	131P24V402 – International Finance	
6.	131U05C402 – Business Ethics & Corporate Governance (A)	
7.	131U05V403 – Indirect Tax (A) , (B)	
8.	131U05C403 – Business Economics	
9.	131U05V404 – Entrepreneurship Management (A) , (B)	
10.	131U05C402 - Business Ethics & Corporate Governance (B) , (C)	
11.		
12.		
13.		
14.		



LIBRARY



Question No.		Max. Marks	CO																									
Q 1	a) There are two projects A and B. Each involves an investment of Rs50,000. The expected cash inflows and the certainty co-efficient are as under:	8	CO2																									
	<table><tr><td>Year</td><td colspan="2">Project A</td><td colspan="2">Project B</td></tr><tr><td></td><td>Cash Inflow</td><td>Certainty Equivalent Coefficient</td><td>Cash Inflow</td><td>Certainty Equivalent Coefficient</td></tr><tr><td>1</td><td>35000</td><td>0.8</td><td>25000</td><td>0.9</td></tr><tr><td>2</td><td>30000</td><td>0.7</td><td>35000</td><td>0.8</td></tr><tr><td>3</td><td>20000</td><td>0.9</td><td>20000</td><td>0.7</td></tr></table>	Year	Project A		Project B			Cash Inflow	Certainty Equivalent Coefficient	Cash Inflow	Certainty Equivalent Coefficient	1	35000	0.8	25000	0.9	2	30000	0.7	35000	0.8	3	20000	0.9	20000	0.7		
	Year	Project A		Project B																								
		Cash Inflow	Certainty Equivalent Coefficient	Cash Inflow	Certainty Equivalent Coefficient																							
	1	35000	0.8	25000	0.9																							
	2	30000	0.7	35000	0.8																							
	3	20000	0.9	20000	0.7																							
	Risk -free cut off rate is 10%. Suggest which of the two projects. Which should be preferred?																											
	b) From the following project details calculate the sensitive of the (i) Project Cost (ii) Annual Cash Flow (iii) Cost of Capital. Which variable is most sensitive?	7	CO2																									
	<table><tr><td>Project Cost</td><td>Rs24000</td></tr><tr><td>Annual Cash Flow</td><td>Rs9000</td></tr><tr><td>Life of the Project</td><td>4 years</td></tr><tr><td>Cost of Capital</td><td>14%</td></tr></table>	Project Cost	Rs24000	Annual Cash Flow	Rs9000	Life of the Project	4 years	Cost of Capital	14%																			
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Annual Cash Flow	Rs9000																											
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Cost of Capital	14%																											
The annuity factor at 14% for 4 years is 2.9137 and at 18% for 4 years are 2.6667.																												
Or																												
c) Explain in detail the concept of Corporate Value Addition along with its elements. Also elaborate its importance.	15	CO1																										
Q 2	a) State the significance of strategy in financial decision making.	8	CO1																									
	b) Elaborate in detail about Strategy V/s Planning in Strategic Corporate Finance.	7	CO1																									
	Or																											
c) Describe the concept of crowd funding and explain all its categories. State the reason for crowd funding.	15	CO4																										
Q 3	a) Describe the concept of deep discount bonds along with its characteristics.	8	CO4																									
	b) Explain the concept of convertible preference share with its advantages.	7	CO4																									
	Or																											
c) Define corporate restructuring. Explain the reason and characteristics of	15	CO3																										

	corporate restructuring.		
Q 4	<p>Read the following passage and solve the question given below. (Each question carries 3 marks each)</p> <p>The merger between Vodafone and Idea Cellular represents a significant milestone in the Indian telecommunications sector, reshaping the competitive landscape and creating one of the largest telecom operators in the country. With Vodafone's extensive global experience and Idea Cellular's strong presence in the Indian market, the merger aimed to leverage synergies in network infrastructure, spectrum holdings, and operational capabilities. The rationale behind the merger lies in the intensifying competition in the telecom industry, driven by the emergence of Reliance Jio and technological advancements like 5G. By joining forces, Vodafone and Idea sought to enhance their competitive position, improve service quality, and offer a wider range of products and services to their customers. From a financial perspective, the merger aimed to drive efficiencies through cost savings, economies of scale, and increased revenue opportunities. However, the merger faced regulatory hurdles, including approvals from the Competition Commission of India (CCI) and the Department of Telecommunications (DoT), which delayed the integration process. Despite these challenges, the merged entity is poised to capitalize on India's growing demand for telecom services, with a combined subscriber base and network infrastructure that positions it as a formidable player in the industry. Overall, the Vodafone-Idea merger represents a strategic move to navigate the evolving telecom landscape, with the potential to drive growth and innovation in the years to come.</p> <ol style="list-style-type: none"> What were the primary motivations behind the merger between Vodafone and Idea Cellular, and how did the combined entity aim to leverage synergies? Discuss the competitive factors driving the need for consolidation in the Indian telecommunications industry and how the Vodafone-Idea merger addressed these challenges. Explain the regulatory hurdles faced by Vodafone and Idea in completing the merger process, and how did these challenges impact the integration timeline? Evaluate the potential financial benefits of the merger, including cost savings, economies of scale, and revenue opportunities, and their implications for the merged entity. Assess the strategic positioning of the merged entity in the Indian telecom market post-merger and discuss the opportunities and challenges it faces in capitalizing on its combined strengths. 	15	CO3



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (November 2023 to March 2024)			
Examination: End Semester Examination April 2024 (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S.K.Somaiya college		Name of the Department: Accounting Finance	
Course code: 131U05C401	Name of the Course: Accounting for Bankers		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Figures to the right indicates the full marks.			
2) Use of scientific calculator is allowed.			

Q. No.		Max. Marks	CO
Q.1	<p>(A) Journalise the following transactions in the books of Rama & Sons</p> <p>3rd May : Cash deposited into bank 60,000 4th May : Loan given to Bhuvan 20,000 4th May : Paid cash to Veeru 20,000 5th May : Paid to Veeru by cheque 15,000 5th May : Cash received from Tarun 12,000 5th May : Took loan from Anush 15,000 6th May : Cheque received from Pranav 15,000 6th May : Paid to Intel Computers by cheque 17,000 6th May : Withdrew from bank 5,000 7th May : Withdrew from bank for office use 8,000 7th May : Cash received from Bhuvan on loan account 10,000 8th May : Withdrew from bank for personal use 1,000 9th May : Brought additional capital of 25,000</p>	15	CO2
	OR		
	<p>(B) The following balances appeared in the ledger of Vijay.</p> <p>2019 January</p> <p>1 Jan Started business with Cash 10,000 6 Jan Bought goods from Vikas 3,000 9 Jan Sold goods to Bhushan 2,400 12 Jan Paid to Vikas on account 1,600 19 Jan Received on account from Bhushan 1,000 25 Jan Cash Purchases 3,600 30 Jan Cash Sales 5,000 31 Jan Paid Wages 400</p> <p>Prepare necessary ledger accounts.</p>	15	CO2
Q. 2	<p>(A) From the following information, find out the amount of provisions to be shown in the Profit and Loss Account of AG bank and pass necessary journal entries.</p> <p>Assets</p> <p>Standard - ₹5000 Lakhs Sub-standard - ₹4000 Lakhs Doubtful</p> <p>: for one year - ₹800 Lakhs</p>	07	CO3

