

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Financial Market)	SEM: V
	OCT/NOV-2023

Sr. No.	Subject	Available
1.	131U04V501 – Direct Tax (A)	
2.	131U04V501 – Direct Tax (B) , (C)	
3.	131U04K501 – Research Methodology (A) , (B)	
4.	131U04C501 – Derivative Market (A)	
5.	131U04C501 – Derivative Market (B) , (C)	
6.	131U04C502 – Introduction to Fintech (A)	
7.	131U04C502 - Introduction to Fintech (B) , (C)	
8.	131U04C503 – Technical Analysis (A)	
9.	131U04C503 – Technical Analysis (B) , (C)	
10.	131U04V504 – Marketing in Financial Services (A)	
11.	131U04V504 – Marketing in Financial Services (B)	
12.		
13.		
14.		
15.		



LIBRARY



Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code:04

Programme: BFM

Class: TYBFM

Semester: V

Name of the Constituent College:

S K Somaiya College

Name of the Department: Accounting & Finance

Course Code: 131U04V501

Name of the Course: Direct tax

Duration : 2 Hrs.

Maximum Marks : 60

Instructions: 1) Figures to the right indicates the full Marks .

2) use of simple calculator is allowed.

Question No.		Max. Marks	CO attainment																																																
Q.1	<p>(A) Mr. Arjun, Proprietor of Shah & Co. furnishes you the following information for the year ended 31-03-2023.</p> <table border="1"> <thead> <tr> <th>Debit</th><th>Rs.</th><th>Credit</th><th>Rs.</th></tr> </thead> <tbody> <tr> <td>To Salaries</td><td>2,00,000</td><td>By Gross Profit</td><td>5,90,000</td></tr> <tr> <td>To Rent</td><td>50,000</td><td>By Interest of Fixed deposit</td><td>16,000</td></tr> <tr> <td>To Printing Expenses</td><td>30,000</td><td>By Gift from Father</td><td>55,000</td></tr> <tr> <td>To Advertisement Expenses</td><td>10,000</td><td>By dividend received</td><td>72,000</td></tr> <tr> <td>To Motor Car Expenses</td><td>85,000</td><td></td><td></td></tr> <tr> <td>To Embezzlement by Employee</td><td>11,000</td><td></td><td></td></tr> <tr> <td>To Staff Welfare Expenses</td><td>30,000</td><td></td><td></td></tr> <tr> <td>To LIC premium for self</td><td>40,000</td><td></td><td></td></tr> <tr> <td>To Depreciation</td><td>45,000</td><td></td><td></td></tr> <tr> <td>To Net Profit</td><td>2,32,000</td><td></td><td></td></tr> <tr> <td>Total</td><td>7,33,000</td><td></td><td>7,33,000</td></tr> </tbody> </table> <p>Additional Information:</p> <ol style="list-style-type: none"> Depreciation as per Income Tax Rules Rs. 48,000 Staff welfare expenses include Rs. 20,000 for medical treatment of his son. Rent is paid for his residential house. Advertisement expenses are incurred for an advertisement in the souvenir of a political party. <p>You are required to compute his Net Taxable Income for the Assessment Year 2023-24.</p> <p style="text-align: center;">OR</p> <p>(B) Mr. Rahul Deshmukh work with the Central Government . He gives you following information for the year ended 31st March 2023.</p> <ol style="list-style-type: none"> Basic Salary Rs. 50,000 per month Dearness Allowance Rs. 15,000 per month 	Debit	Rs.	Credit	Rs.	To Salaries	2,00,000	By Gross Profit	5,90,000	To Rent	50,000	By Interest of Fixed deposit	16,000	To Printing Expenses	30,000	By Gift from Father	55,000	To Advertisement Expenses	10,000	By dividend received	72,000	To Motor Car Expenses	85,000			To Embezzlement by Employee	11,000			To Staff Welfare Expenses	30,000			To LIC premium for self	40,000			To Depreciation	45,000			To Net Profit	2,32,000			Total	7,33,000		7,33,000	(15)	CO1 & CO4
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		(15)	CO1 & CO4																																																

- iii. Received Arrears of Salary Rs. 40,000
- iv. Conveyance allowance received Rs. 13,000
- v. Re-imbursement of medical expenses Rs. 37,000
- vi. Entertainment Allowance Received Rs. 12,000
- vii. Profession tax deducted from salary Rs. 2,500 per annum

Other information :

- I. Dividend received from Bank of India Rs. 10,000
- II. Interest Received from Government Securities Rs. 25,000
- III. Royalty Received Rs. 60,000
- IV. He paid by cheque Mediclaim of Rs. 28,000 on health of himself, spouse and children.
- V. He had taken loan from SBI higher education of his son who is pursuing MBA with Mum University. During the year 2022-23 he paid Rs. 53,000 as interest on this loan.

Compute his taxable income for the Assessment year 2023-24.

2

(A) Mr. Rajiv given the following information for the year ended 31.3.2023 from which you are required to compute his Net Taxable Income.

(15)

CO1
&
CO4

Particular	House-I (Rs.) SOP	House-II (Rs') Let-out
Fair Rent	3,60,000	5,20,000
Municipal Value	2,80,000	6,00,000
Rent Received	--	5,76,000
Municipal Tax paid by:		
a) owner	35,000	60,000
b) Tenant	--	20,000
Int. on Loan taken for House	50,000	1,50,000
Date of Loan taken	1.4.2005	1.6.2011

- 1. Interest on fixed deposit Rs. 1,50,000
- 2. Royalty from writing the Book Rs. 50,000. Expenses on writing the manual script is Rs. 20,000.
- 3. Winning from lottery 70,000 (Net) Tax deducted at source Rs. 30,000.
- 4. He contributed Rs. 50,000 in Public provident fund, Rs. 20,000 for LIC, premium for self.
- 5. He also paid Rs. 35,000 for his dependent brother who is disabled (50% disability)

OR

(B) Mr. Suresh provides the following particulars of asset sold by him during previous years ended 31st March 2023. you are required to compute his income from capital gain for the assessment year 2023-24.

(08)

CO1
&
CO4

The cost of purchase of house was Rs. 9,00,000 during the year 2001-02. He incurred expenses on improvement Rs. 1,50,000 in the year 2009-10. Transfer expenses was Rs. 50,000. He sold the above house for Rs. 88,00,000 on 15th December 2022. He purchase a new house during the previous year for Rs. 20,00,000.

Cost Inflation Index are as follows:

Financial Year	CII
2001-02	100
2009-10	148
2022-23	331



(C) Mr. Arnab provides you the following information for the period ending on 31st March, 2023

- Interest Received on government securities Rs. 80,000.
- Director sitting fees Received Rs. 25,000
- Withdrawals of Rs. 50,000 from Saving bank account with S B.I
- Winnings from lotteries Rs. 1,25,000.
- Income by way of dividend from Indian Companies Rs. 45,000
- Gift received from Mother Rs. 82,000
- Hire charges Received from renting of equipment Rs. 56,000. Depreciation on equipment is Rs. 22,000. Maintenance charges are Rs. 12,000.

