



# SOMAIYA

## VIDYAVIHAR UNIVERSITY

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

### QUESTION PAPERS

<b>BRANCH: Bachelor of Commerce</b> <b>(Financial Market)</b>	<b>SEM: II</b>
<b>ATKT</b>	<b>JUN-2025</b>

Sr. No.	Subject	Available
1.	Financial Services	✓
2.	Business Law	✓
3.		
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**April 2025**

**Examination: End Semester Examination April 2025 (UG/PG Programmes)**

Programme code: 04 Programme: Financial Markets		Class: FYBFM	Semester: II
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the Department: Accounting & Finance	
Course Code:	Name of the Course: Financial services		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: All questions are compulsory.			

<b>Question No.</b>		<b>Max. Marks</b>	<b>CO Attainment</b>
<b>Q.1</b>	<b>Attempt the following questions. (5 marks each)</b>  A. Elaborate Subprime Mortgage.  B. Explain different types of Health Insurance.  C. Discuss the features of Hire Purchase.	<b>15</b>	<b>CO4</b>  <b>CO2</b>  <b>CO3</b>
<b>Q.2</b>	A. Distinguish between Fund-Based and Non-Fund-Based Financial Services.  <b>OR</b>  B. Recall the Principles of Insurance.  C. List the objectives of Factoring.	<b>15</b>  <b>08</b>  <b>07</b>	<b>CO1</b>  <b>CO2</b>  <b>CO2</b>
<b>Q.3</b>	A. Discuss the Graduated Payment Mortgage (GPM), its benefits and Drawbacks.  <b>OR</b>  B. Spell the disadvantages of Credit Ratings.  C. Summarize the functions of Moody's.	<b>15</b>  <b>08</b>  <b>07</b>	<b>CO3</b>  <b>CO3</b>  <b>CO3</b>
<b>Q.4</b>	A. Define the term Pledge. Explain its advantages and disadvantages.  <b>OR</b>  B. Outline the features of a Depository System.  C. Interpret the key Functions of a Depository Participant (DP)	<b>15</b>  <b>08</b>  <b>07</b>	<b>CO4</b>  <b>CO4</b>  <b>CO4</b>

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B.F.P.







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**April 2025**

**Examination: End Semester Examination (UG/PG Programmes)**

<b>Programme code:231U76I201</b>		<b>Class: FY</b>	<b>Semester: II</b>
<b>Programme: BFM</b>			
<b>Name of the Constituent College:</b> S K Somaiya College		<b>Name of the Department</b> Financial Market	
<b>Course Code:</b>	<b>Name of the Course: Business Law</b>		
<b>Duration : 2 Hr.</b>	<b>Maximum Marks : 60</b>		
<b>Instructions: All questions are compulsory.</b>			

Question No.		Max. Marks	CO
Q1	<p>(A) Jay, a young entrepreneur, wants to start a business but lacks funds. His wealthy uncle, , agrees to lend him ₹10 lakhs but insists that Jay sign an agreement giving Veeru a 60% share in the business. Jay initially refuses, but Veeru threatens to harm Jay's reputation by spreading false rumors about his financial stability. Fearing damage to his career, Jay signs the agreement. Later, Jay wants to challenge the validity of the contract under the Indian Contract Act, 1872. Explain whether Jay can do so or not? (8)</p> <p>(B) Discuss the difference between agreement and contract and specify any four features of contract. (7)</p> <p style="text-align: center;"><b>OR</b></p> <p>(C) Amar, Akbar and Anthony are friends. They decided to purchase a land at their hometown. Amar is 16 year old, Akbar is a lunatic person and Anthony is declared insolvent. Enumerate whether they can enter into contract or not?. (15)</p>	15	CO1
2	<p>(A) Enumerate the rules of incoming and outgoing partner. (8)</p> <p>(B) Miss. Malini is a renowned choreographer. She lends her name to a partnership firm. Explain which type of partner is Miss. Malini, also explain all other types of partners. (7)</p> <p style="text-align: center;"><b>OR</b></p> <p>(C) Discuss the Rights and Duties of partners with the modes of outgoing partner. (15)</p>	15	CO2
	<p>(A) Sonia purchases a brand-new washing machine from XYZ Appliances. The salesperson does not provide any details about the machine's specific</p>	15	CO3



	<p>s or limitations. After using it for a few days, Sonia realizes that the machine is not suitable for washing delicate fabrics, which she primarily bought it for. She approaches XYZ Appliances for a refund, but they refuse, citing the principle of Caveat Emptor. Explain what is Caveat Emptor and whether Sonia is really at fault. (8)</p> <p>(B) Elaborate the implied condition as to sale by sample and sale by description. (7)</p> <p style="text-align: center;"><b>OR</b></p> <p>(C) As compared to unpaid seller who is having possession of goods, the unpaid seller who is not having possession of goods is at an advantage. Do you agree about this, provide reason for your answer. (15)</p>		<p><b>CO3</b></p> <p><b>CO3</b></p>
<b>Q 4</b>	<p><b>ANSWER THE FOLLOWING QUESTION:</b></p> <p>Mr. Mithun is at an advocate's office to get an answer for his questions. He is by an agreement transferring his property to his daughter as her wedding present. His doubt is if his daughter is not paying him the cost of property (consideration), will that be a valid agreement. Mr. Mithun is thinking to start a business of clothing. He is confused as whether to start a partnership or company. Also he is thinking to take his minor nephew as a partner.</p> <p>(A) Explain the exception to the rule 'No Consideration, no Contract'. (5)</p> <p>(B) Discuss the difference between partnership and company. (5)</p> <p>(C) Explain the rights of a minor in partnership and company. (5)</p>	<b>15</b>	<p><b>CO1</b></p> <p><b>CO2</b></p> <p><b>CO2</b></p>

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