	: for three years - ₹600 Lakhs : for more than three years - ₹200 Lakhs Loss Assets - ₹1000 Lakhs																						
	(B) Calculate the rate of following currencies against Indian Rupee (GBP/INR).	8																					
	<table><tr><td></td><td>bid</td><td>ask</td></tr><tr><td>1 USD =</td><td>INR 60.15</td><td>60.16</td></tr><tr><td>1 GBP =</td><td>USD 1.6500</td><td>1.6600</td></tr></table>		bid	ask	1 USD =	INR 60.15	60.16	1 GBP =	USD 1.6500	1.6600													
	bid	ask																					
1 USD =	INR 60.15	60.16																					
1 GBP =	USD 1.6500	1.6600																					
	OR																						
	(C) From the following calculate duration of bond. Face Value = Rs. 100 Coupon / Interest Rate = 15% p.a, Years to Maturity = 6 years Current Market Price = Rs. 89.50 Yield to Maturity = 18% Redemption Value = Rs. 100 (at par)	08	CO1																				
	(D) From out the income to be recognized in case of AA bank for the year end 31.03.20X2 (all amounts are in lacs)	07	CO3																				
	<table><tr><td></td><td>Performing assets</td><td>Performing assets</td><td>Non-performing assets</td><td>Non-performing assets</td></tr><tr><td></td><td>Interest Accrued</td><td>Interest Received</td><td>Interest Accrued</td><td>Interest Received</td></tr><tr><td>Term loans</td><td>350</td><td>150</td><td>180</td><td>20</td></tr><tr><td>Cash credits, overdrafts</td><td>2430</td><td>1360</td><td>500</td><td>50</td></tr></table>		Performing assets	Performing assets	Non-performing assets	Non-performing assets		Interest Accrued	Interest Received	Interest Accrued	Interest Received	Term loans	350	150	180	20	Cash credits, overdrafts	2430	1360	500	50		
	Performing assets	Performing assets	Non-performing assets	Non-performing assets																			
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Cash credits, overdrafts	2430	1360	500	50																			
Q. 3	(A) Prepare Bank Reconciliation Statement and find balance as per bank pass book for the month of December, 2024 The cash book of M/S Universal Trading Company shows a cash book balance of Rs. 102,568 in Bandhan bank Ltd. as of 31-12-20024. Comparison of bank statement with the cash revealed the following anomalies. i. Check issued totaling Rs. 115,250 recorded in cash book but not appeared in the bank statement. ii. Check received from customers amounting to Rs. 75,850 deposited and properly accounted for in the cash book was not credited by bank. iii. Check received from the following customers were returned unpaid by the bank. iv. Check from Ghazi Autos received on 5-12-2024 for Rs. 3,200. v. Check from Rahil Bros. received on 20-12-2024 for Rs. 18,500. vi. Check form Akmal Sons was received on 27-12-2024 for Rs. 3,000. vii. Excise duty debited by bank Rs. 400. viii. Bank charges debited by bank Rs. 1,200. ix. Charged commission on collection of outstation check by bank of worth Rs. 800.	15	CO4																				
	OR																						
	(B)Discuss the reasons for difference between cash book and pass book balance.	7	CO4																				
	(C) Enumerate the advantages and disadvantages of Computerized Accounting System.	8	CO4																				



Q. 4	<p>Attempt the following questions (5 Mark each)</p> <p>(A) One of your clients, Mr. Singhania has asked you to finalise his accounts for the year ended 31st March, 2022. Till date, he himself has recorded the transactions in books of accounts. As a basis For audit, Mr. Singhania furnished you with the following statement.</p> <table> <tr> <th>Account head</th><th>DEBIT ₹</th><th>CREDIT ₹</th></tr> <tr> <td>Singhania's Capital</td><td></td><td>1,556</td></tr> <tr> <td>Singhania's Drawings</td><td>564</td><td></td></tr> <tr> <td>Leasehold premises</td><td>750</td><td></td></tr> <tr> <td>Sales</td><td></td><td>2,750</td></tr> <tr> <td>Dues from customers</td><td></td><td>530</td></tr> <tr> <td>Purchase</td><td>1,259</td><td></td></tr> <tr> <td>Purchases return</td><td>264</td><td></td></tr> <tr> <td>Loan from bank</td><td></td><td>256</td></tr> <tr> <td>Trade payables</td><td>528</td><td></td></tr> <tr> <td>Trade expenses</td><td>700</td><td></td></tr> <tr> <td>Cash at bank</td><td>226</td><td></td></tr> <tr> <td>Bills payable</td><td>100</td><td></td></tr> <tr> <td>Salaries and wages</td><td>600</td><td></td></tr> <tr> <td>Inventories (1.4.2021)</td><td></td><td>264</td></tr> <tr> <td>Rent and rates</td><td>463</td><td></td></tr> <tr> <td>Sales return</td><td></td><td>98</td></tr> <tr> <td>TOTAL</td><td>5,455</td><td>5,454</td></tr> </table> <p>The closing inventory on 31st March, 2022 was valued at ` 574. Mr. Singhania claims that he Has recorded every transaction correctly as the trial balance is tallied. Check the accuracy of the Above trial balance.</p>	Account head	DEBIT ₹	CREDIT ₹	Singhania's Capital		1,556	Singhania's Drawings	564		Leasehold premises	750		Sales		2,750	Dues from customers		530	Purchase	1,259		Purchases return	264		Loan from bank		256	Trade payables	528		Trade expenses	700		Cash at bank	226		Bills payable	100		Salaries and wages	600		Inventories (1.4.2021)		264	Rent and rates	463		Sales return		98	TOTAL	5,455	5,454	15	CO1, 2,3
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TOTAL	5,455	5,454																																																							
	<p>(B) Pass closing entries for the following particulars as on 31st March 2013 presented by X Ltd.</p> <p>Opening stock ₹10,000 Purchases ₹50,000 Wages ₹5,000 Returns outward ₹5,000 Sales ₹1,00,000 Returns inward ₹10,000 Salaries ₹8,000 Insurance ₹1,000 Bad debts ₹3,000 Interest received ₹3,000 Discount allowed ₹4,000 Discount received ₹3,000 Closing stock ₹15,000</p>																																																								
	<p>(C) Find the compound amount and compound interest of Rs. 1,20,000 invested for 5 years at 5% if the interest is compounded:</p> <p>(i) annually, (ii) semi annually, (iii) quarterly and (iv) monthly.</p>																																																								



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Semester (November 2023 to March 2024)		
Examination: End Semester Examination April 2024 (UG/PG Programmes)		
Programme code: 05	Class: SYBBF	Semester: IV
Programme: Banking & Finance		
Name of the Constituent College: S.K.Somaiya college	Name of the Department: Accounting Finance	
Course code: 131U05C401	Name of the Course: Accounting for Bankers	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Figures to the right indicates the full marks.		
2) Use of scientific calculator is allowed.		