You are required to compute the income from other sources for the assessment year 2023-24.

(07) CO1 & CO4

Q. 3

(A) Mr. Rajesh an Indian citizen went outside India for his employment purpose on 1st August 2022 and returned to India on 15th December 2022. His stay in India in other previous years were as follows:

Year	Days in India
2021-22	50
2020-21	100
2019-20	190
2018-19	50
2017-18	150
2016-17	185
2015-16	75
2014-15	100
2013-14	120
2012-13	220

Determine his residential status for the A.Y. 2023-24.

(08) CO2

(B) From the following Income of Mr. Rohit for the year ended 31st March 2022, you are required to compute his taxable income for the A.Y. 2023-24 as if he is:-

(07) CO3

- a) Resident & ordinary resident
- b) Resident but not ordinary resident
- c) Non resident

	Income	Rs.
1)	Dividend received from Australian Co. in U.S.A.	50,000
2)	Rent Received from House in Kolkata	80,000
3)	Income from agriculture in Malaysia (50% Received in India)	1,00,000
4)	Income from Business in Russia, Controlled from India	1,20,000
5)	Rent from property in U.K. received in U.S.A.	60,000
6)	Royalty from Indian Company	85,000

OR

(C) Enumerate the deduction available u/s 80 D and 80 E

(07)

CO1

(D) Explain briefly the exemption available under section 10 of Income tax Act in respect of: i) Gratuity ii) Pension

(08)

CO2

Q.4

Attempt the following Questions: (05 Marks each)

(15)

CO1,0
2,04

A) An individual assessee, resident in India, has made the following deposit/payment during the previous year 2022-23:

- I. Contribution to the public provident fund Rs. 90,000
- II. Insurance premium paid on the life of the spouse Rs. 25000 (sum Assured value Rs. 2,00,000)
- III. Principal amount of repayment of housing loan Rs. 45,000.
- IV. Tuition fee for 2 child Rs. 25,000

Determine the amount of deduction allowable u/s 80C.

B) Mr. Anil works with a private organization. He got retired on 31st December 2022. He gets monthly pension of Rs. 12000 per month. He also got commuted pension of Rs. 1,80,000 for 60% of commutation.

You are required to determine amount uncommuted pension and commuted pension taxable if he received gratuity at the time of retirement.

C) Discuss expenses which are disallowed while computing income from business or profession.



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Duration : 2 Hrs.

Maximum Marks : 60

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Question No.		Max. Marks	Co Attainment																																																
Q.1	<p>(A) Mr. Manoj provides the following information for the previous year ended 31st March, 2023. You are required to compute his net taxable income for the Assessment Year : 2023-24.</p> <p style="text-align: center;">Profit and Loss Account For the year ended 31st March, 2023</p> <table border="1"> <thead> <tr> <th>Particulars</th><th>Rs.</th><th>Particulars</th><th>Rs.</th></tr> </thead> <tbody> <tr> <td>To Rent</td><td>30,000</td><td>By Gross Profit</td><td>7,75,000</td></tr> <tr> <td>To Salaries</td><td>1,60,000</td><td>By Interest on Bonds</td><td>50,000</td></tr> <tr> <td>To Motor Car Expenses</td><td>25,000</td><td>By Dividend from Companies</td><td>15,000</td></tr> <tr> <td>To Life Insurance Premium</td><td>60,000</td><td></td><td></td></tr> <tr> <td>To Income Tax</td><td>26,000</td><td></td><td></td></tr> <tr> <td>To Printing & Stationery</td><td>10,000</td><td></td><td></td></tr> <tr> <td>To Conveyance</td><td>36,000</td><td></td><td></td></tr> <tr> <td>To Depreciation</td><td>35,000</td><td></td><td></td></tr> <tr> <td>To Donations</td><td>25,000</td><td></td><td></td></tr> <tr> <td>To Net Profit c/d</td><td>4,33,000</td><td></td><td></td></tr> <tr> <td></td><td>8,40,000</td><td></td><td>8,40,000</td></tr> </tbody> </table> <p>Additional Information :</p> <ol style="list-style-type: none"> Salaries include 40,000 paid to Mr. Manoj's son. The amount is considered reasonable based on his qualification and experience. Depreciation as per Income Tax Rules is 38,000. 40% of Rent paid is attributable towards his residence. He paid Medical Insurance Premium for Self 10,000 & Spouse 8,000. He received Maturity amount on self-life from Life Insurance Policy 20,000. <p style="text-align: center;">OR</p> <p>(B) Dr. Manushri is a lecturer in Devdutt College, Pune gives the details of her income during the year 2022-23:</p> <ol style="list-style-type: none"> Basic Salary Rs.28,000 p.m. Dearness allowance Rs.70,000 (per annum). 	Particulars	Rs.	Particulars	Rs.	To Rent	30,000	By Gross Profit	7,75,000	To Salaries	1,60,000	By Interest on Bonds	50,000	To Motor Car Expenses	25,000	By Dividend from Companies	15,000	To Life Insurance Premium	60,000			To Income Tax	26,000			To Printing & Stationery	10,000			To Conveyance	36,000			To Depreciation	35,000			To Donations	25,000			To Net Profit c/d	4,33,000				8,40,000		8,40,000	(15)	CO 1 & CO 4
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		(15)	CO 1 & CO 4																																																

3. House rent allowance Rs. 6,000 p.m. (exempt Rs.3,000 p.m.).
 4. Conveyance allowance Rs. 15,000 (expenses incurred Rs.12,000).
 5. Contribution to Recognised provident fund 13% of Basic Salary and D.A Employer also contributes the same amount in RPF.
 6. He took advance salary of the month of April 2022.
 7. Professional tax paid Rs. 2500.
 8. Examiner ship fee received from:
 - her own College Rs. 20,000
 - Mumbai University Rs. 15,000
- Other information
- i. She contributes Rs. 35,000 in Public Provident Fund.
 - ii. Her son is physically disabled certified by medical authority (50 % disability).
 - iii. She received Rs. 85,000 from F.D. with Bank
 - iv. Winning from lottery Rs. 1,20,000.

Compute her total Income for the A.Y. 2023-24.

Q. 2

(A) Mr. Ajay provides the following details of his income for the year ended 31st March 2023. You are required to compute his net taxable Income for the assessment year 2023-24.

Particular	House – I S.O.P.	House – II Let Out
Municipal Valuation	3,00,000	5,00,000
Rent Received per month	--	55,000
Vacancy	--	2 months
Municipal tax paid		
By tenant	--	15,000
By owner	10,000	40,000
Interest on loan for House	40,000	1,20,000
Date of loan taken	1.4.1998	1.4.2008

Additional Information:-

- i) Interest on Bank Deposit Rs.75,000.
- ii) Interest on Fixed deposit Rs. 25,000.
- iii) Dividend received from Indian Co. Rs. 25,000.
- iv) He contributed Rs.50,000 in PPF Account.
- v) He took education loan for higher studies of his son for which interest is paid Rs. 35,000.

