



# SOMAIYA

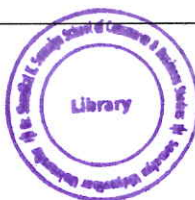
## VIDYAVIHAR UNIVERSITY

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

### QUESTION PAPERS

<b>BRANCH: Master of Commerce</b> <b>(Banking &amp; Finance)</b>	<b>SEM: III</b>
	<b>OCT/NOV - 2025</b>

Sr. No.	Subject	Available
1.	231P24C301 – Accounting & Auditing of Banks	
2.	231P24C302 – Financial Planning & Investment	
3.	231P24C303 – Investment Analysis & Equity	
4.	231P24C304 – Introduction to Fintech	
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**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



**October 2025**

**Examination: In Semester Examination (PG Programmes)**

Programme code: 24		Class: SYMBF	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: 231P24C301	Name of the Course: Accounting and auditing of banks		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO														
Q1	a) You are required to calculate provisions as per applicable rates.	5	CO1														
	Outstanding balance			₹ 4 lakhs													
	ECGC Cover			40%													
	Period for which the advance has remain doubtful			1.5 year as on year end													
	Value of security held (realizable value 80%)	₹ 1.20 lakhs															
	b) Classify the following advances using Advance classification norms.	5	CO2														
	Mr Ramesh, a customer took home loan of ₹ 3 crores			EMI due for 6 months.													
	M/s ABC co ltd, took business loan of ₹50 crores (unsecured)			Remained Outstanding for 2 years.													
	M/s KJ Trust, took loan against premises of ₹2 crores			Remained outstanding for 3 years													
	Mr. Vijay, personal loan of ₹10 lakhs			EMI due for 1.5 years													
M/s ABC Ltd, business loan of ₹200 crores against director's personal guarantee	₹40 crore due for 4 year																
c) Write a short note on Concurrent Audit in Banks.	5	CO3															
Q 2	a) From the following information of PQR limited, compute the provisions to be made in the profit & loss account.	8	CO1														
	<table><tr><td>Assets</td><td>Amt ₹</td></tr><tr><td>Standard</td><td>2,000</td></tr><tr><td>Sub standard</td><td>1,600</td></tr><tr><td>Doubtful</td><td></td></tr><tr><td>    For one year (Secured)</td><td>600</td></tr><tr><td>    For two years and three years (secured)</td><td>400</td></tr><tr><td>    For more than three years (Secured by mortgage of plant ₹600 lakhs)</td><td>200</td></tr><tr><td>Loss assets</td><td>150</td></tr></table>			Assets	Amt ₹	Standard	2,000	Sub standard	1,600	Doubtful		For one year (Secured)	600	For two years and three years (secured)	400	For more than three years (Secured by mortgage of plant ₹600 lakhs)	200
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	<p>b) Find out the income to be recognized in the case of ABC Bank for the year ended 31<sup>st</sup> March, 2025</p> <table><tr><td></td><td colspan="2">Performing Assets</td><td colspan="2">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>2400</td><td>1600</td><td>1500</td><td>100</td></tr><tr><td>Cash credits</td><td>15000</td><td>12400</td><td>1300</td><td>120</td></tr></table> <p>Also pass necessary journal entries for the same.</p> <p>OR</p> <p>a) The following balances are extracted from the Trial balance as on 31-03-2025.