



SOMAIYA

VIDYAVIHAR UNIVERSITY

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

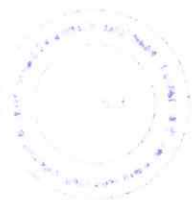
QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: I
	NOV-2025

Sr. No.	Subject	Available
1.	146U05C101 – Banking & Financial Services	
2.	146U05C102 – Managerial Economics	
3.	146U05I101 – Financial Accounting	
4.	146U05K101 – Quantitative Methods I	
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		

LIBRARY








SOMAIYA
VIDYAVIHAR UNIVERSITY



November 2025		
Examination: End Semester Examination (UG Programmes)		
Programme code: 05	Class: FYBBF	Semester: I
Programme: Banking & Finance		
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies		Name of the Department: Accounting & Finance
Course Code: 146U05C101	Name of the Course: Banking and Financial services	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary		

Question No.		Max. Marks	CO
1.	Q.1 Write short notes on the following: a) IRDA act b) Lease Financing c) Time Deposit	5 5 5	CO3 CO2 CO1
2.	a) Explain the different types of NRI accounts in detail OR b) Analyze the mechanism of Factoring in financial services.	15 15	CO1 CO2
3.	a) Describe the stages involved in Venture Capital financing . b) Compare and contrast Fire Insurance and Marine Insurance. OR c) Evaluate any five types of Life Insurance policies . d) Mr. Karan is a merchant who sends different types of spices to various Gulf countries. The value and quantity of each shipment keeps changing, and he does not know in advance which shipment will go first, or in what amount so, he purchased a marine insurance policy in which he declared only an approximate total value of goods for the month. For every shipment, he gives details to the insurer later, and the insurer adjusts the balance amount accordingly. During one shipment, due to rough handling at the port, some spice bags were torn and spoilt.	8 7 7 8	CO3 CO4 CO1 CO4

	<p>The insurer assessed the loss and paid the actual amount of damage.</p> <p>Questions</p> <p>i) Identify the principle of insurance applied while settling the claim. ii) Assess the type of Marine Insurance Policy taken by Karan.</p>		
<p>4.</p>	<p>a) Assess how insurance contributes to financial stability of individuals and businesses by explaining the benefits of Insurance.</p> <p>b) Ms. Naina insured her garment shop for ₹40 lakh against fire. Due to an electrical short circuit, the shop suffered a loss of ₹12 lakh. The insurer settled the full claim of ₹12 lakh.</p> <p>After investigation, the electricity maintenance company accepted their negligence and paid ₹7 lakh as compensation. Naina kept this amount. The insurance company asked her to hand over the compensation.</p> <p>Questions:</p> <p>i) Identify the principles involved. ii) Should Naina return the ₹7 lakh to the insurer? Justify.</p> <p>OR</p> <p>c) Examine the Principles of Insurance in detail.</p>	<p>7</p> <p>8</p> <p>15</p>	<p>CO1</p> <p>CO2</p> <p>CO3</p>