Q. No.		Max. Marks	CO
Q. 1	<p>(A) Write journal entries in the books of Chikky & Bros.</p> <p>10th June : Paid wages 12,000 11th June : paid rent by cheque 10,000 13th June : Paid salary to Mr. Charan 12,000 14th June : Purchased stationery from Kagaz & Co. and paid by cheque 5,000 15th June : Received interest 14,000 17th June : Received commission by cheque 6,000 18th June : Rent received from Mr. Mody 8,000 19th June : Interest received from Mr. Bijju by cheque 10,000 20th June : Carriage paid on purchase of goods 3,000 22nd June : Carriage paid on sale of goods 2,000</p> <p style="text-align: center;">OR</p> <p>(B) The following balances appeared in the ledger of Sanjay for the month of Feb 2020. 1 Feb Introduced additional Capital 40,000 7 Feb Sold goods to Rashmi 30,000 11 Feb Rashmi returned goods to us 400 24 Feb Cash Sales 8,000 25 Feb Bought Stationery 3,000 28 Feb Paid Salary 10,000 28 Feb Sold goods to Rashmi 20,000 29 Feb Bought goods from Rakesh 36,000 and paid by cheque. Prepare necessary ledger accounts.</p>	15	CO2
Q. 2	<p>(A) From the following information, compute the amount of provisions to be made in the Profit and Loss Account of a Commercial Bank and pass journal entry :</p> <p>Assets</p> <p>(i) Standard (Value of security 6,000 lakhs) - ₹7,000 Lakhs (ii) Sub-standard - ₹3,000 Lakhs (iii) Doubtful</p>	08	CO3

	Doubtful for less than one year (Realisable value of security 500 lakhs) - ₹1,000 Lakhs																						
	(B) Following are the currency quotes are given by a bank: In Euroland: GBP/EUR 1.2700-1.2750 IN Australia : GBP/AUD 1.8100-1.8150 Find EUR/AUD expected rate.	07	CO1																				
	OR																						
	(C) From out the income to be recognized in case of VV bank for the year end 31.03.20X2 (all amounts are in lacs)	08	CO3																				
	<table><tr><td></td><td>Performing assets</td><td>Performing asset</td><td>Non-performing assets</td><td>Non-performing assets</td></tr><tr><td></td><td>Interest Accrued</td><td>Interest Received</td><td>Interest Accrued</td><td>Interest Received</td></tr><tr><td>Term loans</td><td>120</td><td>80</td><td>75</td><td>5</td></tr><tr><td>Cash credits, overdrafts</td><td>720</td><td>650</td><td>150</td><td>12</td></tr></table>		Performing assets	Performing asset	Non-performing assets	Non-performing assets		Interest Accrued	Interest Received	Interest Accrued	Interest Received	Term loans	120	80	75	5	Cash credits, overdrafts	720	650	150	12		
	Performing assets	Performing asset	Non-performing assets	Non-performing assets																			
	Interest Accrued	Interest Received	Interest Accrued	Interest Received																			
Term loans	120	80	75	5																			
Cash credits, overdrafts	720	650	150	12																			
	(D) Ms. Naina is considering investment in one of the following Bonds	07	CO1																				
	<table><tr><td>Bond</td><td>Coupon Rate</td><td>Maturity</td><td>Price/Rs. 100 Par Value</td></tr><tr><td>Bond “P”</td><td>11%</td><td>10 Years</td><td>RS. 75</td></tr><tr><td>Bond “Q”</td><td>12%</td><td>7 Years</td><td>Rs. 68</td></tr></table> <p>You are required to:</p> <ol style="list-style-type: none">1. Calculate YTM for each bond.2. Recommend which bond should be purchased.3. Will your answer change if the required rate of return is 22%.	Bond	Coupon Rate	Maturity	Price/Rs. 100 Par Value	Bond “P”	11%	10 Years	RS. 75	Bond “Q”	12%	7 Years	Rs. 68										
Bond	Coupon Rate	Maturity	Price/Rs. 100 Par Value																				
Bond “P”	11%	10 Years	RS. 75																				
Bond “Q”	12%	7 Years	Rs. 68																				
Q. 3	(A) Prepare bank reconciliation statement of Dinesh on 30th June 2023 with following particulars: (i) Pass Book showed an overdraft of Rs. 15,000 on 30th June 2023. (ii) A cheque of Rs. 200 was deposited in bank but not recorded in Cash Book. (iii) Cheques of Rs.17,000 were issued but cheques worth only â, 10,000 were presented for payment up to 30th June 2014. (iv) Cheques of Rs. 2,000 were received and recorded in Cash Book but not sent to bank. (v) Cheques of Rs.10,000 were sent to bank for collection; out of these cheques of Rs. 2,000 and of Rs. 1,000 were credited respectively on 8th July and 10th July and the remaining cheques were credited before 30th June 2014.	15	CO4																				



- (vi) Bank paid Rs.300 fee of Chamber of Commerce on behalf of Dinesh, which was not recorded in Cash Book.
 (vii) Bank charged interest on overdraft Rs 800 which was not recorded in Cash Book.
 (viii) Rs. 40 for bank charges were recorded two times in Cash Book and bank expenses of Rs. were not at all recorded in Cash Book.
 (ix) Total of credit side of bank column of Cash Book was undercast by Rs. 1,000 by mistake.

OR

(B) Elaborate the procedure for finding causes of difference between balance as per pass book and balance as per cash book.

7

CO4

(C) Discuss the features of computerized accounting system.

8

CO4

Q. 4 **Attempt the following questions (5 Mark each)**

15

Col,
2,3

(A) Mr. Sudhir Joshi has taken a loan of Rs. 5,00,000 from a bank for 8 years at 12% p.a. Interest.

Find his EMI using:

- (1) reducing balance method and
- (2) Flat interest method.

(B) The following trail balance as on 31st March, 2022 was drawn from the books of fintech traders:

Account head	DEBIT ₹	CREDIT ₹
Building	60,000	
Machinery	17,000	
Return Outward	2,600	
Bad Debts	2,800	
Cash	400	
Discount Received	3,000	
Bank Overdraft	10,000	
Creditors	50,000	
Purchases	1,00,000	
Capital		73,600
Fixtures		5,600
Sales		1,04,000
Debtors		60,000
Interest Received		2,600
Input CGST A/c		3,000
Input SGST A/c		3,000
Input IGST A/c		4,800
Output CGST A/c	5,400	
Output SGST A/c	5,400	
TOTAL	2,56,600	2,56,600

Even though the debit and credit sides agree, the trial Balance contains certain errors.
 Check the accuracy of trial balance.