OR

(B) Mr. Ramakant sold his residential house during the year 2022-23 for Rs. 80,00,000 which was acquired in the year 2012-13 for Rs. 27,00,000. Expenses on transfer amounted to Rs. 1,50,000. He incurred Rs. 2,00,000 for making first floor during the year 2013-14. He purchased a new house on 15-1-2023 for Rs. 25,00,000.

Financial Year	C.I.I.
2012-13	200
2013-14	220
2022-23	331

You are required to compute income from capital gain for the A.Y. 2022-23.

(15)

CO 1 &
CO 4

(08)

CO 1

(C) Mr. Monil provides you the following information for the period ending on 31st March, 2023

1. Interest Received from Fixed deposit Rs. 35,000.
2. Withdrawals of Rs. 50,000 from Saving bank account with S B.I
3. Winnings from lotteries Rs. 75,000.
4. Income by way of dividend from Indian Companies Rs. 45,000
5. Gift received from father Rs. 72,000
6. Rent from subletting the house Rs. 2,000 per month. Rent paid o landlord Rs. 1,200 per month.
7. Director sitting fees Received Rs. 15,000

You are required to compute the Income from other sources of Mr. Monil for the assessment year 2023-24.

(07)

CO 4



Q. 3

(A) From the following information of Mr. Atul for the previous year 2022-23, compute the Gross taxable income for the A.Y. 2023-24 if he is :-

- Resident & ordinary resident
- Resident but not ordinary resident
- Non resident

Income	Rs.
Income from business in Dubai controlled from London	1,50,000
Rent from house in London	60,000
Past untaxed Income brought to India	80,000
Income from agriculture in Japan (50% received in India)	90,000
Income from profession in Dubai which was set up in India	25,000
Pension from Indian Employer received in London	95,000

(B) Mr. Kumar Indian citizen settled USA came to visit India on 10th Aug 2022 returned to USA on 10th March 2023. Prior to this his stay in India was as under:-

Year	No. of Days in India
2021-22	70
2020-21	200
2019-20	65
2018-19	110
2017-18	135
2016-17	190

He never visited India prior to 2016-17.

Determine his Residential status for the A.Y. 2023-24.

OR

(C) Explain deduction u/s 16 from Income from salary.

(D) Discuss the provisions under section 6 of Income tax regarding residential status of Individual.

(07)

CO4

(08)

CO2

Q.4

Explain the following: (5 Marks each)

- A) Mr. B has taken three education loans on April 1, 2022, the details of which are given below:

(15)

CO1,
CO3 &
CO4



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Semester (July 2023 to October 2023)

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Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U04V501	Name of the Course: Direct Tax		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1)Figures to the right indicates the full Marks . 2) use of simple calculator is allowed.			

Question No.		Max. Marks	Co Attainm ent																								
Q.1	<p>(A) Mr. Suraj Singh a director of Goodluck Construction Limited, gives you the following information for the year ended 31st March, 2023</p> <table><tr><th>Particulars</th><th>Rs.</th></tr><tr><td>Basic Salary (per annum)</td><td>5,80,000</td></tr><tr><td>Dearness Allowance (per annum)</td><td>2,05,000</td></tr><tr><td>Arrears of salary received (not taxed earlier)</td><td>50,000</td></tr><tr><td>House rent allowance (per annum) (Exempt Rs. 45,000 per annum)</td><td>85,000</td></tr><tr><td>Club Expenses of Mr. Suraj paid by Employer</td><td>10,500</td></tr><tr><td>Profession Tax deducted from Salary (per annum)</td><td>2,500</td></tr><tr><td>Provident Fund deducted from Salary (per annum)</td><td>65,000</td></tr><tr><td>Other in formation</td><td></td></tr><tr><td>Interest received from Government Securities</td><td>15,000</td></tr><tr><td>Royalty received</td><td>60,000</td></tr><tr><td>Gift received from mother</td><td>1,00,000</td></tr></table> <p>He had taken a loan from Bank of Maharashtra for higher education of his daughter, who is pursuing MBA course in Mumbai University, on which he paid interest of Rs. 52,000 during the year.</p> <p>He paid LIC premium for self, spouse and child Rs. 40000 and for parents Rs. 20,000.</p> <p>Compute the net taxable income of Mr. Suraj for the Assessment year 2023-24.</p> <p style="text-align: center;">OR</p> <p>(B) Mr. Prakash Shetye purchased a house property for Rs. 5,00,000 on 5th October, 1992. He constructs a first floor during the financial year 2006-07 for Rs.1,50,000. He made further improvement in financial year 2012-13 for Rs. 1,80,000. He constructed 2nd floor during the financial year 2013-14 Rs. 3,50,000. He sold the property on 1-2- 2023 for Rs.55,00,000 . He paid brokerage of Rs. 50,000 for sale transaction. Fair market value of property as on 1-4-2001 was R. 16,00,000. Investment in new house property was ` 150 lakhs on 10-3-2023.</p>	Particulars	Rs.	Basic Salary (per annum)	5,80,000	Dearness Allowance (per annum)	2,05,000	Arrears of salary received (not taxed earlier)	50,000	House rent allowance (per annum) (Exempt Rs. 45,000 per annum)	85,000	Club Expenses of Mr. Suraj paid by Employer	10,500	Profession Tax deducted from Salary (per annum)	2,500	Provident Fund deducted from Salary (per annum)	65,000	Other in formation		Interest received from Government Securities	15,000	Royalty received	60,000	Gift received from mother	1,00,000	(15)	CO 1 & CO 4
Particulars	Rs.																										
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Interest received from Government Securities	15,000																										
Royalty received	60,000																										
Gift received from mother	1,00,000																										
		(08)	CO 1																								

Compute his Capital Gain for the Assessment Year 2023-24.
Relevant cost Inflation Indices are as follows.

Financial Year	CII
2001-02	100
2006-07	122
2012-13	200
2013-14	220
2022-23	331

(C) Mr. Morya has received the following amounts during the year ended on 31st March, 2023. You are required to calculate his income from other sources for Assessment Year 2023-24.

- Dividend from Voltas Ltd, Rs. 18000/-.
- Interest on fixed deposits with Bank of India Rs.45,000/-.
- Interest on post office savings bank account Rs. 2,900/-.
- Winnings from lotteries 2,00,000/- from which tax was deducted at source 70,000/- and net amount received 1,30,000/-
- A gift from father out of natural love and affection 19,000/-
- Received 60,000/- from LIC under Keyman Insurance Policy.

