

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: III
	OCT/NOV-2025

Sr. No.	Subject	Available
1.	231U05O301 – Strategic Management	
2.	231U05C301 – Accounting for Bankers	
3.	231U05C302 – Mutual Funds in India	
4.	231U05C303 – Digital Banking	
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October/November 2025			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester:III
Programme: Banking & Finance			
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies		Name of the Department: Accounting & Finance	
Course Code: 231U05O301		Name of the Course: Strategic Management	
Duration : 1 Hr.		Maximum Marks : 30	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.	ANSWER ANY THREE OUT OF FOUR . ALL QUESTIONS CARRY EQUAL MARKS	Max. Marks	CO
1.	Describe the process of strategy formulation and explain how it helps an organization in achieving its long-term objectives.	10	CO1
2.	<p>NaturePure Foods Pvt. Ltd. is a company engaged in producing and marketing a variety of organic and health-focused food products. With the growing demand for sustainable and nutritious options, the company has diversified into several product categories. To ensure efficient use of resources and identify areas of future growth, the management has decided to evaluate its product portfolio using the BCG Matrix model.</p> <p>The company's <i>Organic Breakfast Cereals</i> have secured a strong position in the market, holding a high share in a segment that continues to grow steadily as consumers prefer healthy morning meals. The <i>Cold-Pressed Juices</i> category operates in a fast-growing sector, but the company currently has a small market share due to competition from larger beverage brands. The <i>Gluten-Free Cookies</i> show moderate performance, maintaining a fair market share in a slow-growth niche. The <i>Vegan Ready Meals</i> belong to an emerging category with high market potential, though NaturePure's current presence remains limited. The <i>Organic Tea Range</i> continues to perform steadily with consistent demand, while the <i>Energy Snack Bars</i> are facing a decline in sales as new competitors and substitute products enter the market.</p> <p>You are required to prepare a BCG Matrix for NaturePure Foods Pvt. Ltd. using the information provided and suggest suitable strategies for each product category to enhance growth and profitability.</p>	10	CO2
3.	Discuss the McKinsey 7-S Framework and explain how it can be applied to analyze organizational change and strategy implementation.	10	CO2
4.	<p>SilverLine Hospital is a well-established multi-specialty hospital that has been providing quality healthcare services for more than two decades. The hospital traditionally relied on paper-based patient records, manual appointment systems, and conventional administrative procedures. To improve efficiency, data accuracy, and patient experience, the management decided to introduce a Hospital Information Management System (HIMS) — a fully digital platform integrating patient registration, electronic medical records, billing, pharmacy, and laboratory management.</p> <p>While the digital transformation was expected to streamline operations and enhance service delivery, several challenges emerged during</p>	10	CO3

	<p>implementation. Many senior doctors and nursing staff were uncomfortable with the new software and preferred handwritten reports. Some administrative employees feared losing their jobs due to automation, while others struggled with the pace of technological change. Miscommunication between departments led to scheduling errors and delays in patient record updates, affecting overall workflow. Employee resistance and inadequate training caused frustration and reduced morale among staff members.</p> <p>The management now faces the challenge of successfully integrating the new system while ensuring smooth operations and staff cooperation.</p> <p>As a management consultant, suggest how Silverline Hospital can effectively manage this organizational change.</p>		
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October/November 2025		
Examination: End Semester Examination (UG Programmes)		
Programme code: 05	Class: SYBBF	Semester: III
Programme: Banking & Finance		
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting Finance	
Course code: 231U05C301	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>Attempt the following questions (5 Mark each)</p> <p>(A) A Government of India bond of Rs. 1000 each has a coupon rate of 8.5% per annum. Its maturity period is 15 years and the current market price is Rs. 1080. Find Yield to Maturity.</p> <p>(B) Identify the country where the following quotations are direct and calculate the indirect form.</p> <p>(i) 1GBP=INR 87.1200-87.9500</p> <p>(ii) 1USD=GBP 0.7342-0.7386</p> <p>(C) Mr. Abhay Singh has taken a loan of Rs. 3,60,000 at 8% p.a. The loan to be repaid in 4 years. Find the EMI using:</p> <p>(1) reducing balance method and</p> <p>(2) Flat interest method,</p>	15	CO2 ,3,4
Q.2	<p>(A) Mr. Deepak has the following transactions in the month of April 2025. Write Journal Entries for the transactions.</p> <p>1st April : Started business with own Cash Rs. 80,000 , Stock of goods worth Rs. 45,000 and Machinery worth Rs. 65,000</p> <p>11th April : Bought goods worth Rs. 80,000 from Simran @ 10% trade discount</p> <p>13th April : Returned goods worth Rs. 950 to Simran</p> <p>16th April : Sold goods worth Rs. 80,000 to Kiran by cash @ 10% Cash discount</p> <p>17th April : Paid for Rent Rs. 8,000.</p> <p>20th April : Purchased a new Machinery worth Rs.1,20,000 from Bajaj Ltd. at 28% GST and amount paid by debit card</p> <p>21st April : Sold goods to Pranav on credit Rs.27,000</p> <p>22nd April : Paid for Salary Rs. 27,000</p> <p>25th April : Goods taken by the proprietor for personal use Rs. 2,000</p> <p>27th April : Purchased Furniture for cash Rs. 45,000</p> <p style="text-align: center;">OR</p>	15	CO1

(B) Prepare two column Cash Book of Kamal Vimal Brothers for the month of March 2025.