(C) From the given information, prepare a Trading Account of M/s. ABC Traders for the year ended 31st March, 2020 and Pass necessary closing entries in the journal proper of M/s. ABC Traders

- Opening Inventory ₹1,00,000
- Purchases ₹6,72,000
- Carriage Inwards ₹30,000
- Wages ₹50,000
- Sales ₹11,00,000
- Returns inward ₹1,00,000
- Returns outward ₹72,000
- Closing Inventory ₹2,00,000



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VIDYAVIHAR UNIVERSITY



April 2024

Examination: End Semester Examination (UG/PG Programmes)

Programme code: 24		Class:	Semester: IV
Programme: Banking & Finance		SYMBF	
Name of the Constituent College: S K Somaiya		Name of the Department: Accounting & Finance	
Course Code: 131P24V401	Name of the Course: Credit Management		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1	a) What are the Key points of Credit Facilities?	08	CO 1
	b) Explain Dimensions of Credit Appraisal.	07	CO 2
	OR		
	a) What is Validation of Proposal?	08	CO 1
Q.2	b) Elaborate Internal & External Rating in Credit Management.	07	CO 2
	a) Elaborate the steps for advances against Pledge.	07	CO 3
	b) What are the common types of Lien in credit Management?	08	CO 3
	OR		
Q.3	a) What are the types of securities?	08	CO 3
	b) Note down the difference between simple and equitable mortgage.	07	CO 3
	a) Which are the documents, where registration is compulsory?	07	CO 4
	b) Describe the impact of death of Borrower & Guarantor	08	CO 4
Q.4	OR		
	a) Explain Supervision & Follow up as components of loan.	07	CO 4
	b) What are the remedies for un-stamped/under-stamped documents?	08	CO 4
	Concept Based Questions.		
Q.4	a) Assignment in Credit Management	05	CO3
	b) Timeline of Registration of Loan Documents	05	CO2
	c) Negative Lien	05	CO4



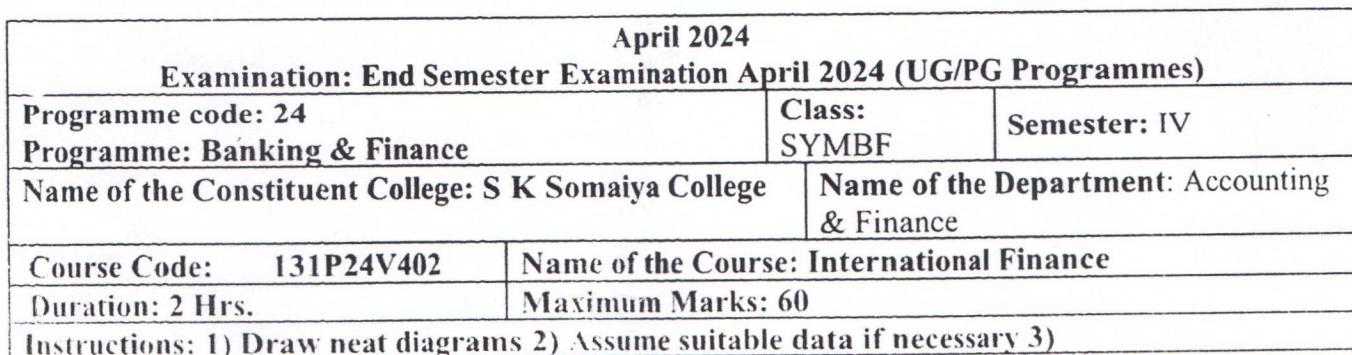
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April 2024			
Examination: End Semester Examination (UG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05K401	Name of the Course: E-commerce		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1	<p>A. Explain the following components of E commerce in brief. (15 Marks)</p> <ol style="list-style-type: none"> Seller Transaction Partner Consumers Government Internet <p>OR</p> <p>B. Discuss the feature of "Global Reach" with reference to E Banking. (7 Marks)</p> <p>C. Describe the disadvantages of E commerce with suitable example. (8 Marks)</p>	15	CO2 CO3 CO1
Q.2	<p>A. Elaborate the digital Payment concept? Explain any 3 types of digital payment in detail. 15 Marks</p> <p>OR</p> <p>B. Explain the concept of E insurance and advantages of E insurance. (07 Marks)</p> <p>C. Explain the following security concept with reference to online banking. (08 Marks)</p> <ol style="list-style-type: none"> Confidentiality Integrity 	15	CO2 CO3 CO2
Q.3	<p>A. Discuss the concept of Cyber law? Explain the following cyber law act of India. (15 Marks)</p> <ul style="list-style-type: none"> IT Act 2000 IT act 2008 <p>OR</p> <p>B. Define digital signature? Explain advantages and disadvantages of digital signature. (07 Marks)</p> <p>C. Discuss the concept of cyber-attacks? Explain about the following cyber-attacks. (08 Marks)</p> <ul style="list-style-type: none"> Phishing Data diddling 	15	CO4 CO3 CO4

Q.4	Read the scenario given below and answer the three questions based on this scenario. (Each question 5 Marks)	15	
	<p>Every trade, industry, and government venue on the planet today uses the term "electronic commerce." Some argue it is just a marketing trick, but the majority feels it is a genuine phenomenon that's altering not only the boundaries of technology and trade as we know them, but also the very foundations of our thinking and the way we live. Electronic commerce has now infiltrated every aspect of our life. Electronic commerce has been in some form or another for the previous two decades, but the Internet, which is changing the way businesses across the world conduct business, is the new driving force behind it. Because it plays a significant role in solving strategic, mission-critical business demands, companies are making internet-based electronic commerce an integral part of their business objectives. India is one of the top growing economies in the globe after a decade of banking and financial sector reforms from 1991 onwards. India has a superior banking system in comparison to other developing countries. Banking revolution and development has gone through numerous twists and turns in the post-independence era. Today banking plays a vital role in the development of Indian economy. The liberalization and globalization policies have strongly influenced the banking sector in India. Coming out of new private sector banks and opening of foreign banks in India after banking sector restructuring have completely changed the complete circumstances of the banking function in the past ten years. Banks' functions are more customer-oriented now and banks continuously innovate to provide new facilities that are more customers satisfying. E-commerce has revolutionized the way people do business in India. By 2025, the Indian e-commerce sector is predicted to reach US\$ 111.40 billion, up from \$46.2 billion in 2020. An increase in internet and Smartphone usage has powered most of the industry's expansion. As of September 2020, the number of internet connections in India significantly increased to 784.6 million, driven by the "Digital India program". In metropolitan areas, 61 percent of internet connections were made, with 97 percent of those connections being wireless.</p> <p>A. Explain the role of Internet in making E commerce more viable option in India.</p> <p>B. Elaborate the difference between all preceding revolutionary technology (like TV/Telephone/Printing Technology etc.) and technology of Internet with reference to penetration of technology in society and business.</p> <p>C. Discuss the role of Ecommerce in Banking industry.</p>		<p>CO1</p> <p>CO4</p> <p>CO2</p>