(07)

CO4

Q.2

(A) Mr. Akhil is a physically disabled person (72% disability). He gives you the following information for previous year 2022-23:

Particulars	House 1 (SOP) Rs.	House 2 (Let-Out) Rs.
1. Fair Rent (per month)	1,50,000	3,50,000
2. Rent received (per month)	NIL	4,00,000
3. Municipal Taxes		
a. Actually paid	10,000	20,000
b. Outstanding as on 31-03-2023	5,000	10,000
4. Maintenance charges	9,000	9,000
5. Interest of Housing Loan (Loan taken after 1-4-2001)		
a. Paid during the year	40,000	1,10,000
b. Outstanding as on 31-3-2023	10,000	NIL

Other Information:

- Interest received from Saving Bank A/c -Rs. 15,000
- Winning from horse race Rs. 60,000
- Hire charges received from hiring of Machinery Rs. 80,000.
Depreciation on above machinery was Rs. 20,000.
- He paid Medici claim premium for self and wife Rs. 35,000.


Compute the taxable Income of Mr. Akhil for the assessment year 2023-24.

OR

(B) Mr. Shivprashad provides the following information for the previous year ended 31st March, 2023. You are required to compute his net taxable income for the Assessment Year 2023-24.

(15)

CO 1 &
CO 4

	Profit & Loss Account for the year ended 31st March, 2023					
	Particulars	Rs.	Particular	Rs.		
	To Office Salaries	2,80,000	By Gross Profit	10,00,000		
	To General Expenses	80,000	By Interest on NSC	15,000		
	To Interest on Capital	30,000				
	To Wealth tax	30,000	By Winning from Lotteries	65,000		
	To Sales tax paid	10,000				
	To Donations	20,000				
	To Bad Debts	70,000				
	To Depreciation	45,000				
	To Drawing	30,000				
	To Net profit	4,85,000				
		<u>10,80,000</u>		<u>10,80,000</u>		
	Additional Information :					
1. He spent Rs. 65,000 as medical premium of his parents who are "senior citizen", and he paid Rs. 4,000 to Star Health Insurance Co. in respect of Medical Insurance for self.						
2. Depreciation as per Income Tax Act is Rs. 50,000.						
3. General expenses include Rs. 12,000 spent on Birth-day celebration of his son.						
Q.3	(A) Miss Roshni furnishes you the following particulars of her income earned during the previous year:- a) Income from property in Japan received in India Rs.1,00,000. b) Profits from business in Dubai managed from India Rs.50,000. (30% received in India) c) Income from house property in India Rs.30,000 d) Interest on Bank accounts in London Rs.16,000 e) Past untaxed profit brought to India Rs. 35,000 f) Income from agriculture land in Bangladesh received in India Rs. 62000. Find out her Gross taxable Income if she is: - (1) Resident and Ordinary resident (2) Resident But Not ordinary resident (3) Non-resident (B) Mr. Krishna who settled in Dubai (a person from Indian origin) came to India on a visit on 15 th July 2022 and left India on 20 th January 2023. His stay in India in other previous years were as follows:				(07)	CO3
					(08)	CO2

2021-22	110
2020-21	65
2019-20	80
2018-19	190
2017-18	150
2016-17	185
2015-16	60

Prior to 1.4.2015 he never visited India.
Determine his residential status for the A.Y. 2023-24.

OR

- (C) Describe any eight fully exempted income under section 10 of Income Tax Act. (07) CO2
(D) Discuss the deduction U/s 80 D and 80 TTA. (08) CO4

Q.4

Attempt the following: (05 marks each)

(A) Mr. Ramesh, aged 30 years, paid medical insurance premium of Rs. 16,000 during the year 2022-23 to insure his health as well as the health of his spouse.

He also paid medical insurance premium of Rs. 58,000 during the year for his father and mother, aged above 60 years. He contributed Rs. 6,600 to Central Government Health Scheme during the year. He has incurred Rs. 4,500 in cash on preventive health check-up of himself and his spouse and Rs. 3,000 by cheque on preventive health check-up of his father and mother.

Compute the deduction allowable under section 80D for the A.Y. 2023-24.

B) Explain with reason whether the following expenses are deductible or not while calculating income from business or profession:

1. Audit fee paid to a relative Rs. 50000 per month who is is CA . amount is reasonable
2. Donation paid Rs. 5000 to charitable trust
3. Purchase of raw material for Rs. 2,10,000
4. Loss by theft Rs. 20,000
5. Custom duty paid Rs. 22000 on 15-10-2023. Due date of filing the income tax return is 30-9-2023.

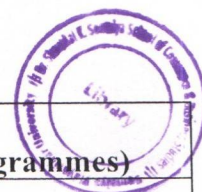
C) Enumerate different types of house properties.

(15)

CO1,CO
2,CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 04	Class: TY	Semester: V
Programme: B.Com (Financial Markets)		
Name of the Constituent College: S K Somaiya College		Name of the Department Accounting and Finance
Course Code: 131U04K501	Name of the Course: Research Methodology	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)		

Question No.		Max. Marks	Co Attainment
Q.1	A. List out various Objectives of research. B. Outline various approaches of research. OR C. Assume that you are an examiner and you have been given 10 different research problems. Explain on what parameters you will select the BEST research problem?	8 7 15	CO1
Q.2	A. List out various sources of Hypothesis with proper explanation. B. Explain the significance of formulating hypotheses in research. OR C. Assume that you are an examiner and you have been given 10 different research designs. Explain on what parameters you will select the BEST Research Design.	8 7 15	CO2
Q.3	A. Compare Probability Sampling Method and Non-Probability Sampling Method. B. Discuss the characteristics of a good sample size with examples. OR C. Elaborate the Interview Method in detail and also describe its Pros and Cons.	8 7 15	CO3
Q.4	A. Explain Likert Scale by constructing odd and even Likert scales. B. Elaborate Guttman Scale with proper example. C. Analyze the significance of Interpretation.	5 5 5	CO4 and CO5



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 04 Programme: B.Com (Financial Markets)	Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College	Name of the Department Accounting and Finance	
Course Code: 131U04K501	Name of the Course: Research Methodology	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)		

Question No.		Max. Marks	Co Attainment
Q.1	A. Define Research and explain its various types in detail.	15	CO1
	OR		
	B. Compare Descriptive and Analytical research with proper examples.	8	
Q.2	C. "Formulating of problems is very important as poorly defined problems create confusion and misunderstanding." To prove this statement, list out proper steps should be involved in formulation of research problems.	7	CO2
	A. Summarize various types of Hypothesis with examples.	15	
	OR		
Q.3	B. According to you, what parameters do you have to adopt for a good research design? Explain in detail	8	CO3
	C. Compare Descriptive research design and Experimental Research design.	7	
	A. Identify and explain various types of Non-Probability Sampling Methods.	8	
Q.4	B. Explain in detail the process of Sampling.	7	C04 and CO5
	OR		
	C. Develop a proper and detailed Layout of research report (with examples)	15	
Q.4	A. Elaborate tests which will you apply in sound measurement?	5	
	B. Discuss Attitude Scale with proper examples.	5	
	C. Construct a sample questionnaire.	5	



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Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