15

CO1

2025 March 1	Cash balance Rs. 103,000 and Bank Overdraft Rs. 8,000
March 3	Cash received from Neha cash Rs. 8,700
March 4	Paid to Suman Rs. 18,000 by cheque
March 7	Cash Sales Rs. 76,545 and discount allowed Rs.455
March 10	Cheque received for Rs. 40,000 from Mr. Suresh
March 15	Goods purchased from Milan on credit Rs 15,000
March 17	Purchased furniture for cash Rs. 23,000
March 19	Purchased goods from Sweety Rs.15,000 at 7% T.D. and paid half the amount immediately.
March 22	Bank paid insurance premium Rs.2,000
March 24	collected interest on investment Rs. 1,600
March 28	A customer directly deposited into our Bank A/c Rs. 7,500

Q. 3

(A) From the following information, compute the amount of provisions to be made in the Profit and Loss Account of a Commercial Bank.

07

CO2

ASSETS	Rs. IN LAKHS
Standard [value of security ₹24000 lakhs]	30,000
Sub-Standard	18,000
Doubtful :-	
For less than one year [secured ₹5000 lakhs]	9,000
For more than 1 year but less than 3years [secured ₹800 lakhs]	2000
For more than 3 years.	1200

(B) From the following calculate duration of bond.

08

CO4

Face Value = Rs. 1000
 Coupon / Interest Rate = 7% p.a.,
 Years to Maturity = 6 years
 Current Market Price = Rs. 900
 Yield to Maturity = 9%
 Redemption Value = Rs. 1000 (at par)

OR

(C) Calculate forward buying and selling rates from the following information:

08

CO4

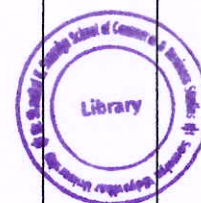
Spot USD/INR	80.5000/80.9000
1 month forward	1200/1100
2 month forward	1500/1350
3 month forward	1600/1500
4 month forward	1750/1600
5 month forward	1900/1800
6 month forward	2000/1950

(D) Given below are details of interest on advance of a HDFC as on 31st March 2025. Find out the income to be recognised for the year ended 31st March 2025.

07

CO2

PARTICULARS	INTEREST EARNED	INTEREST RECEIVED
Performing Assets: -		
Term Loan	1,250	850
Cash Credit & Overdraft	1,050	750
Bills Discounted & Purchased	2,120	1,500
Non -Performing Assets: -		
Term Loan	725	225
Cash Credit & Overdraft	350	150
Bills Discounted & Purchased	650	400



Q. 4 (A) Prepare bank reconciliation statement of Kashinath on 30th June 2025 with following particulars:

15

CO3

- (i) Pass Book showed an overdraft of Rs. 15,000 on 30th June 2025.
- (ii) A cheque of Rs. 2,400 was deposited in bank but not recorded in Cash Book.
- (iii) Cheques of Rs.17,000 were issued but cheques worth only Rs. 15,000 were presented for payment up to 30th June 2025.
- (iv) Cheques of Rs. 15,000 were received and recorded in Cash Book but not sent to bank.
- (v) Cheques of Rs.19,000 were sent to bank for collection; out of these cheques of Rs. 5,000 and of Rs. 7,000 were credited respectively on 8th July and 10th July and the remaining cheques were credited before 30th June 2025.
- (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 500 which was not recorded in Cash Book.
- (viii) Rs. 250 for bank charges were recorded two times in Cash Book
- (ix) Total of credit side of bank column of Cash Book was undercast by Rs. 3,000 by mistake.

OR

(B) Explain the term "bank reconciliation". Discuss the need to prepare bank reconciliation statement.