SOMAIYA
VIDYAVIHAR UNIVERSITY



October/November 2025		
Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 05	Class: FYBBF	Semester: I
Programme: Banking & Finance		
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting & Finance	
Course Code: 146U05C102	Name of the Course: Managerial Economics	
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	Conceptual Questions (5 Marks Each)	15																						
	a. Learning Curve b. Income elasticity of demand c. Consumer Survey Method		CO 3 CO 2 CO 2																					
Q.2	a. Explain shift in the market equilibrium with shift in demand curve. b. How do you use Marginal Analysis in Decision Making? Elaborate your answer with an example. Or c. Find Income elasticity of demand if a consumer income rises from ₹ 500 to ₹ 1000. The quantity purchased by him increases from 250 units to 500 units. d. Complete the following table with TC, ATC, AFC, AVC and MC.	07 08 07 08	CO 1 CO 1 CO2 CO2																					
	<table border="1"> <thead> <tr> <th>Output</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>TFC</td> <td>50</td> <td>50</td> <td>50</td> <td>50</td> <td>50</td> <td>50</td> </tr> <tr> <td>TVC</td> <td>0</td> <td>70</td> <td>90</td> <td>130</td> <td>150</td> <td>170</td> </tr> </tbody> </table>	Output	0	1	2	3	4	5	TFC	50	50	50	50	50	50	TVC	0	70	90	130	150	170		
Output	0	1	2	3	4	5																		
TFC	50	50	50	50	50	50																		
TVC	0	70	90	130	150	170																		
Q.3	a. What is Producers Equilibrium? Explain least cost factor combination. b. Explain the internal economies of scale in brief. Or c. Elaborate on the Law of return to scale.	07 08 15	CO3 CO3 CO3																					
Q.4	a. What is Monopolistic Competition? Explain its features. b. Discuss the Price Discrimination in brief. Or c. Elaborate on short run equilibrium of firms under perfect competition in detail.	07 08 15	CO4 CO4 CO4																					





November 2025		
End Semester Examination (UG Programmes)		
Programme code: 05	Class: FYBBF	Semester: I
Programme: Banking & Finance		
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies		Name of the Department: Accounting & Finance
Course Code: 146U05I101	Name of the Course: Financial Accounting	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1) Figures to the right indicates the full Marks .		
2) use of simple calculator is allowed.		

Q. No.		Max. Marks	CO
Q. 1	<p>Explain the following concepts: (5 mark each)</p> <p>(A) Explain whether the following are Capital or revenue expenses or receipts (with profit and losses) with reasons:</p> <ul style="list-style-type: none"> (i) Freight paid on raw material purchased Rs. 10,000 (ii) Discount allowed o debtor Rs. 3,000 (iii) Sale of Investments Rs. 1,00,000 (iv) Goodwill purchased for Rs. 3,00,000 (v) Scrap sales Rs. 5,000 <p>(B) AB Ltd issued 1000 12% debentures of Rs. 1,000 each on 1st January 2024. Make journal entries for the year ended 31st December 2024 assuming that interest was payable yearly on 31st December and tax deducted at source is @10%.</p> <p>(C) Elaborate the accounting assumptions need to followed under AS -1 "Disclosure of accounting policies".</p>	15	CO1,2,3
Q.3	<p>(A) The following is a summary of the receipts and issue of material in a factory during January</p> <p>January, 2024</p> <ul style="list-style-type: none"> 1 Opening Balance 1000 units @ Rs. 50 per unit 3 Issue 140 units 4 Issue 200 units 8 Issue 160 units 13 Received from supplier 400 units @ Rs. 49 per unit 14 Return to store 30 units @ Rs. 49 per unit 16 Issue 360 units <p>Work out on the basis of FIFO and Weighted Average Method. On the on 15 January there was a shortage of 10 units.</p> <p style="text-align: center;">OR</p> <p>(B) Make journal entries if 5000, 7% debentures of Rs 100 each have been issued as :</p> <ul style="list-style-type: none"> (i) Issued at Rs. 100, redeemable at Rs 100 (ii) Issue at Rs.90; redeemable at Rs. 100 (iii) Issued at Rs. 110; redeemable at Rs.100 	15	CO1
		15	CO3

(iv) issued at Rs.100; redeemable at Rs.110

(v) Issued at Rs.90; redeemable at Rs.110

Q. 3

(A) From the following Trial Balance of Mr. Neelkanth, prepare **Manufacturing Account, Trading Account, Profit and Loss Account** for the year ended **31st March, 2025**, and **Balance Sheet** as on that date.