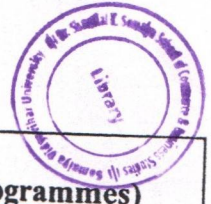
Programme code: 04 Programme: BFM		Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College		Name of the Department Accounting and Finance	
Course Code: 131U04C501	Name of the Course: Derivative Market		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)			

Question No.		Max. Marks	Co Attainment
Q.1	a. Mr. Rajesh bought futures contract on Nestle at Rs 1500 Create a payoff diagram and table for long futures contracts. (Assume spot price from Rs 1450 to Rs 1550) (07 M) b. Outline the key characteristics of Futures Contracts. (08M) OR c. Discuss the factors impacting growth of derivatives market globally? Give an overview of Indian Derivatives Market (07 M) d. Trace out the evolution of commodities derivatives market in India. (08 Marks)	15 M	CO 02 CO 02 CO 01 CO 03
Q.2	a. Vishal believes that the stock price of Axis Banks will go down. He sells 10 futures contracts expiring after 3 months. The lot size of each contract is 500 shares. The short position is taken at a futures price of Rs 270 per share. (07 M) i. Calculate the contract value. ii. Find out the possible gain or loss on the position, if after 3 months the spot rate moves to: I) Rs. 260 II) Rs 280 b. Describe the key components of Index futures (08 M) OR c. Highlight the risks involved in financial derivatives and suggest some measures to minimize them. Discuss the significance of derivatives markets. (15 M)	15 M	CO 03 CO 04 CO 01
Q.3	a. Examine the types of basis risk in commodities market. (07 M) b. As an experienced trader, Sharda recognized a difference between two related stock markets and considers exploiting the imbalance. Identify and explain the strategy that Sharda may employ to take advantage of this situation. (08M) OR c. Suppose you have a diversified stock portfolio that closely mirrors the components of a specific market Index. How would you use Index futures to hedge against potential market downturns? Describe the steps involved. (15 M)	15 M	CO 03 CO 02 CO 04

Q.4	<p>Answer the following conceptual Questions: (03 Marks Each: All questions are Compulsory)</p> <p>a. An investor is considering buying a call option or a put option on stock XYZ. The investor believes that the price of stock XYZ will decline in the near future. Which type of option should the investor buy?</p> <p>b. Hedging can be perfect or imperfect. Comment.</p> <p>c. Compare and contrast future prices, forward prices and spot prices.</p> <p>d. An investor has a futures contract on TCS that expires tomorrow. The investor has not closed out their position. What will happen to the investor's contract at the end of the day tomorrow if he does not close his position? State the meaning of Expiration Day.</p> <p>e. If you have a bearish view in the market, how will you implement this strategy using commodity futures?</p>	15 M	<p>CO 01</p> <p>CO 02</p> <p>CO 04</p> <p>CO 02</p> <p>CO 03</p>
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SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 04	Class: TY	Semester: V
Programme: BFM		
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting and Finance
Course Code: 131U04C501	Name of the Course: Derivative Market	
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. Classify derivatives contracts and explain them in detail (07 M)	15 M	CO 01
	b. Elaborate on the role of various participants in the derivatives market. (08 M).		CO 01
	OR		
	c. Discuss the uses and advantages of derivatives. (07 M)		CO 01
Q.2	d. Describe the various types of margin required for trading in commodities derivatives. (08 M)	15 M	CO 03
	a. Discuss the shortcomings of Forwards contracts. (07 M)		CO 02
	b. Elaborate on the uses of Index futures. (08 M)		CO 04
	OR		
	c. Ram sold futures contract on ITC at Rs 2500. Create payoff diagram and table for short futures contract. (Assume spot price from Rs 2450 to Rs 2550) (07 M)		CO 02
	d. Mr. Ajay bought 500 shares of ICICI Bank @ Rs 250 per share		CO 02
Q.3	Mr. Ajay sold 1 lot of ICICI Bank FUT @ Rs 280 per share (1 Lot = 500 shares)	15 M	
	Identify and explain the transaction in detail. (08 M)		
	a. Explain about the convergence of commodities futures and spot prices with a diagram. (07 M)		CO 03
	b. State the specifications and characteristics of index futures contracts. (08 M)		CO 04
	OR		
	c. Briefly explain the history and regulatory framework of commodities market in India. (07 M)		CO 03
	d. Mr. Tushar took the following positions in the futures market :		CO 02
	1. Creates a long position in 11 futures contract on Bajaj Auto with a lot size of 500 shares at Rs 300 spot and at expiry it closed at Rs 340.		
	2. Creates a long position in futures contract on NIFTY with a lot size of 50 at Rs 19200 Spot and at expiry it closed at Rs 18702.		

	<p>3. Creates a short position in 6 futures contract on Tata Motors with a lot size of 5700 shares at Rs 142 Spot and at expiry it closed at Rs 237.</p> <p>Find the net profit or loss for Mr. Tushar from all the positions. (08 M)</p>		
Q.4	<p>Answer the following conceptual Questions: (03 Marks Each: All questions are Compulsory)</p> <p>a. As a derivative trader what all risks are you exposed to?</p> <p>b. An investor buys a futures contract on oil with a strike price of Rs 100 and an expiration date of three months. The current price of oil is Rs 95. Identify and explain the future price of oil in this example?</p> <p>c. Mr. Desai recognized a difference in price of Axis Bank shares between BSE and NSE and considered exploiting the imbalance. He bought 500 qty of Axis Bank on BSE and sold 500 qty of Axis Bank on NSE simultaneously. Name and explain the strategy he used.</p> <p>d. Compare and contrast the benefits of commodity futures and commodity forwards.</p> <p>e. If you have a bullish view in the market, how will you implement this strategy using index futures?</p>	15 M	<p>CO 01</p> <p>CO 03</p> <p>CO 02</p> <p>CO 03</p> <p>CO 04</p>



SOMAIYA
VIDYAVIHAR UNIVERSITY

Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code: 04

Programme: BFM

Class: TY

Semester: V

Name of the Constituent College: S K Somaiya College

Name of the Department Accounting and Finance

Course Code: 131U04C501

Name of the Course: Derivative Market

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. Differentiate between forward and futures contracts. (07M) b. Highlight the evolution of derivatives market in India (08M) OR c. Discuss the various types of arbitrage opportunities in the derivatives market. Explain Index Arbitrage in detail. (15 M)	15 M	CO 01 CO 01 CO 02 & 04
Q.2	a. Describe Backwardation and Contango Commodities Market (07M). b. . Manali took the following positions in the futures market : 1. Creates a long position in 5 futures contract on Lupin Pharma with a lot size of 1000 shares at Rs 2000 spot and at expiry it closed at Rs 2100. 2. Creates a short position in Wipro futures contract with a lot size of 5000 at Rs 450 Spot and at expiry it closed at Rs 490. 3. Creates a short position on futures contract on ICICI Bank with a lot size of 2200 at Rs 620 and at expiry it closed at Rs 590. Find the net profit or loss for the investor from all the positions. (08 M) OR c. Highlight the various types of stock market indices (07 M) d. Explain the pricing of commodity futures contracts. (08 M)	15 M	CO 03 CO 02 CO 04 CO 03
Q.3	a. Compare and contrast the advantages and disadvantages of investing in Stock Index Futures versus other derivative instruments available in the Indian market. (07 M) b. Describe the mechanism of spot and derivatives trading in commodities market in India. (08 M) OR c. Mr. Das is planning to buy stock futures contract for the first time. He is not aware about the margins involved in derivatives market. As a broker, how will u explain him the various types of margins involved in futures market. (07 M) d. Assess the potential benefits and drawbacks of using derivatives in risk management. (08 M)	15 M	CO 04 CO 03 CO 02 CO 03