Question No.		Max. Marks	CO Attainment
Q.1	<p>a) What is International Finance? Elaborate on the importance of International Finance.</p> <p>b) Explain the functions of the foreign exchange market.</p> <p>Or</p> <p>c) Elaborate on advantages and disadvantages of Floating Exchange Rate System.</p>	<p>07</p> <p>08</p> <p>15</p>	<p>CO 1</p> <p>CO 2</p> <p>CO 1</p>
Q.2	<p>a) What are the drawbacks of Purchasing Power Parity?</p> <p>b) Write a note on Systematic and Unsystematic Risk.</p> <p>Or</p> <p>c) Distinguish between ADR and GDR.</p> <p>d) Write a note on Shadow Banking.</p>	<p>07</p> <p>08</p> <p>07</p> <p>08</p>	<p>CO 2</p> <p>CO 2</p> <p>CO 2</p> <p>CO 4</p>
Q.3	<p>a) Distinguish between Arbitrage and Speculation.</p> <p>b) What are the reasons for the growth of International Banking?</p> <p>Or</p> <p>c) Write a note on Interest Rate Parity.</p> <p>d) Explain the parties involved in ADR/GDR issue.</p>	<p>07</p> <p>08</p> <p>07</p> <p>08</p>	<p>CO 3</p> <p>CO 3</p> <p>CO 2</p> <p>CO 2</p>
Q.4	<p>Questions based on Forex Arithmetic (5 Marks Each)</p> <p>a. GBP/USD 1.6666/1.7777 USD/GBP 60.1111/60.2222 Calculate Cross Currency Exchange Rate for GBP/INR.</p> <p>b. EUR/INR 77.2222/5555 Calculate Mid Rate, Spread and Percentage spread.</p> <p>c. The following are the quotes of USD/INR from two different banks. Find arbitrage opportunities for ₹ 1 million contract.</p> <p>Bank A 47.98/48.53 Bank B 48.64/48.84</p>	<p>15</p>	<p>CO 1</p> <p>CO 1</p> <p>CO 2</p>



SOMAIYA
VIDYAVIHAR UNIVERSITY



April 2024			
Examination: End Semester Examination April 2024 (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C402	Name of the Course: Business Ethics and Corporate Governance		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1	(a) Explain Descriptive types of ethics.	07	CO1
	(b) Discuss the Principles of Trusteeship as per Gandhiji.	08	CO2
	OR		
	(c) Enumerate Aristotle virtue ethics.	15	CO2
Q.2	(a) Explain Anglo American model.	07	CO2
	(b) Enumerate Stewardship theory of corporate Governance.	08	CO3
	OR		
	(c) Discuss the components of Ethical Dilemma.	07	CO2
Q.3	(d) Discuss comparative analysis about German and Japanese model of corporate Governance.	08	CO3
	(a) Explain the importance of Corporate social responsibility rating.	07	CO4
	(b) Discuss the various types of Board of Directors.	08	CO4
	OR		
Q.4	(c) Explain the consequences of poor corporate governance.	07	CO3
	(d) Discuss the role of SEBI in Corporate Governance.	08	CO4
Q.4	Conceptual Questions (5 marks each)	15	
	(a) Copyright Ethics		CO1
	(b) Challenges in Whistle Blowing		CO2
	(c) Governance risk and Financial Stability		CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY



April 2024		
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Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary		

Question No.		Max. Marks	CO Attainment
Q.1	(a) Explain the Importance of Ethics.	07	CO1
	(b) Enumerate components of Utilitarianism theory of ethics. OR	08	CO2
	(c) Discuss Corporate Ethical leadership aspects.	15	CO2
Q.2	(a) Explain seven sins as per Gandhiji.	07	CO2
	(b) Enumerate Japanese Model of Corporate Governance OR	08	CO3
	(c) Discuss Sarbanes Oxley act 2002 provisions about corporate governance.	15	CO3
Q.3	(a) Enumerate Corporate Social responsibility in Indian Context.	07	CO3
	(b) State the Difference between Corporate governance and Management OR	08	CO3
	(c) Explain the role of non-accounting regulations contribute to corporate governance.	15	CO4
Q.4	Conceptual questions (5 marks each) (a) Meta ethics (b) Clause 49 of Listing Agreement of SEBI. (c) Anglo American model of Corporate Governance	15	CO1 CO3 CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY



K2B
BBF-IV
Ind. Tax

Semester (November 2023 to March 2024)		
Examination: End Semester Examination April 2024 (UG/PG Programmes)		
Programme code: 05	Class: SYBBF	Semester: IV
Programme: Banking & Finance		
Name of the Constituent College: S.K.Somaiya college		Name of the Department: Accounting Finance
Course code: 131U05V403	Name of the Course: Indirect tax	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Figures to the right indicates the full marks.		
2) Use of simple calculator is allowed.		

Q.no.		Max. Marks	CO																
Q.1	(A) Subh Mangal charitable trust, an entity registered under Section 12AA of Income Tax Act, 1961 and registered in GST, has furnished you the following details with respect to the activities undertaken by it during the month of January, 2022. You are required to compute its Taxable Value of GST from the information given below:	(08)	CO2																
	<table><tr><th>Particulars</th><th>Amount (Rs.)</th></tr><tr><td>Renting of residential dwelling for use as a residence</td><td>9,00,000</td></tr><tr><td>Renting of rooms for pilgrims (charges per day 1,200)</td><td>8,00,000</td></tr><tr><td>Renting of rooms for devotees (charges per day 750)</td><td>5,00,000</td></tr><tr><td>Renting of kalyan mandapam (charges per day 15,000)</td><td>10,50,000</td></tr><tr><td>Renting of halls and open space (charges per day 7,500)</td><td>8,20,000</td></tr><tr><td>Renting of shops for business (charges per month 8,500)</td><td>5,40,000</td></tr><tr><td>Renting of shops for business (charges per month 12,500)</td><td>7,50,000</td></tr></table>			Particulars	Amount (Rs.)	Renting of residential dwelling for use as a residence	9,00,000	Renting of rooms for pilgrims (charges per day 1,200)	8,00,000	Renting of rooms for devotees (charges per day 750)	5,00,000	Renting of kalyan mandapam (charges per day 15,000)	10,50,000	Renting of halls and open space (charges per day 7,500)	8,20,000	Renting of shops for business (charges per month 8,500)	5,40,000	Renting of shops for business (charges per month 12,500)	7,50,000
	Particulars			Amount (Rs.)															
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Renting of shops for business (charges per month 8,500)	5,40,000																		
Renting of shops for business (charges per month 12,500)	7,50,000																		
The rooms / Kalyan Mandapam / Halls / Open space / Shops are located within the precincts of the religious place meant for general public.																			
(B) Explain the features of Goods and service tax.																			
OR																			
(C) Describe the eligible person and conditions of composition scheme for supplier of services.																			
(D) Briefly explain the definition of business u/s 2(17).																			
Q.2	(A) Mr. Dhaval, registered in state of Gujrat provides following details for the month of June. Calculate his net Tax Liability for the month of June. Opening Balance in Electronic Credit Ledger as on 1st June: IGST - 30,000 CGST – 35,000 SGST- 40,000	(15)	CO3																