15

C02

Trial Balance of Mr. Neelkanth as on 31st March, 2025

Particulars	Dr. (₹)	Cr. (₹)
Carriage Inward	20,000	
Purchase of Raw Material	3,90,000	
Sales		7,40,000
Furniture	64,000	
Bills Payable		20,000
Opening Stock – Raw Material	44,000	
Opening Stock – Work in Progress	50,000	
Opening Stock – Finished Goods	60,000	
Capital		2,58,000
Direct Wages	1,20,000	
Factory Power and Fuel	36,000	
Machinery	2,00,000	
Office Salaries	40,000	
Cash at Bank	20,000	
Selling and Distribution Expenses	58,000	
Creditors		1,80,000
Provision for Bad Debts		4,000
Sundry Debtors	1,00,000	
Total	12,02,000	12,02,000

Additional Information:

- Closing stock as on 31st March, 2025:
 - Raw Material ₹30,000
 - Work-in-Progress ₹20,000
 - Finished Goods ₹50,000
- Depreciate Machinery and Furniture at 10% p.a.
- Create a provision for doubtful debts @ 5% on Debtors.
- Outstanding wages ₹10,000 and Power & Fuel ₹5,000.

OR

(B) From the following Trial Balance as on 31st March 2023 of Mr. Gaurihar, Prepare **Manufacturing Account, Trading Account and Profit and Loss Account** for the year ended 31st March, 2023 and **Balance Sheet** as on that date :

15

CO2

Particulars	Dr. (₹)	Cr. (₹)
Machinery	1,00,000	
Sales		3,28,000
Opening Stock - Raw Material	16,000	



Opening Stock - Work in Progress	3,000	
Opening Stock - Finished Goods	11,000	
Production Royalty	10,000	
Factory Rent	12,000	
Factory Power and Fuel	13,000	
Office Salaries	25,000	
Office Expenses	29,000	
Direct Wages	58,000	
Purchase of raw materials	1,23,000	
Cash at Bank	4,000	
Advertisement	18,000	
Interest	8,000	
Discount Allowed	6,000	
Creditors		30,000
Bad Debts	4,000	
Provisions for Bad Debts		2,000
Sundry Debtors	55,000	
Bills Payable		10,000
Capital		1,40,000
Drawings	15,000	
Total	5,10,000	5,10,000

Following future information is provided to you :

1. Closing stock as on 31st March, 2023 was Raw material ₹18,000, Work-in-progress ₹7,000, Finished goods ₹13,000.
2. Depreciate Machinery @5% p.a.
3. During the year finished goods were withdrawn by proprietor costing ₹8,000 for personal use.
4. Provide reserve for doubtful debts @ 10% on debtors.
5. Outstanding advertisement expense is ₹2,000.

Q.4	<p>(A) On 1st April, 2023, Mr. Ronak had 50,000 equity shares (of ₹10 each) in Galaxy Media Ltd. at a total cost of ₹8,00,000.</p> <ul style="list-style-type: none"> • On 1st July, 2023, he acquired 20,000 more shares in the same company for ₹4,00,000. • On 31st July, 2023, he further acquired 30,000 more shares at ₹22 per share. • On 10th August, 2023, Galaxy Media Ltd. announced bonus shares to the then equity shareholders in the ratio of 1 bonus share for every 4 shares held as on 5th August, 2023. Ronak received the bonus shares on 22nd August, 2023. <p>The directors of Galaxy Media Ltd. issued right shares to the equity shareholders on the following terms:</p> <p>(a) Right shares to be issued to existing shareholders as on 31st August, 2023.</p> <p>(b) Right offered at the rate of ₹15 per share in the ratio of 1 share for every 5 shares held. Full amount payable on or before 15th October, 2023.</p> <p>(c) Shareholders could renounce their entitlement either wholly or partly to outsiders.</p> <p>(d) Ronak exercised his right to subscribe for 15,000 shares and sold the remaining entitlement to Mr. Raj at ₹4 per share.</p>	15	CO4
-----	---	----	-----

- On 20th October, 2023, Galaxy Media Ltd. declared a dividend @ ₹4 per share for the year ending 31st March, 2023.
- On 10th January, 2024, Ronak sold 35,000 shares at ₹40 per share. You are required to prepare the Investment Account in the books of Mr. Ronak for the year ended 31st March, 2024, assuming that investments are valued on the Weighted Average Cost Method.