</p> <table><tr><td>Bill discounted</td><td>1,37,05,000</td></tr><tr><td>Rebate on bill discounted</td><td>2,21,600</td></tr><tr><td>Discount received</td><td>10,56,650</td></tr></table> <p>Details of bill discounted are as follows :</p> <table><tr><td>Value of bill</td><td>Due date</td><td>Rate of discount</td></tr><tr><td>18,25,000</td><td>5.6.2025</td><td>12%</td></tr><tr><td>50,00,000</td><td>12.6.2025</td><td>12%</td></tr><tr><td>28,20,000</td><td>25.6.2025</td><td>14%</td></tr><tr><td>40,60,000</td><td>6.7.2025</td><td>16%</td></tr></table> <p>Calculate the rebate on bill discounted as on 31.03.2025 and give necessary journal entries.</p>		Performing Assets		Non-performing Assets			Interest accrued	Interest received	Interest accrued	Interest received	Term loans	2400	1600	1500	100	Cash credits	15000	12400	1300	120	Bill discounted	1,37,05,000	Rebate on bill discounted	2,21,600	Discount received	10,56,650	Value of bill	Due date	Rate of discount	18,25,000	5.6.2025	12%	50,00,000	12.6.2025	12%	28,20,000	25.6.2025	14%	40,60,000	6.7.2025	16%	7	CO1																									
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	<p>Q 3</p> <p>a) From the following information, Prepare a Balance sheet of ATD National bank as on 31<sup>st</sup> March, 2025 giving relevant schedules.</p> <p>(₹ in lakhs)</p> <table><tr><td></td><td>Dr.</td><td>Cr.</td></tr><tr><td>Share capital</td><td></td><td></td></tr><tr><td>19,80,000 shares of ₹10 each</td><td></td><td>198.00</td></tr><tr><td>Statutory reserve</td><td></td><td>231.00</td></tr><tr><td>Net profit before appropriation</td><td></td><td>150.00</td></tr><tr><td>Profit &amp; loss Account</td><td></td><td>412.00</td></tr><tr><td>Fixed deposit account</td><td></td><td>517.00</td></tr><tr><td>Saving deposit account</td><td>28.00</td><td>450.00</td></tr><tr><td>Current accounts</td><td></td><td>520.12</td></tr><tr><td>Bills payable</td><td></td><td>0.12</td></tr><tr><td>Cash credits</td><td>812.10</td><td></td></tr><tr><td>Borrowings from other banks</td><td></td><td>110.00</td></tr><tr><td>Cash in hand</td><td>160.15</td><td></td></tr><tr><td>Cash with RBI</td><td>37.88</td><td></td></tr><tr><td>Cash with other banks</td><td>155.87</td><td></td></tr><tr><td>Money at call</td><td>210.12</td><td></td></tr><tr><td>Gold</td><td>55.23</td><td></td></tr><tr><td>Government securities</td><td>110.17</td><td></td></tr><tr><td>Premises</td><td>155.70</td><td></td></tr><tr><td>Furniture</td><td>70.12</td><td></td></tr><tr><td>Term loan</td><td>792.88</td><td></td></tr><tr><td></td><td>2588.22</td><td>2588.22</td></tr></table>		Dr.	Cr.	Share capital			19,80,000 shares of ₹10 each		198.00	Statutory reserve		231.00	Net profit before appropriation		150.00	Profit & loss Account		412.00	Fixed deposit account		517.00	Saving deposit account	28.00	450.00	Current accounts		520.12	Bills payable		0.12	Cash credits	812.10		Borrowings from other banks		110.00	Cash in hand	160.15		Cash with RBI	37.88		Cash with other banks	155.87		Money at call	210.12		Gold	55.23		Government securities	110.17		Premises	155.70		Furniture	70.12		Term loan	792.88			2588.22	2588.22	15	CO2
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**Additional information:**

