SOMAIYA
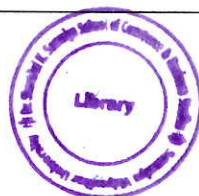## VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Minor	SEM: III
	OCT/NOV - 2025

Sr. No.	Subject	Available
1.	231U05M301 – Digital Banking (Minor in Banking)	
2.	231UV302 – Equity & Debt Market (Minor in Finance)	
3.	Consumer Behavior & Distribution Management	
4.	Mutual Funds	
5.	Cost Accounting I	
6.	Leadership, Ethics and CSR	
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		

October/November 2025
Examination: End Semester Examination (UG Programmes)

Programme code: 05 Programme: Banking & Finance	Class: SYBBF	Semester: III
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting & Finance	
Course Code: 231U05M301	Name of the Course: Digital Banking – Minor in 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. "Bank prefers customer to use NEFT, and customer prefers to use RTGS" – True or false - Justify your answer. b. "UPI is real time retail payment solution" – True or False- Justify your answer. c. "IMPS can be done online and offline mode" – True or False - Justify your answer.	15	CO3 CO4 CO2

Q.2	a. Define the term network and classify them based on the following criteria with suitable examples –
	   a. Distance between the devices (LAN/WAN/CAN/MAN/PAN)
	   b. Information Access (Internet/Intranet/Extranet)
	   c. Types of devices connected (Client/Server/Peer to Peer)
	OR
	b. "Despite the convenience of a Mobile Banking services, Internet banking has its own advantages" Explain the statement and list out advantages and disadvantages of mobile banking.
		15	CO1
			
			CO2

Q.3	a. Explain the concept of digitisation and digitalisation with suitable examples. Elaborate the need of digitalisation for banking domain. OR b. "Digital payment helps in establishing cashless economy" explain the statement in detail and discuss any 4 digital payment methods.	15	CO3 CO3
Q.4	a. Discuss the concept of digital marketing channel and explain 7 different digital marketing channels used for Banking. OR b. Explain the concept and need of Bigdata and discuss 4Vs of Big data. Discuss applications of Big data in real world.	15	CO4 CO4

	October/November 2025		
	Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 02 Programme: BAF		Class: SY (Minor)	Semester: III
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the Department: Accounting and Finance	
Course Code: 231UV302	Name of the Course: Minor in Finance (Equity and Debt Market)		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Assume suitable data if necessary 2)Question no 1 is compulsory			

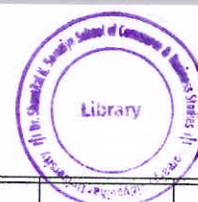| Question No.		Max. Marks	CO
Q 1	**Answer the following (Compulsory):**		
	a) Explain the meaning and significance of Private Placement in the corporate financing process.	5	2
	b) Highlight the roles of custodians and clearing corporations in ensuring safe and efficient trade settlements.	5	1
	c) Discuss in brief the recent trends in Indian Stock Market	5	2
Q 2	a) Explain the process of public issue in the primary market. Describe the sequential steps involved from filing of prospectus to allotment of shares.	15	2
	OR		
	b) Describe the concept of separation of ownership and management in companies. Discuss its advantages, challenges, and mechanisms that reduce the agency problem.	15	1
Q 3	a) Define the Debt Market and explain its significance in the financial system.	8	3
	b) Discuss the various instruments traded in the debt market with suitable examples.	7	
	OR		
	c) A manufacturing firm plans to issue ₹500 crore in bonds to finance expansion. As a financial advisor, suggest the suitable type of bond (fixed, floating, or zero-coupon) and justify your recommendation.	8	
	d) Discuss and differentiate between the various trading strategies used in the debt market.	7	
Q 4	a) Explain the meaning of CMO with the help of an example and highlight its advantages and Risk.	8	4
	b) Describe the issue process of corporate bonds from approval to listing.	7	
	OR		
	c) Evaluate the role of credit-rating agencies in the corporate bond market.	7	
	d) Discuss the book-building process and its advantages in corporate bond issuance.	8	

SOMAIYA
VIDYAVIHAR UNIVERSITY

Semester (July 2024 to November 2024)				
Examination: End Semester Examination November 2024 (UG Programmes)				
Programme code:07 Programme: BBA		Class: SY Minor in Marketing		Semester: III
Name of the Constituent College: Dr. Shantilal K Somaiya School of Commerce and Business Studies			Name of the Department: Business Studies	
Course Code:		Name of the Course: Consumer Behaviour & Distribution Management		
Duration : 2 Hrs.		Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary				