OR

(B) Mr. Ravi entered into the following transactions of purchase and sales of 12% debentures of Rs.100 each of Kavya Ltd. interest is payable on 30th June and 31st December every year. Transactions are as under:

15

CO4

Date	No. of Debentures	Terms
1/4/2023	400	Opening Balance at a cost of Rs. 38,000
1/6/2023	150	Sold at Rs.105 each cum-interest
1/9/2023	350	Purchased at Rs.98 each ex-interest
1/12/2023	200	Purchased at Rs.108 each cum-interest
1/2/2024	450	Sold at Rs.97 each ex- interest

Prepare investment Account of 12% Debentures in the books of Mr. Ravi for the year ended 31st March,2024. The market value on 31st March,2024 was Rs. 33750 of the said investment. (Apply AS13)



SOMAIYA
VIDYAVIHAR UNIVERSITY



November 2025

Examination: End Semester Examination (UG Programmes)

Programme code: 05		Class: FYBBF	Semester: I
Programme: Banking & Finance			
Name of the School: Dr. Shantilal K Somaiya School of Commerce & Business Studies		Name of the Department: Accounting & Finance	
Course Code: 146U05K101	Name of the Course: Quantitative Methods- I		
Duration : 1 Hr.	Maximum Marks : 30		
Instructions: 1) Use of calculator is allowed 2) Figures to the right indicate full marks 3) Graph paper will be provided on request			

Question No.		Max Marks	CO																																																																								
Q 1	Attempt ANY THREE from following																																																																										
1	<p>a) Find mode for following data representing daily wages of 110 employees of a factory</p> <table border="1"> <thead> <tr> <th>Daily wages in Rs.</th> <th>10-30</th> <th>30-50</th> <th>50-70</th> <th>70-90</th> <th>90-110</th> <th>110-130</th> <th>130-150</th> </tr> </thead> <tbody> <tr> <td>No. of employees</td> <td>11</td> <td>18</td> <td>25</td> <td>30</td> <td>14</td> <td>8</td> <td>4</td> </tr> </tbody> </table> <p>b) Prepare Bivariate frequency distribution for following, taking class intervals for x as 35-45,45-55 and so on and for y as 115-130,130-145 and so on where x denotes age in years and y denotes the blood pressure for a group of 24 people.</p> <table border="1"> <thead> <tr> <th>x</th> <th>y</th> <th>x</th> <th>y</th> <th>x</th> <th>y</th> <th>x</th> <th>y</th> </tr> </thead> <tbody> <tr> <td>56</td> <td>147</td> <td>55</td> <td>150</td> <td>68</td> <td>152</td> <td>56</td> <td>146</td> </tr> <tr> <td>42</td> <td>125</td> <td>49</td> <td>145</td> <td>60</td> <td>155</td> <td>42</td> <td>128</td> </tr> <tr> <td>72</td> <td>160</td> <td>38</td> <td>115</td> <td>55</td> <td>129</td> <td>36</td> <td>116</td> </tr> <tr> <td>36</td> <td>121</td> <td>40</td> <td>150</td> <td>58</td> <td>132</td> <td>62</td> <td>150</td> </tr> <tr> <td>63</td> <td>149</td> <td>44</td> <td>161</td> <td>47</td> <td>140</td> <td>68</td> <td>153</td> </tr> <tr> <td>47</td> <td>128</td> <td>45</td> <td>160</td> <td>56</td> <td>162</td> <td>60</td> <td>154</td> </tr> </tbody> </table>	Daily wages in Rs.	10-30	30-50	50-70	70-90	90-110	110-130	130-150	No. of employees	11	18	25	30	14	8	4	x	y	x	y	x	y	x	y	56	147	55	150	68	152	56	146	42	125	49	145	60	155	42	128	72	160	38	115	55	129	36	116	36	121	40	150	58	132	62	150	63	149	44	161	47	140	68	153	47	128	45	160	56	162	60	154	05 05	CO1
Daily wages in Rs.	10-30	30-50	50-70	70-90	90-110	110-130	130-150																																																																				
No. of employees	11	18	25	30	14	8	4																																																																				
x	y	x	y	x	y	x	y																																																																				
56	147	55	150	68	152	56	146																																																																				
42	125	49	145	60	155	42	128																																																																				
72	160	38	115	55	129	36	116																																																																				
36	121	40	150	58	132	62	150																																																																				
63	149	44	161	47	140	68	153																																																																				
47	128	45	160	56	162	60	154																																																																				
2	<p>a) Find Mean and standard deviation for following data</p> <table border="1"> <thead> <tr> <th>Marks</th> <th>10-20</th> <th>20-25</th> <th>25-30</th> <th>30-35</th> <th>35-40</th> <th>40-50</th> </tr> </thead> <tbody> <tr> <td>No. of students</td> <td>16</td> <td>28</td> <td>42</td> <td>30</td> <td>18</td> <td>14</td> </tr> </tbody> </table>	Marks	10-20	20-25	25-30	30-35	35-40	40-50	No. of students	16	28	42	30	18	14	05	CO2																																																										
Marks	10-20	20-25	25-30	30-35	35-40	40-50																																																																					
No. of students	16	28	42	30	18	14																																																																					