Bill for collection	18,10,000
Acceptances and endorsement	14,12,000
Claims against the bank not acknowledged as debt	55,000
Depreciation charges on premises	1,10,000
Depreciation charges on Furniture	78,000

50% of the term loan are secured by Government guarantees. 10% of cash credit is unsecured.

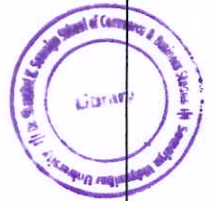
OR

b) Zenith Appliances Pvt. Ltd., based in Mumbai, is a mid-sized manufacturer and distributor of household electronic goods such as washing machines, fans, and air conditioners. The company operates through multiple warehouses and manages its inventory, purchase, and sales data through a centralized ERP system. Over time, the management began noticing frequent complaints from dealers regarding delayed deliveries and discrepancies in stock availability. A detailed review by the finance department revealed that the inventory recorded in the ERP did not match the physical stock at the warehouse, resulting in a valuation difference of nearly ₹9,40,000. Concerned about possible data manipulation and control weaknesses, the management decided to employ a Computer-Assisted Audit Technique (CAAT) system to examine and analyze the company's digital records in detail.

The internal audit team used the CAAT system to extract and evaluate data from various ERP modules, including purchase orders, goods receipt notes, stock issue records, dealer returns, and user activity logs. Through advanced data analysis, the auditors performed cross-verification between purchase and dispatch transactions, identified duplicate invoices, and reviewed transaction timings. The CAAT-generated reports revealed several application control weaknesses, such as unlinked GRNs, unauthorized data alterations, weak validation checks, and a lack of segregation of duties. These control gaps made it possible for certain employees to modify or bypass approval processes, leading to unreliable stock figures and potential manipulation of data.

The audit also highlighted several general control weaknesses, including weak access controls, absence of log reviews, inadequate data backup procedures, and lack of defined IT governance policies. The audit found that some former employees still had active user accounts, passwords were not changed regularly, and audit logs were not being reviewed to detect unusual activities. Additionally, manual backups stored on local drives increased the risk of data loss or tampering.

After these findings, Zenith Appliances implemented several corrective measures to strengthen both application and general controls. System validation rules were enforced to link all GRNs with approved purchase orders, and a dual authorization system was introduced for transaction approvals. An auto-lock feature prevented changes to posted records, while barcode scanning improved accuracy in stock movement tracking. For general controls, role-based access restrictions were applied, automated backup systems were introduced, and audit trail monitoring was



CO4

	<p>made mandatory. Employee training programs were also conducted to raise awareness about ethical data handling and cybersecurity best practices.</p> <p>Within six months of applying for the CAAT system and corrective actions, the company saw major improvements in operational accuracy and control reliability. Inventory discrepancies reduced by nearly 90%, real-time tracking became possible, and audit processes became faster and more transparent. Management gained confidence in the ERP-generated reports, and the internal audit department shifted from manual checking to data-driven verification. The successful application of the CAAT system at Zenith Appliances demonstrated the effectiveness of technology in detecting anomalies, improving efficiency, and strengthening overall internal control frameworks.</p> <p>(a) Explain the role of Computer-Assisted Audit Techniques (CAATs) in enhancing the accuracy, efficiency, and reliability of the audit process in reference to Zenith Appliances Pvt. Ltd.</p> <p>(b) Discuss the significance of general and application controls in a computerized accounting environment, with reference to the measures adopted by Zenith Appliances Pvt. Ltd. after the CAAT-based audit.</p>	<p>07</p> <p>08</p>	
Q.4	<p>(a) State the difference between Internal and External Audit.</p> <p>(b) Explain the process of conducting a forensic audit and the key steps involved in detecting financial discrepancies.</p> <p style="text-align: center;">OR</p> <p>(c) Enumerate the scope of audit in CIS environment</p> <p>(d) Discuss the features of Auditing.</p>	<p>08</p> <p>07</p> <p>08</p> <p>07</p>	<p>CO3</p> <p>CO4</p> <p>CO4</p> <p>CO3</p>



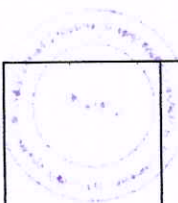


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October/November 2025		
Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 24	Class:	Semester: III
Programme: Banking & Finance	SYMBF	
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting & Finance	
Course Code: 231P24C302	Name of the Course: Financial Planning and Investment	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)		