Question No.		Max. Marks	CO Attainment
	"Chal Swiggy karte hain." Founded in 2014 as an online food delivery service, Swiggy has become one of the most popular apps in India today. No business can succeed without pleasing its customers. What better way to satisfy consumers than by studying consumer behavior? It is common to see Swiggy sway us toward ordering food instead of eating at home with its eye-catching notifications about delicious food. But how does Swiggy know exactly what you're craving each and every time? This consumer behavior case study will try to demystify Swiggy's success in India, how it has managed to defeat the competition, and how it deploys consumer behavior analytics to its advantage. Swiggy was founded in 2014 by two BITS Pilani graduates, Sriharsha Majety and Nandan Reddy. It first tied up with some eateries in Bangalore and started delivering food to customers in under forty minutes in spite of the Bangalore traffic! At that time, there was no established business that was catering to this particular sector. Swiggy's competitors were struggling, and at the beginning, so was Swiggy. If you compare the notifications/ads that you and your friend get from the Swiggy app about four to five times a day, you will find some similarities. However, if you and your friend like completely different cuisines, you will notice the differences too. Swiggy uses a hyperlocal marketing strategy. One definition of hyperlocal marketing is "a strategy that targets potential customers who are close to your business location and looking for products and services		

like yours." This location is very specific. Swiggy tracks your location and suggests restaurants within a few kilometers radius. For example, if you live in North Delhi, you would rarely be suggested a restaurant in South Delhi. If so, you will be informed in advance that delivery fees would be higher than normal due to increased distance. Swiggy's promotional campaigns are both engaging and participatory. The posts are humorous, appealing, of outstanding quality,and light-hearted. Ingenious puns and one-liners were used in campaigns like #EatYourVeggies, #SuperSwiggy, and #EarnYourCheatMeal to promote healthy eating.Apart from these campaigns, Swiggy also gets its services promoted by influencers. Across the board, Swiggy is active on social media. They also publish humorous blogs that make fun of current events in order to promote the company's goals and services.

Apart from delivering food, Swiggy ventured into grocery delivery, in- city courier services, and even delivering items from small businesses.Swiggy had already established its network and customer base. All it needed to do was partner with supermarkets and our favorite kiranas. The second division Swiggy got into was the intra-city courier service, which Swiggy named Swiggy Genie. You can order food from a restaurant, get your groceries, and even send items to someone you're too busy to meet in the same city.

In a nutshell, Swiggy observed online consumer behavior and converted its application into a one-stop shop for almost all the daily needs of Indian consumers. It understood the need for trust and credibility for consumers in India while also understanding the need for comfort even when shopping online.

Slowly, step by step, Swiggy created a platform for consumers to order food, groceries, and meat, send and receive intra-city couriers, and order items from their favorite small businesses. It shaped its promotional strategies to suit the needs of the young Indian consumer. Its promotions are flashy and engaging, and its offers are irresistible.

Q.1. A	Develop the SWOT analysis from the above case study for Swiggy.	05	CO4
Q.1. B	Evaluate if the excessive expansion of other food delivery apps has resulted in market saturation and the demand for Swiggy has slowed down.	05	CO 1
Q.1. C	Plan the consumer buying behavior process the minute he/she opens the Swiggy app.	05	CO 2
Q.2.A	Differentiate between needs, wants, and demands with marketing examples.	15	CO 2
	OR		
Q.2.B	Describe the role of wholesalers and retailers in the distribution process.	15	CO 3
Q.3.A.	Critically evaluate the role of emotion in consumer decision-making.	15	CO 2

	OR			
Q.3.B.	Critically evaluate multi-channel vs. omnichannel distribution strategies for perishable products.	15	CO 3	
Q.4.A.	Analyze the impact of culture on international consumer behaviour.	15	CO 2	
	OR			
Q.4.B.	Analyze the impact of globalization on supply chain networks with Reliance opening up new distribution networks.	15	CO 4	

October 2025	
Examination: End Semester Examination (UGProgrammes)	

Programme code: 04 Programme: Minor in Financial Markets	Class: SY MINOR in FM	Semester: III
Name of the Constituent College: Dr. Shantilal K. Somaiya School of Commerce and Business Studies	Name of the Department : Accounting and finance	

Course Code:	Name of the Course: MUTUAL FUNDS ✓
Duration : 2 Hr.	Maximum Marks: 60

Instructions: 1) Q.1 is compulsory. 2) Use simple calculator.