Q.4	<p>Answer the following conceptual Questions: (03 Marks Each: All questions are Compulsory)</p> <p>a. Comment on the significance of Contract Cycle in derivatives trading.</p> <p>b. In a commodities trading scenario, if a farmer wants to sell a bushel of wheat today, what would the spot price represent, and why is it important for the farmer's decision?</p> <p>c. An investor is considering buying a put option contract on stock XYZ. The investor believes that stock XYZ is overvalued and that the price will decline in the near future. The investor is considering buying a put option contract with a strike price of Rs 100 and an expiration date of three months. Discuss the nature of put option contracts and the potential risks and rewards of the investor's strategy.</p> <p>d. Mr. Amit Bought 500 shares of Lupin Pharma in the cash segment @ Rs 250 per share. Mr. Amit Sold 1 lot of Lupin Pharma FUT @ Rs 280 per share (1 Lot= 500 shares) Identify and explain the transaction.</p> <p>e. Compare Index derivatives with Index ETFs.</p>	15 M	<p>CO 02</p> <p>CO 03</p> <p>CO 01</p> <p>CO 02</p> <p>CO 04</p>
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SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code: 04

Programme: BFM (Financial Market)

Class: TY

Semester: V

Name of the Constituent College:

S K Somaiya College (SKSC)

Name of the Department:

Commerce and Business studies

Course Code: 131U04C502

Name of the Course: Introduction to Fintech

Duration: 2 Hrs.

Maximum Marks: 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)

Question No.		Max. Marks	Co Attainment
Q-1	Explain the concept of cloud computing? Discuss the Pros, Cons and Pricing strategy for the following cloud service providers. 1. Azure 2. GCP 3. AWS OR Q-1	15	CO1
Q-2	Discuss the categorization of major products in fintech. Challenges of Fintech in India and future of Fintech. OR Q-2	15	CO2 & CO3
Q-3	Explain the key features of blockchain which makes it an inevitable technology of the future. Discuss the process and types of mining. OR Q-3	15	CO4
Q-4	Elaborate the business model of CRED? Discuss SWOT analysis of CRED. Q-4	15	CO1 CO3 CO4

<p>CEO Mr. Rahul Jain of the firm is a young dynamic MBA and worked in strategic function for a few years before joining this venture.</p>		
<p>1. Explain different business models based on online and offline business tasks and mention which business model from the following model will be used by "Credit score" and why?</p> <p>Click & Brick / Click & Portal / Brick & Mortar</p>		
<p>2. Explain Challenges that "Credit score" will come across in establishing this venture along with government.</p>		
<p>3. List out the information that Mr. Rahul should analyze before sending a business proposal to the government for this initiative.</p>		



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 04	Class: TY	Semester: V
Programme: BFM (Financial Market)		
Name of the Constituent College: S K Somaiya College (SKSC)	Name of the Department: Commerce and Business studies	
Course Code: 131U04C502	Name of the Course: Introduction to Fintech	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)		

Question No.		Max. Marks	Co Attainment
Q-1	Discuss in detail about the fintech evolution. (Fintech 1.0, 2.0, 3.0).	15	CO1
	OR		
Q-1	Elaborate the concept of financial inclusiveness and discuss it with reference to the case study of ET Money.		
Q-2	Explain the meaning of digital rupee of RBI? What is a business ecosystem? Discuss in detail the ecosystem of digital rupee in India.	15	CO2 & CO3
	OR		
Q-2	Discuss the basic concept of Blockchain and explain the following characteristics of blockchain. 1. Decentralization 2. Anonymity 3. Auditability		
Q-3	Define the term crowd funding with reference to fintech? Explain diverse types of crowd funding. Explain benefits of crowdfunding for investors.	15	CO4
	OR		
Q-3	Explain regulatory Sandboxes and innovation hub concept and how it is implemented in India.		
Q-4	Read the following case study and answer the questions. (Each 5 Marks) A bank named Horizon Founded in 1993, Horizon is one of the leading banks in India. In fact, Horizon Bank holds the title of India's third-largest bank in the private sector. This well-established bank offers a wide variety of services to their clients, with both personal and corporate financial services being offered. These services include	15	CO2 CO4

	<p>a fully digital account. The CFO of this bank wants to understand and propose blockchain implementation for this bank.</p> <ol style="list-style-type: none">1. Prepare the CFO checklist for blockchain implementation in this bank?2. Discuss distinct types of blockchain and which type of blockchain CFO should use and why?3. Elaborate this project steps that CFO should recommend to management?		
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SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code: 04

Programme: BFM (Financial Market)

Class: TY

Semester: V

Name of the Constituent College:

S K Somaiya College (SKSC)

Name of the Department:

Commerce and Business studies

Course Code: 131U04C502

Name of the Course: Introduction to Fintech

Duration: 2 Hrs.

Maximum Marks: 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)

Question No.		Max. Marks	Co Attainment
Q-1	Explain the concept of Fintech? Discuss the key players, products, and trends of Fintech.	15	CO1
	OR		
Q-1	Discuss in detail services offered by Zerodha in India. Elaborate in detail SWOT analysis of this company.		
Q-2	Explain the term business blockchain? How blockchain could affect finance? Discuss the CFO checklist for considering blockchain technology for finance domain other than digital currency.	15	CO2 & CO3
	OR		
Q-2	Discuss the term cryptocurrency and use of cryptocurrency? List out distinct types of cryptocurrencies? Explain advantages and disadvantages of cryptocurrency.		
Q-3	Explain why regulations are necessary for fintech industries. Elaborate fintech regulation in India. Discuss cyber security and fintech.	15	CO4
	OR		
Q-3	Describe services offered by Upstox and discuss in detail SWOT analysis of Upstox.		
Q-4	Read the following case and answer the questions (Each 5 Marks)	15	CO1 CO3 CO4
	A developing country named "Human Land" having democratic government and extraordinarily rich in culture having multiple diversity but good unity. "Human Land" is at second position in ranking for population among other countries. Country has 40% population having Internet access.		

Bitcoin – cryptocurrency is getting popular across globe and people in Human Land also started doing trade in Bitcoin. Bitcoin was not legally accepted as currency by the government and at the same time it was not fully banned from this country.

Country is planning to launch virtual currency for all people, so people are not motivated to use /trade more on Bitcoin.