Question No.		Max. Marks	CO
Q.1	Case study based question. -  Suggest a financial planning statement for the following case.  Mr. Rakesh is 27 years old, living in his own house with wife and one daughter. His daughter is now 7 years old. Mr Rakesh is earning Rs. 15 Lakh p.a. He has only one active investment of Rs. 5000 p.m in the Sukanya Samriddhi Yojana (SSY). He has gold jewellery worth Rs. 10 lakh.	15	CO 02,04
Q.2	a. Define net banking, UPI, and digital wallet, and explain how they differ in usage.  b. How does financial discipline help achieve long-term financial goals?  Or c. Explain the Debt fund category of mutual funds in detail.	07  08  15	CO1  CO1  CO 2
Q.3	a. List and explain various goals of retirement planning.  b. What is a reverse mortgage? Give its features and explain who benefits from it.  Or c. Compare and contrast at least two pension plans available in India, discussing advantages, risks, and suitability.  d. What is the risk of mortality, and how does life insurance help mitigate that risk?	07  08  07  08	CO3  CO3  CO3  CO3
Q.4	a. What are the opportunity costs of housing choices?	07	CO 4



	b. Explain the risk management methods in brief.	08	CO 4
	Or		
	c. Write a note on Home and Property Insurance.	07	CO 4
	d. Explain the types of Health Insurance Coverage	08	CO 4





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Programme code: 24	Class:	Semester: III
Programme: Banking & Finance	SYMBF	
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting & Finance	
Course Code: 231P24C303	Name of the Course: Investment Analysis and Equity Research	
Duration: 2 Hr.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3)		

Question No.	1) Question no 1 is compulsory with conceptual/ practical problem questions. 2) All questions carry equal marks.	Max. Marks	CO
Q.1	Conceptual Questions – 5 Marks each  a. Corporate Securities  b. Dow Theory  c. Fama's decomposition measure	15	CO1
Q.2	a. Differentiate between investment, speculation and gambling.  b. Define risk aversion. How does it affect portfolio selection and asset allocation?  OR  c. What is socially responsible and ethical investing? Discuss their growing relevance in modern portfolio management.  d. What is the significance of dividend and promoter's holding / shareholding pattern in making investment decision?	7 8  7 8	CO1 CO2  CO1 CO2
Q.3	a. Explain in detail the charting techniques used in technical analysis. Illustrate with types of charts.  b. Explain the Efficient Market Theory and discuss its relevance in today's financial markets.	7 8	CO3 CO3

	<p style="text-align: center;">OR</p> <p>c. Explain the concept of Moving Averages. How are they used in Technical Analysis?</p> <p>d. What is the Random Walk Theory? Explain in detail.</p>	<p>7</p> <p>8</p>	<p>CO3</p> <p>CO3</p>
Q.4	<p>a. What is a contrarian investment strategy? Under what market conditions does it work best?</p> <p>b. Analyze the strengths and limitations of active investment strategies in an efficient market.</p> <p style="text-align: center;">OR</p> <p>c. Explain the Capital Market Line (CML) and its significance in portfolio theory.</p> <p>d. Compare Sharpe Ratio, Treynor Ratio, and Jensen's Alpha in portfolio performance evaluation.</p>	<p>7</p> <p>8</p> <p>7</p> <p>8</p>	<p>CO4</p> <p>CO4</p> <p>CO4</p> <p>CO4</p>





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October/November 2025			
Examination: End Semester Examination (PG Programmes)			
Programme code: 24		Class: SYMBF	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: 231P24C304		Name of the Course: Introduction to Fintech	
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	With reference to the case study of COINDCX, answer the following questions. (Each question 5 Marks)  a. Explain the role of COINDCX in India. b. Elaborate challenges of COINDCX in India. c. Discuss future of COINDCX in India.	15	CO1 CO4 CO3
Q.2	a. Elaborate the need of fintech in India and discuss the following categories of fintech with suitable examples. 1. Banktech 2. Insurtech 3. Regtech  OR b. Explain the concept of cryptocurrency and compare CBDC and Cryptocurrency.	15	CO1  CO2
Q.3	a. Discuss any five applications of fintech in detail. OR b. Explain different types of blockchain and structure of one block in detail with suitable diagram.	15	CO3 CO3
Q.4	a. Explain the concept of Sandbox, eligibility criteria for sandbox and role of RBI in fintech industry. OR b. Discuss regulatory challenges of digital lending platforms like Lendingkart, and how they ensure compliance?	15	CO4 CO4