Transactions during the month :

Particulars	₹
Sold Goods @ 28 % GST to Meenal in Baroda, Gujrat	5,00,000
Sold Goods @ 12% GST to Chetan in Godhra, Gujrat	8,00,000
Sold Goods @ 5% GST to Amit in Jaipur, Rajasthan	6,00,000
Sold Goods @ 18 % GST to Meenal in Lukhnow, U.P.	9,00,000
Purchased goods @ 12% GST from Surat, Gujrat	3,50,000
Purchased goods @ 28% GST from Patna, Bihar	7,00,000
Availed Services @ 18% GST from Mumbai, Maharashtra	3,00,000
Availed Services @ 5% GST from Kota, Rajasthan	5,50,000

OR

(B) You are required to calculate, ITC available for the month of March 2021 from the given information of Ajanta Ltd.

(08)

CO3

Particulars	₹
Accounting services availed	36,000
Professional fees paid to Mr. Avi for providing Auditing Services	18,000
Refreshments provided during Annual Day celebrations	72,000
Raw Materials used in production process	54,000
Repairs of building premises (No tax invoice available)	1,26,000
Purchase of Plant & Machinery	90,000
Inputs purchased for constructing 1st floor	8,000
Pick up and Drop facility for employees (mandatory)	50,000

(C) From following transactions related to Continuous Supply of goods, find out the time of supply for each of the case:

(07)

CO2

Sr. No	Date of Invoice	Date of Statement of Accounts	Date of receipt of payment
1	30-11-2022	05-12-2022	11-12-2022
2	05-11-2022	05-11-2022	04-11-2022
3	20-12-2022	19-12-2022	22-12-2022
4	25-12-2022	02-01-2023	10-01-2023
5	22-01-2021	19-01-2021	11-01-2021
6	22-10-2022	25-11-2022	12-11-2022
7	16-12-2022	6-12-2022	10-12-2022

Q.3

(A) Ms. Ramakiran, states the following transactions of her business in Rajasthan. Is she liable to get registered under GST? If yes from when?

(07)

CO4

Date	Particulars	Amount
05/12/2012	Goods supplied to Pali	9,00,000
07/12/2022	Services provided to Ajmer	6,80,000
09/12/2022	Goods purchased from Jodhpur	5,50,000
11/12/2022	Services provided to Jaipur	15,30,000
12/12/2022	Services provided to Udaipur	3,70,000
15/12/2022	Goods supplied to Kota	5,00,000
20/12/2022	Services availed from Bikaner	8,00,000



(B) Determine the place of supply in of the following cases.

1. Ms. Kavya, boards a Hyderabad - New Delhi flight. She buys lunch in the flight. The food packets are loaded into aircraft at Hyderabad. The Airline is registered in Hyderabad and New Delhi.
2. Vastu Ltd., an architectural firm at Chennai, has been hired by Perfect Builders of Bandra Maharashtra to draw up a plan for a high rise building to be constructed by them in Punjab.
3. M/s Combi Ltd. provider of beauty Saloon services, located in Goa. Mr. Amit came from Kolkata to Goa after appointment for beauty treatment. The service is provided in Goa.
4. Mr. Purohit of Mumbai purchases a ticket for watching a movie in a Delhi Cinema Hall.

(08)

CO3

OR

(C) Describe the process of registration u/s 25.

(08)

CO4

(D) Discuss the provisions for furnishing the details of outward supply u/s 37.

(07)

CO5

Q.4

Explain the following concepts: (5 mark each)

(15)

CO2
,3,6

(A) State whether the following independent transaction is Supply of Goods or Supply of Services or neither supply of goods nor services:

1. M/s Good-bye services provides funeral services.
2. Mr. A. B. Lazy works as a HR head in ABC Ltd. for the salary of Rs. 80,000 per month.
3. M/s Mahalaxmi Lottery sells lottery tickets.
4. Mr. Bhavé of Wardha, an elected MLA of Maharashtra, provided services as a Chairperson of Khadi and Village Panchayat established by the government of Maharashtra State.
5. Annual Membership Fees of Rs. 5,000 of Institute of Chartered Accountant of India.

(B) Shri Ram Ltd., a registered dealer, furnishes the following information relating to goods sold by it to B Ltd. in the course of intra-State supply.

Particulars	₹
1. Price of the goods	3,00,000
2. Municipal tax	4,000
3. Inspection charges	30,000
4. Subsidy received from Shri Ram Trust (as the product is to be used by a blind association)	50,000
5. Late fees for delayed payment (though B Ltd. made late payment but these charges are waived by Shri Krishna Ltd.)	3,000
6. Weighment charges [B Ltd. pays to R Ltd. (on behalf of Shri Krishna Ltd.)]	2,000

Determine the value of taxable supply (as per GST law) made by Shri Ram Ltd. Items given in (2) to (6) are not considered while arriving at the price of the goods given in (1).

(C) Discuss the Receipt Voucher and its content.



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (November 2023 to March 2024)		
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Programme code: 05	Class: SYBBF	Semester: IV
Programme: Banking & Finance		
Name of the Constituent College: S.K. Somaiya college		Name of the Department: Accounting Finance
Course code: 131U05V403	Name of the Course: Indirect tax	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Figures to the right indicates the full marks.		
2) Use of simple calculator is allowed.		