07

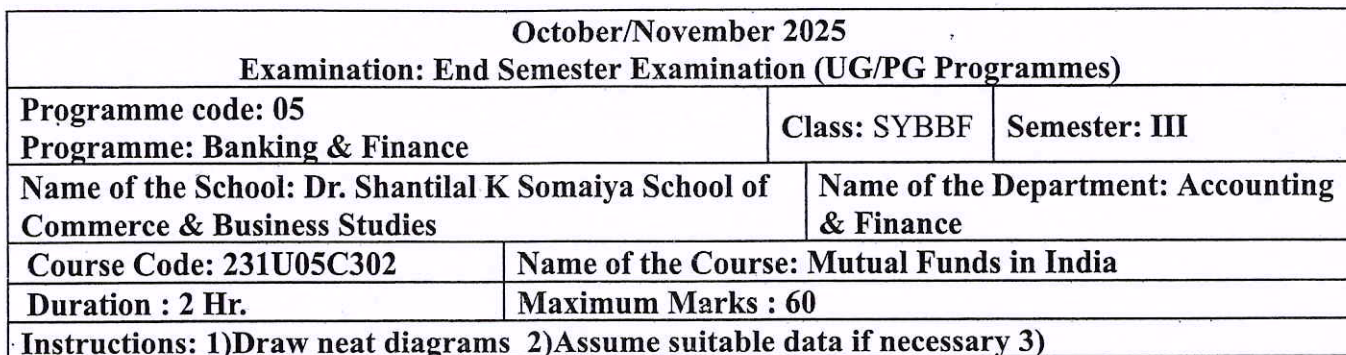
CO3

(C) Discuss the features of computerized accounting system.

08

CO3





Question No.		Max. Marks	CO																								
Q.1	Practical Questions.																										
	<p>a. Calculate closing NAV.</p> <table><tr><td>Opening NAV</td><td>₹ 8.33</td></tr><tr><td>Opening Units</td><td>50 lacs</td></tr><tr><td>Appreciation in portfolio</td><td>₹ 8,00,000</td></tr><tr><td>Units Subscribed</td><td>20 lacs</td></tr><tr><td>Units sold/ Redeemed</td><td>12 lacs</td></tr><tr><td>Dividend</td><td>₹ 1.5 lacs</td></tr><tr><td>Assume sales & purchase NAV</td><td>₹ 8.33</td></tr></table> <p>b. From the following information find out NAV of the mutual fund.</p> <table><tr><td>Cash & Bank balance</td><td>8.50,000</td></tr><tr><td>Bonds and Debentures</td><td>13,67,000</td></tr><tr><td>Equity shares</td><td>22,87,000</td></tr><tr><td>Govt. Securities</td><td>7,69,000</td></tr><tr><td>Expenses Accrued</td><td>2,03,000</td></tr><tr><td>No. of units outstanding</td><td>2,89,000</td></tr></table>	Opening NAV	₹ 8.33	Opening Units	50 lacs	Appreciation in portfolio	₹ 8,00,000	Units Subscribed	20 lacs	Units sold/ Redeemed	12 lacs	Dividend	₹ 1.5 lacs	Assume sales & purchase NAV	₹ 8.33	Cash & Bank balance	8.50,000	Bonds and Debentures	13,67,000	Equity shares	22,87,000	Govt. Securities	7,69,000	Expenses Accrued	2,03,000	No. of units outstanding	2,89,000
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Q.3	a. Write a brief note on Open ended funds and close ended funds	08	CO 2
	b. Explain the sub categories of Debt Schemes in brief.	07	CO 2
	Or		
	c. Explain in detail Benchmarks for Equity Schemes.	08	CO 3
	d. Explain the process of NFO.	07	CO 3
Q.4	a. Explain the documents required for KYC of Mutual Fund Investors.	08	CO 4
	b. What are Do's and Don'ts' while selecting mutual fund schemes?	07	CO 4
	Or		
	c. Illustrate, with Riskometer, Scheme selection based on Risk levels in mutual fund schemes.	08	CO 4
	d. Write a short note on Life Cycle in financial planning.	07	CO 4



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507
BBF III
Dr. Diggi Bank

October/November 2025			
Examination: End Semester Examination (UG Programmes)			
Programme code: 05		Class: SYBBF	Semester: III
Programme: Banking & Finance			
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies		Name of the Department: Accounting & Finance	
Course Code: 231U05C303		Name of the Course: Digital Banking	
Duration : 2 Hr.		Maximum Marks: 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)			

Question No.		Max. Marks	CO Attainment
Q.1	Answer the following conceptual questions. (Each question 5 Marks) a. "ACH is part of E Banking" - True or False -Justify your answer. b. "Technology diffusion of Internet was faster compared to earlier communication technologies" – True or False - Justify your answer. c. "UPI from India is more successful compared to equivalent global products" – True or False -Justify your answer.	15	CO1 CO2 CO3
Q.2	a. Elaborate benefits and challenges of E Banking. OR b. Discuss the concept of cybersecurity with reference to digital banking and explain the following threats. 1. Virus 2. Worms 3. Trojan Horse	15	CO1 CO2
Q.3	a. Explain the term digital payment and compare NEFT/RTGS/IMPS. OR b. Explain EVM chip technology and compare VISA/MASTER/RUPAY card.	15	CO3 CO3
Q.4	a. Discuss different types of cloud services based on services offered and based on deployment method. OR b. Elaborate top 7 trends of digital marketing in banks for the year 2025.	15	CO4 CO4