You are working for one strategic global consultancy named ABC consultant and you are the lead consultant of the team working with the government of “Human Land” for launching this virtual currency. Discuss the following questions.

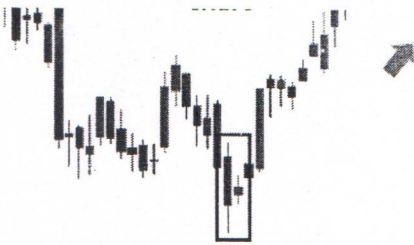
1. Discuss and justify your strategy why this country should not use Bitcoin. If you agree that they should use Bitcoin, then also justify your answer.
2. Explain the strategy of implementation that you have recommended for this country.
3. Discuss the challenges that government will come across in implementation of virtual currency in this country.



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 04 Programme: BFM	Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College	Name of the Department Accounting and Finance	
Course Code: 131U04C503	Name of the Course: Technical Analysis	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) Draw neat diagrams wherever necessary 2) Assume suitable data if necessary		

Question No.		Max. Marks	Co Attainment
Q.1	a. Highlight the key advantages and disadvantages of using stop loss orders. (07 M) b. Discuss the key emotions that stock traders commonly encounter and the potential effects of these emotions on their trading activities. (08 M) OR c. Elaborate on the Gap Theory and analyze the concept of Island Reversals. (15 M)	15 M	CO 04 CO 04 CO 01
Q.2	a. Draw and explain various types of triangles formed on charts. (15 M) OR b.  Analyze and explain the candlestick pattern from the above diagram. (07 Marks) c. Critically analyse the use of Cup and Handle and Inverted Cup and Handle Patterns. (08 M)	15 M	CO 02 CO 02 CO 02
Q.3	a. Describe the role of moving averages in finding trading opportunities. (07 M) b. Analyze the different trading strategies commonly employed by traders in financial markets. (08 M) OR c. Draw and explain RSI, Stochastic, MFI and Parabolic SAR indicators. (15 M)	15 M	CO 03 CO 04 CO 03
Q.4	Answer the following Conceptual Questions: (03 Marks Each: All questions are Compulsory)	15 M	

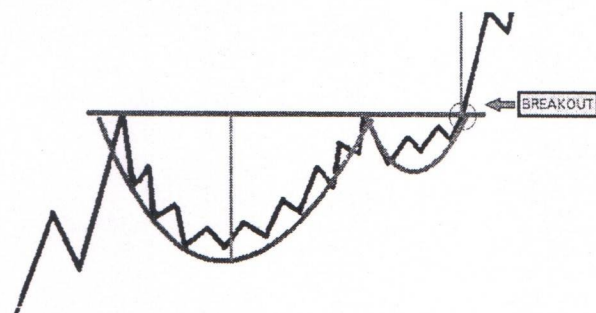
	<p>a. You are a trader who is using the Bollinger Bands indicator to identify potential breakouts. You notice that the stock's price has closed above the upper Bollinger Band. How should you trade this situation?</p>		CO 03
	<p>b. Trend lines once breached reverse its role. Comment.</p>		CO 01
	<p>c. As a trader, when you observe the MACD line crossing above the signal line on a stock's price chart, what is the interpretation of this MACD signal, and what trading strategy would you consider implementing in response to this indicator?</p>		CO 03
	<p>d. You are a trader who is analyzing the price chart of a stock. You notice that the stock has been trading in a range between Rs 50 and Rs 60 for the past several months. Every time the stock price falls to Rs50, it bounces back. What does this tell you about the significance of the Rs 50 level and how should you trade this situation?</p>		CO 02
	<p>e. Your friend is a new trader in stock markets. Recommend him with a set of dos and don'ts for trading in the stock market.</p>		CO 04



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)			
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Programme code: 04 Programme: BFM		Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College		Name of the Department Accounting and Finance	
Course Code: 131U04C503	Name of the Course: Technical Analysis		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1) Draw neat diagrams wherever necessary 2) Assume suitable data if necessary			

Question No.		Max. Marks	Co Attainment
Q.1	<p>a. As a trader will you prefer Trend lines for buying and selling stocks? Substantiate your answer with relevant reasons. (07 M)</p> <p>b. Comment on the various risks technical analysts are exposed to. (08 M)</p> <p style="text-align: center;">OR</p> <p>c. Enumerate the foundational assumptions of technical analysis Assess its advantages and disadvantages compared to other investment analysis methods. (15 M)</p>	15 M	CO 01 CO 04 CO 01
Q.2	<p>a. State the basic principles of Dow Theory (07 M)</p> <p>b. Analyze and explain the chart pattern from the image below. (08 M)</p> <div style="text-align: center;">  </div> <p style="text-align: center;">OR</p> <p>c. Discuss any four one candlestick patterns (15 M)</p>	15 M	CO 01 CO 02 CO 02
Q.3	<p>a. Explain the uses of simple and exponential moving averages. (07 M)</p> <p>b. As a financial advisor, suggest Money Management techniques you will recommend to other traders. (08 M)</p> <p style="text-align: center;">OR</p> <p>c. Imagine you are a technical analyst advising a trader. Recommend four specific technical analysis indicators to help them make informed trading decisions. Explain why each of these indicators is valuable and how they can be applied in real-world trading scenarios (15 M)</p>	15 M	CO 03 CO 04 CO 03

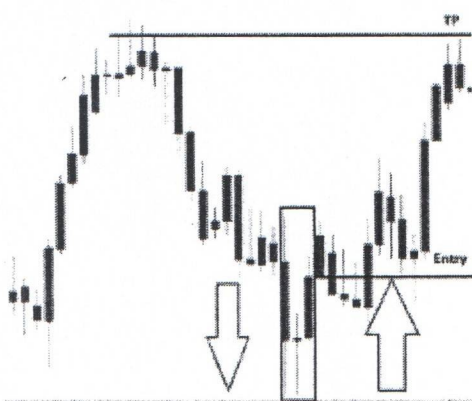
Q.4	<p>Answer the following Conceptual Questions: (03 Marks Each: All questions are Compulsory)</p> <p>a. Identify and explain the candlestick pattern characterized by its open and close prices being nearly identical.</p> <p>b. You are a trader who is planning to enter a long position in a stock. You want to place a stop loss order to limit your losses, but you are not sure which type of stop loss order to use. What are the different types of stop loss orders you will consider?</p> <p>c. State any two types of charts used in technical analysis.</p> <p>d. Compare leading and lagging indicators.</p> <p>e. You are a risk-averse investor who is considering investing in a stock with a risk-reward ratio of 1:3. What does this risk-reward ratio tell you about the potential trade?</p>	15 M	<p>CO 02</p> <p>CO 01</p> <p>CO 01</p> <p>CO 03</p> <p>CO 04</p>
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VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 04 Programme: BFM	Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College	Name of the Department Accounting and Finance	
Course Code: 131U04C503	Name of the Course:Technical Analysis	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams wherever necessary 2)Assume suitable data if necessary		