Question No.		Max. Marks	CO
Q.1.	Attempt the following: (05 Marks each)	15	
	a. Describe working of mutual funds to your client.		1
	b. Evaluate actively managed funds with its disadvantages.		2
	c. A fund has total assets of ₹900 crore, liabilities of ₹40 crore, and 70 crore outstanding units. The fund announces a bonus issue of 1:1. Calculate the NAV before and after the bonus issue.		4
Q.2.	a. Elaborate benefits of investing in Mutual funds.	8	1
	b. Describe functions of AMC to your juniors in the office.	7	1
	OR		
	c. Explain hybrid funds and its features.	8	2
	d. Identify meaning of Debt fund. Simplify REIT, Gilt fund and Fund of Funds.	7	2
Q.3.	a. Inspect AMFI's Code of Ethics (ACE)	8	3
	b. Introduce the offer document to your client with SAI, SID and KIM.	7	3
	OR		
	c. Evaluate SEBI-Prescribed Investment Restrictions for Mutual Fund Schemes	15	3
Q.4.	Mutual Fund Company has the following assets under it, on close of business as on 31st March 2025:	15	4

Company	No of Shares	Market Price Per Share	
		As on 01/04/2018	As on 02/04/2018
Technology	1,00,000	40	45

JP Power	60,000	30	65
Vedanta	50,000	250	300
Adani Power	80,000	25	28

Total no. of units 3,00,000.

a. Calculate Net Assets Value (NAV) of the Fund.

b. Following information is given:

Assuming Mr. Kavi submits a cheque of Rs 60,00,000 to the mutual fund and the fund manager of this company purchases 18,000 shares of Jp power Ltd. and the balance amount is held in bank. In such a case, what would be the position of the fund.

Find new NAV of the fund as on 2nd April 2018.

OR

d. Explain AMFI and give key features. List AMFI codes of ethics for intermediaries.

| 15 | 4 |

SOMAIYA
VIDYAVIHAR UNIVERSITY

Programme code: 02 **Programme:**	**Class:** SY Minor	**Semester:** III
Name of the School: Dr. Shantilal K. Somaiya School of Commerce and Business Studies	**Name of the Department:** Accounting and Finance	
Course Code: 231UV317	**Name of the Course: Minor in Accounting** (Cost Accounting I)	
Duration: 2 Hr.	**Maximum Marks: 60**	

Instructions: 1) Assume suitable data if necessary 2) Use of simple calculator is allowed

Q No.			Max. Marks	CO
Q 1		**Attempt the following questions:**		
	A	Classify the following on the basis of traceability (into Direct and Indirect cost): - 1. Productive wages 2. Cost of fruits in a Juice Manufacturing Unit 3. Factory Supervision 4. Carriage outward 5. Salesman's commission	05	CO1
	B	A component A is used as follows: Normal usage — 50 units per week each Minimum usage — 25 units per week each Maximum usage — 75 units per week each Re-order quantity — 300 units Re-order period — 4 to 6 weeks Calculate: (a) Re-order level (b) Minimum level	05	CO2
	C	Calculate bonus payable under Halsey plan and Rowan plan where time allowed is 48 hours, time taken is 40 hours and time rate is ₹ 25 per hrs.	05	CO2
Q 2	A	From the following information, find out value of stock by preparing stores ledger as per FIFO Method:	15	CO2

Date (April 2024)	Transactions	Units	Rate per Unit (Rs.)
1	Opening Balance	1,000	50
3	Purchases	5,000	60
4	Sales	3,000	65
6	Sales	3,000	65
8	Purchases	3,000	50
9	Sales	2,000	60
10	Sales	500	55

The weekly physical stock taking on April 7, 2024, showed a shortage of 100 units.