Q. No.		Max. Marks	CO																		
Q.1	<p>(A) Apna care Nursing Home has received the following amounts in the month of February in lieu of various services rendered by it in the same month. You are required to determine its GST liability for February from the details furnished below:</p> <table><tr><th>Particulars</th><th>Amount in</th></tr><tr><td>(i) Palliative care for terminally ill patients at patient's home (Palliative care is given to improve the quality of life of patients who have a serious disease)</td><td>30,00,000</td></tr><tr><td>(ii) Services provided by cord blood bank unit of the nursing home</td><td>5,00,000</td></tr><tr><td>(iii) Hair transplant services</td><td>70,00,000</td></tr><tr><td>(iv) Ambulance services to transport ill patients from various location to nursing home</td><td>12,00,000</td></tr><tr><td>(v) Naturopathy treatments.</td><td>25,00,000</td></tr><tr><td>(vi) Plastic surgery to restore anatomy of a child affected due to an accident.</td><td>30,00,000</td></tr><tr><td>(vii) Reiki healing treatments. Such treatment is not a recognized system of medicine</td><td>16,00,000</td></tr><tr><td>(viii) Mortuary services</td><td>13,00,000</td></tr></table> <p>All the amounts given above are exclusive of GST and Rate of Tax is CGST @ 9% and SGST @ 9%. Point of supply for the services rendered by Apna care Nursing Home in the month of February fall in the month of February itself.</p> <p>(B) Discuss the benefit of GST implementation in India.</p> <p style="text-align: center;">OR</p> <p>(C) Write note on GST council of India.</p> <p>(D) Enumerate the activities to be treated as supply of services vide schedule II.</p>	Particulars	Amount in	(i) Palliative care for terminally ill patients at patient's home (Palliative care is given to improve the quality of life of patients who have a serious disease)	30,00,000	(ii) Services provided by cord blood bank unit of the nursing home	5,00,000	(iii) Hair transplant services	70,00,000	(iv) Ambulance services to transport ill patients from various location to nursing home	12,00,000	(v) Naturopathy treatments.	25,00,000	(vi) Plastic surgery to restore anatomy of a child affected due to an accident.	30,00,000	(vii) Reiki healing treatments. Such treatment is not a recognized system of medicine	16,00,000	(viii) Mortuary services	13,00,000	(08)	CO2
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		(07)	CO1																		
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		(08)	CO2																		

Q. 2	<p>(A) Ms. Amruta, registered in state of Punjab provides following details for the month of January. Calculate net Tax Liability for the month of January.</p> <p>Opening Balance in Electronic Credit Ledger as on 1st January</p> <p>IGST - 60,000</p> <p>CGST -- 50,000</p> <p>SGST- 2,000</p> <p>Transactions during the month :</p> <table><tr><th>Particulars</th><th>₹</th></tr><tr><td>Sold Goods @ 18 % GST to Harshad in Amritsar</td><td>8,00,000</td></tr><tr><td>Sold Goods @ 12% GST to Payal in Rajasthan</td><td>5,50,000</td></tr><tr><td>Purchased Goods @ 5% GST from Mumbai</td><td>3,50,000</td></tr><tr><td>Purchased Goods @ 28% GST from Punjab</td><td>2,50,000</td></tr><tr><td>Provided Services @ 18% GST to Tanuja in Chennai</td><td>5,00,000</td></tr><tr><td>Provided Services @ 18% GST to Tanuja in Punjab</td><td>7,00,000</td></tr><tr><td>Availed Services @ 5% GST from Rajasthan</td><td>50,000</td></tr><tr><td>Availed Services @ 18% GST from Gujrat</td><td>1,00,000</td></tr></table>	Particulars	₹	Sold Goods @ 18 % GST to Harshad in Amritsar	8,00,000	Sold Goods @ 12% GST to Payal in Rajasthan	5,50,000	Purchased Goods @ 5% GST from Mumbai	3,50,000	Purchased Goods @ 28% GST from Punjab	2,50,000	Provided Services @ 18% GST to Tanuja in Chennai	5,00,000	Provided Services @ 18% GST to Tanuja in Punjab	7,00,000	Availed Services @ 5% GST from Rajasthan	50,000	Availed Services @ 18% GST from Gujrat	1,00,000	(15)	CO3														
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	<p style="text-align: center;">OR</p> <p>(B) From the following transaction compute the admissible. Input Tax Credit for the month of January, 2022.</p> <table><tr><th>Particulars</th><th>₹</th></tr><tr><td>Service availed without Tax Invoice</td><td>24,000</td></tr><tr><td>Services availed for personal benefits of proprietor</td><td>35,000</td></tr><tr><td>Goods purchased from M/s. Perfect Industries but no tax has been paid to government</td><td>70,000</td></tr><tr><td>Services availed from Mr. Rohit but not tax is paid</td><td>56,000</td></tr><tr><td>Goods purchased in the month of January but goods not received till date</td><td>25,000</td></tr><tr><td>Goods purchased with valid tax invoice</td><td>45,000</td></tr><tr><td>Goods purchased but not used for the business</td><td>35,000</td></tr><tr><td>Health insurance of employees (voluntarily done by employer)</td><td>89,000</td></tr></table>	Particulars	₹	Service availed without Tax Invoice	24,000	Services availed for personal benefits of proprietor	35,000	Goods purchased from M/s. Perfect Industries but no tax has been paid to government	70,000	Services availed from Mr. Rohit but not tax is paid	56,000	Goods purchased in the month of January but goods not received till date	25,000	Goods purchased with valid tax invoice	45,000	Goods purchased but not used for the business	35,000	Health insurance of employees (voluntarily done by employer)	89,000	(08)	CO3														
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	<p>(C) Determine the Time of Supply in following independent cases:</p> <table><tr><th>Sr. No</th><th>Date of Provision of Service</th><th>Date of Invoice</th><th>Date of payment</th></tr><tr><td>1</td><td>15-10-2023</td><td>10-11-2023</td><td>19-11-2023</td></tr><tr><td>2</td><td>16-09-2023</td><td>5-10-2023</td><td>6-10-2023</td></tr><tr><td>3</td><td>23-08-2023</td><td>26-09-2023</td><td>30-09-2023</td></tr><tr><td>4</td><td>6-09-2023</td><td>16-09-2023</td><td>01-09-2023</td></tr><tr><td>5</td><td>8-07-2023</td><td>12-08-2023</td><td>17-08-2023</td></tr><tr><td>6</td><td>12-10-2023</td><td>10-11-2023</td><td>12-11-2023</td></tr><tr><td>7</td><td>6-10-2023</td><td>5-11-2023</td><td>21-10-2023</td></tr></table>	Sr. No	Date of Provision of Service	Date of Invoice	Date of payment	1	15-10-2023	10-11-2023	19-11-2023	2	16-09-2023	5-10-2023	6-10-2023	3	23-08-2023	26-09-2023	30-09-2023	4	6-09-2023	16-09-2023	01-09-2023	5	8-07-2023	12-08-2023	17-08-2023	6	12-10-2023	10-11-2023	12-11-2023	7	6-10-2023	5-11-2023	21-10-2023	(07)	CO2
Sr. No	Date of Provision of Service	Date of Invoice	Date of payment																																
1	15-10-2023	10-11-2023	19-11-2023																																
2	16-09-2023	5-10-2023	6-10-2023																																
3	23-08-2023	26-09-2023	30-09-2023																																
4	6-09-2023	16-09-2023	01-09-2023																																
5	8-07-2023	12-08-2023	17-08-2023																																
6	12-10-2023	10-11-2023	12-11-2023																																
7	6-10-2023	5-11-2023	21-10-2023																																
Q.3	<p>(A) Mitesh started business in June 2021. From which month he will be liable for registration as per the provisions of the GST Act., Give reasons.</p>	(07)	CO4																																



Month/Year (2021)	Purchases		Sales	
	tax free	Taxable	tax free	Taxable
June	3,50,000	1,35,000	3,50,000	6,40,000
July	2,500	24,000	9,50,000	3,60,000
August	3,500	52,000	6,00,000	3,50,000
September	3,000	25,000	4,00,000	2,80,000
October	4,500	72,000	5,50,000	4,80,000
November	6,000	2,25,000	45,000	3,60,000
December	9,000	75,000	7,000	84,000

- (B) Determine place of supply in given situations and justify with reasons:
1. H Ltd. of Haryana gets a lift installed at office in Delhi from supplier F Ltd. located in Faridabad.
 2. Z is travelling from Mumbai to Mysore by train. He purchases snacks and beverages while on the train. The food items were loaded into the train at Mumbai by A Bakers located in Mumbai.
 3. Mrs. Hussain of Haryana comes to Delhi to get her beauty treatment done. She avails the services at Lakme, CP, Delhi.
 4. Mrs. R of Rajasthan avails services of Fine Express Ltd. for transporting goods from Rajasthan to Haryana.