Question No.		Max. Marks	Co Attainment
Q.1	<p>a. Elaborate on the Parabolic SAR and RSI indicators used in technical analysis. (07 M)</p> <p>b. Discuss the formation of a Bullish engulfing candlestick pattern. (08 M)</p> <p style="text-align: center;">OR</p> <p>c. Describe various types of moving averages and explore the significance of moving average crossovers. (15 M)</p>	15 M	CO 03 CO 02 CO 03
Q.2	<p>a. Enumerate the categories of gaps found in stock price charts. (07 M)</p> <p>b. Compare the various trading styles. (08 M)</p> <p style="text-align: center;">OR</p> <p>c. Examine the significance of the risk-reward trade-off in trading and investing. differentiate the three distinct trader risk-reward profiles. (15 M)</p>	15 M	CO 01 CO 04 CO 04
Q.3	<p>a. Compare and contrast the advantages and disadvantages of Technical Analysis. (07 M)</p> <p>b. (08 M)</p> <div style="text-align: center;">  </div> <p>Identify and explain the candlestick pattern in the above chart.</p> <p style="text-align: center;">OR</p> <p>c. Draw and explain cup and handle and head and shoulders pattern formed in both up and downtrend. (15 M)</p>	15 M	CO 01 CO 02 CO 02

Q.4	<p>Answer the following Conceptual Questions: (03 Marks Each: All questions are Compulsory)</p> <p>a. Draw and explain Downtrend.</p> <p>b. You are a trader who is using the stochastic oscillator to identify potential reversals in trend. You notice that the %K line has crossed below the %D line. How should you trade this situation?</p> <p>c. As a trader, how will you manage risk?</p> <p>d. You are a trader who is analyzing the price chart of a stock. You notice that the stock has been trading in a range between Rs 400 and Rs 600 for the past several months. Every time the stock price rises to Rs 600, it encounters an obstacle. What does this tell you about the significance of the Rs 600 level and how should you trade this situation?</p> <p>e. Evaluate the trading implications of a flag pattern.</p>	15 M	<p>CO 01</p> <p>CO 03</p> <p>CO 04</p> <p>CO 01</p> <p>CO 02</p>
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Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: Programme: BFM	Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College	Name of the Department: Commerce & Business Studies	
Course Code: 131U04V504	Name of the Course: Marketing in Financial Services	
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. Enumerate New Development & Trends in marketing. (8 marks)</p> <p>B. Distinguish between Internal marketing & External marketing. (7 marks)</p> <p>OR</p> <p>C. Elaborate the term Business Environment. (8 marks)</p> <p>D. Mr. Kayle, visited his financial advisor for his investment. He was recommended to invest in Insurance and Mutual Funds as he wanted to have low risk. Mention in detail the Financial Product in terms of Insurance & Mutual Funds. (7 marks)</p>	15 marks	CO1, CO2
Q.2	<p>A. Lily had joined recently in Star Ltd which is marketing company. She was asked to attend a seminar program where she was taught about Customer Relationship Management and its benefits in Business. Discuss these concepts. (8 marks)</p> <p>B. State a note on Classification of Services. (7 marks)</p> <p>OR</p> <p>C. Demonstrate Zone of Tolerance & factors affecting service expectation. (8 marks)</p> <p>D. Summarize the term Service Quality & mention its dimension of Service quality. (7 marks)</p>	15 marks	CO2, CO3
Q.3	<p>A. Describe the Service Pricing Strategy & its different strategies. (8 marks)</p> <p>B. Explain the Process of Operations in Service Marketing. (7 marks)</p> <p>OR</p> <p>C. Discuss the role of Technology in Service delivering system. (8 marks)</p> <p>D. Black Ltd Company had recently launched many products but still their sales was not improving. Then after many challenges they realized their strategies which went wrong. Now they accepted Market Target Strategies resulting improvement in Sales. Hence explain in detail the Market targeting strategies. (7marks)</p>	15 marks	CO3, CO4

Q.4	<p><u>Write Conceptual Questions:</u> (3 marks each)</p> <p>A. Discuss the alternative financial products like Precious Objects & Real Estate</p> <p>B. Summarize the Sales Promotion concept in financial services.</p> <p>C. Explain the effectiveness of People in marketing strategies.</p> <p>D. Describe the 4 P's of Marketing Mix in financial services.</p> <p>E. Define Customer Feedback.in marketing strategies.</p>	15 marks	CO1, CO2, CO3, CO4
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Semester (July 2023 to October 2023)			
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)			
Programme code: Programme: BFM		Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College		Name of the Department: Commerce & Business Studies	
Course Code: 131U04V504	Name of the Course: Marketing in Financial Services		
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. Mr. Alek, an Investment Banker discussing with his friends about various Investment plans by investing in different Financial Products. Discuss the financial Products for investments. (8 marks)</p> <p>B. List the distinctive aspects of Service Marketing. (7 marks)</p> <p style="text-align: center;">OR</p> <p>C. Elaborate Service Marketing Environment. (8 marks)</p> <p>D. Ms. Silk, the senior head of marketing in Apple Ltd, summarizing about the New Trends in Marketing to her juniors which should be implemented in the business. Discuss the new trends in detail. (7 marks)</p>	15 marks	CO1, CO2
Q.2	<p>A. Distinguish between Product marketing & Service marketing. (8 marks)</p> <p>B. Mr Ajay was a new joinee in Moon Ltd which is marketing company. He was asked to join a training program where he was taught about CRM and its importance in Business. Discuss these concepts. (7 marks)</p> <p style="text-align: center;">OR</p> <p>C. Discuss the Paradigm in Service Marketing. (8marks)</p> <p>D. MINTI, a popular clothing fashion brand recently experienced a decline in sales and customer satisfaction. To address these challenges MINTI clothing brand decided to conduct a GAP Analysis to identify the areas where they were falling short. They found few Gaps. Discuss those listed Gaps. (7marks)</p>	15 marks	CO2, CO3
Q.3	<p>A. Alice started her startup business of manufacturing soap. To ensure her sales and to reach right target audience Alice used the 7 P's of Service Marketing Mix strategies which is apex of business. Mention the 7 P's in detail. (8 marks)</p> <p>B. Discuss the steps to manage people for Service Excellence. (7 marks)</p> <p style="text-align: center;">OR</p> <p>C. Interpret Service Promotion & mention its key aspects of</p>	15 marks	CO3, CO4

	Service Promotion. (8marks) D. Explain Positioning and steps in developing positioning strategies. (7marks)		
Q.4	<u>Write Conceptual Questions:</u> (3 marks each) A. Discuss the impact of Customer Loyalty program in financial services. B. Summarize the concept of Market Segmentation. C. Elaborate the effectiveness of Service Recovery contributing to customer satisfaction. D. Explain the concept of QR Code & UPI in digital marketing. E. Describe the effects of Direct Marketing in services.	15 marks	CO1, CO2, CO3, CO4