		1. Administrative overhead under recovered in cost accounts Rs. 7,400 2. Factory overhead over-recovered in cost accounts Rs. 10,000 3. Depreciation over charged in financial accounts Rs. 20,000 4. Interest on Investment Rs. 10,000 5. Loss due to obsolescence charged in financial accounts Rs. 12,000 6. Abnormal labour wastage charged in financial accounts Rs. 1,00,000 7. Income tax provided in financial accounts Rs. 1,40,000 8. Bank interest credited in financial accounts Rs. 2,000 9. Stocks adjustment credited in financial accounts Rs. 14,000 10. Loss due to depreciation in stock values charged in financial accounts Rs. 24,000 Prepare Reconciliation Statement starting with financial profit as well as costing profit.		
		OR		
	B	The following information is available from Cost and Financial Accounts in respect of Progressive Co. Ltd. for the year ended 31st December 2024. You are required to prepare a statement reconciling the profit or loss from the same. The following items are shown in Financial Accounts but not in Cost Accounts. **Particulars** / ₹ Loss due to obsolescence of assets — 3,700 Provision for income-tax — 38,000 Reduction in value of stock — 6,000 Debenture interest — 4,000 Loss by fire — 1,050 Interest on investments — 6,000 Bank interest and transfer fees — 1,225 Rent received of staff quarters — 2,000 The additional information is as follows: (a) In Cost Accounts, works overheads are estimated at ₹ 26,000, while in Financial Accounts they are charged at ₹ 29,120. (b) In Cost Accounts, administration overheads are estimated at ₹ 20,000, while in financial accounts they are debited at ₹ 18,300. (c) In Cost Accounts, excess charge for depreciation is ₹ 1,300 compared to Financial Accounts. (d) Profit as shown by Financial Accounts does not agree with the profit shown by Cost Accounts. Profit as per Cost Accounts is ₹ 1,72,400.	15	CO4

Particulars	₹
Loss due to obsolescence of assets	3,700
Provision for income-tax	38,000
Reduction in value of stock	6,000
Debenture interest	4,000
Loss by fire	1,050
Interest on investments	6,000
Bank interest and transfer fees	1,225
Rent received of staff quarters	2,000

October/November 2025			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: **Programme: Minor in Management**		**Class: SY**	**Semester: III**
Name of the School: Dr Shantilal K Somaiya School of Commerce and Business Studies		**Name of the Department**: Business Studies	
Course Code:	**Name of the Course: Minor in Management: Leadership, Ethics and CSR**		
Duration : 2 Hr.	**Maximum Marks : 60**		
Instructions: 1) Read all questions carefully. 2) Clearly write the question number and sub-division (a, b, c) in the answer booklet.			

Question No		Max. Marks	CO
Q1	During the COVID-19 pandemic, Bharat Technologies Pvt. Ltd., a mid-sized IT firm in Mumbai, faced severe operational and morale challenges. The company's CEO, Riya Sen, had recently taken over just six months before the crisis. Under her leadership, the company quickly shifted to remote work, introduced flexible hours, and launched an internal mental wellness initiative. Riya encouraged open communication, regularly held virtual meetings to maintain team cohesion, and empowered department heads to make quick decisions. Despite facing declining revenues, she refused to lay off employees and instead initiated skill development workshops to enhance team capabilities. However, as the pandemic prolonged, cultural differences in global teams began creating friction, particularly between the Indian headquarters and the European branch, regarding communication style and work expectations. Some critics argued that Riya's empathetic and participative leadership style might not be assertive enough for turbulent times, while others saw her as an example of inclusive and ethical leadership. (a) Evaluate Riya Sen's leadership approach using different dimensions of leadership. How did her leadership impact organizational performance during the crisis? (8 Marks) (b) Discuss how factors such as gender and organizational culture influenced Riya's leadership approach. In your answer, suggest how she could strengthen her leadership effectiveness in a global and uncertain business environment. (7 Marks)	15	CO1
Q 2	(a) Critically examine the relationship between management and leadership. How do the roles, functions, and orientations of a manager differ from those of a leader? Support your answer with real-world examples that demonstrate how effective leadership contributes to improved organizational performance. (15 Marks)	15	CO2

	Or (b) Compare and contrast Transactional and Transformational Leadership styles. Discuss their relevance in the contemporary business environment. Highlight how transformational leadership contributes to employee motivation, innovation, and organizational change. (15 Marks)		
Q 3	(a) Define Business Ethics and Corporate Social Responsibility (CSR). Explain the importance of ethics in modern business decision-making. (8 Marks) (b) Discuss the evolution of CSR in India. Explain the legal provisions related to CSR in India under the Companies Act 2013. (7 Marks) OR (c) Explain the Homer Model of Ethics Analysis. How can managers use it to make ethical decisions in complex business situations? (8 Marks) (d) What are the causes of unethical behaviour in organizations? Explain how such behaviour can affect the long-term sustainability of a business. (7 Marks)	15	CO3
Q 4	(a) Critically examine the role of international trade and business organizations in promoting business ethics and corporate social responsibility (CSR). How have global organizations influenced ethical business practices across nations? (15 Marks) Or (b) Discuss the significance of legal compliance in international business with special reference to the Sarbanes–Oxley Act (SOX). How does such regulation help in ensuring transparency, accountability, and ethical corporate governance in multinational firms? (15 Marks)	15	CO4