(08) CO2

OR

- (C) Explain the provision of audit by tax authorities.

(08) CO6

- (D) Discuss the provisions for furnishing the details of inward u/s 38.

(07) CO5

Q.4

Explain the following concepts: (5 mark each)

- (A) Classify the following as Supply of Services or Supply of Goods:

1. Advice from brother for furtherance of business for Rs. 20,000.
2. Works contract of painting society building worth Rs. 10 lakh.
3. Sale of computer for Rs. 2,00,000 which is a part of business assets disposed-off.
4. Renting of place by Railway to Bank for ATM at Rs. 1,00,000 p.m.
5. Purchase of Motor Car for Rs. 10,00,000 from M/s Sai Motors, Mumbai.

- (B) Determine the amount of GST in the following cases. The rate of GST has been decreased to 5% w.e.f. 20-07-2023, prior to that the rate of tax was 28%.

S. No.	Date of supply of service	Date of Invoice	Date of Payment	Value of service
1	21-07-2023	02-07-2023	04-07-2023	5,00 000
2	26-07-2023	05-07-2023	21-07-2023	4,00 000
3	31-07-2023	06-07-2023	03-07-2023	20,00 000
4	25-07-2023	26-07-2023	16-07-2023	6,00 000
5	19-07-2023	15-07-2023	29-07-20023	5,00,000

- (C) Describe Debit note and Credit note with examples.

(15) CO2 ,3,5



SOMAIYA
VIT-VAVIHAR UNIVERSITY



April 2024		
Examination: End Semester Examination April 2024 (UG/PG Programmes)		
Programme code: 05	Class: SYBBF	Semester: IV
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 131U05C403	Name of the Course: Business Economics	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2) Assume suitable data if necessary 3)		

Question No.		Max. Marks	CO											
Q.1	a. What is National Income? Explain the Concept.	07	CO1											
	b. Explain Factor Determining Consumption Function	08	CO1											
	or													
	c. Calculate APC, APS, MPC and MPS from the following Data	07	CO1											
	<table><tr><th>Income (Rs.crores)</th><th>Consumption(Rs.crores)</th></tr><tr><td>1000</td><td>1000</td></tr><tr><td>2000</td><td>1800</td></tr><tr><td>3000</td><td>2500</td></tr><tr><td>4000</td><td>3000</td></tr><tr><td>5000</td><td>3200</td></tr></table>	Income (Rs.crores)	Consumption(Rs.crores)	1000	1000	2000	1800	3000	2500	4000	3000	5000	3200	
Income (Rs.crores)	Consumption(Rs.crores)													
1000	1000													
2000	1800													
3000	2500													
4000	3000													
5000	3200													
	d. Explain theory of Multiplier.	08	CO2											
Q.2	a. Discuss the Concept of Money Supply?	07	CO2											
	b. Explain The Liquidity Preference theory of interest.	08	CO2											
	or													
	c. Explain the types of disequilibrium of Balance of Payment.	07	CO 4											
	d. Explain the non-monetary measures for correcting Disequilibrium.	08	CO 4											
Q.3	a. Outline the significant objectives of fiscal policy.	07	CO 3											
	b. Discuss the FRBM Act 2003 with its features	08	CO 3											
	or													

	c. Explain the classification of public debt.	15	CO 3
Q.4	Conceptual questions. (5 Marks Each)	15	
	a. Primary Deficit		CO3
	b. Types of Inflation		CO2
	c. Monetary Policy		CO1



Semester (July 2023 to October 2023)		
Examination: End Semester Examination April 2024 (UG/PG Programmes)		
Programme code: 05 Programme: Banking & Finance	Class: SYBBF	Semester: IV
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 131U05V404	Name of the Course: Entrepreneurship Management	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: Figures to the right indicate full marks		

Question No.		Max. Marks	CO Attainment
Q.1 a	Define entrepreneurship. Explain types of entrepreneurs.	8	CO 1
Q.1 b	Elaborate the role of creativity in Entrepreneurship. OR	7	CO 1
Q.1 c	Explain the steps in decision making process.	8	CO 2
Q.1 d	Describe the problems of a new venture.	7	CO 2
Q.2 a	Interpret the branding strategies for new venture.	8	CO 3
Q.2 b	Elaborate inventory control strategies for new venture. OR	7	CO 3
Q.2 c	Enlist the sources of long-term finance for a new venture.	8	CO 3
Q.2 d	Elucidate the personnel function for new venture.	7	CO 3
Q.3 a	Define Intrapreneurship. Explain its characteristics.	8	CO 4
Q.3 b	Compile the traditional approach to problem solving. OR	7	CO 4
Q.3 c	Describe Social responsibility of an entrepreneur.	8	CO 4
Q.3 d	Illustrate with example any one successful entrepreneur.	7	CO 4
Q.4	Concept Based Question (5 marks each)	15	
a.	Need for Achievement Theory of McClelland,		CO 1
b.	Venture Capital		CO 2
c.	Social Innovation		CO 4

April 2024
Examination: End Semester Examination April 2024 (UG/PG Programmes)

Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U05C402	Name of the Course: Business Ethics and Corporate Governance		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1	(a) Explain the Nature of Ethics.	07	CO1
	(b) Enumerate Deontological theory of ethics.	08	CO2
	OR (c) Discuss Gandhian theory of Trusteeship.	15	CO2
Q.2	(a) Explain Applied Ethics and its types.	07	CO1
	(b) Explain the key aspects of Aristotle Virtual Theory.	08	CO2
	OR (c) Discuss Agency and Stewardship theory.	15	CO3
Q.3	(a) Explain German model of Corporate Governance.	07	CO3
	(b) Discuss the importance of Corporate Governance in India.	08	CO3
	OR (c) Explain the role of Board of Directors and Board Structure in Corporate Governance.	15	CO4
Q.4	Conceptual Questions. (5 Marks Each) (a) Creative Accounting (b) CSR as per Indian Psychology (c) CSR Rating	15	CO3 CO4 CO4