	<p>b) Calculate Karl Pearson's coefficient of correlation for the following data and interpret your answer.</p> <table border="1"> <tr> <td>X</td> <td>17</td> <td>8</td> <td>12</td> <td>13</td> <td>10</td> <td>12</td> </tr> <tr> <td>Y</td> <td>13</td> <td>7</td> <td>10</td> <td>11</td> <td>8</td> <td>9</td> </tr> </table>										X	17	8	12	13	10	12	Y	13	7	10	11	8	9	05																																											
X	17	8	12	13	10	12																																																														
Y	13	7	10	11	8	9																																																														
3	<p>a) Calculate 05 yearly moving averages for following data and plot it graphically.</p> <table border="1"> <tr> <td>Year</td> <td>1996</td> <td>1997</td> <td>1998</td> <td>1999</td> <td>2000</td> <td>2001</td> <td>2002</td> <td>2003</td> <td>2004</td> <td>2005</td> </tr> <tr> <td>Sales</td> <td>51</td> <td>53</td> <td>50</td> <td>57</td> <td>60</td> <td>55</td> <td>59</td> <td>62</td> <td>68</td> <td>70</td> </tr> </table> <p>b) Find Lapeyres, Paasches and Fishers Index Numbers for following data,</p> <table border="1"> <thead> <tr> <th rowspan="2">Commodity</th> <th colspan="2">Base Year</th> <th colspan="2">Current Year</th> </tr> <tr> <th>Price</th> <th>Quantity</th> <th>Price</th> <th>Quantity</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>4</td> <td>15</td> <td>5</td> <td>20</td> </tr> <tr> <td>B</td> <td>8</td> <td>20</td> <td>12</td> <td>30</td> </tr> <tr> <td>C</td> <td>6</td> <td>25</td> <td>8</td> <td>20</td> </tr> <tr> <td>D</td> <td>6</td> <td>3</td> <td>8</td> <td>4</td> </tr> <tr> <td>E</td> <td>14</td> <td>2</td> <td>20</td> <td>3</td> </tr> </tbody> </table>										Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Sales	51	53	50	57	60	55	59	62	68	70	Commodity	Base Year		Current Year		Price	Quantity	Price	Quantity	A	4	15	5	20	B	8	20	12	30	C	6	25	8	20	D	6	3	8	4	E	14	2	20	3	05	CO3
Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005																																																										
Sales	51	53	50	57	60	55	59	62	68	70																																																										
Commodity	Base Year		Current Year																																																																	
	Price	Quantity	Price	Quantity																																																																
A	4	15	5	20																																																																
B	8	20	12	30																																																																
C	6	25	8	20																																																																
D	6	3	8	4																																																																
E	14	2	20	3																																																																
4	<p>Find y when x=78 also find x when y=94 for following data,</p> <table border="1"> <tr> <td>X</td> <td>75</td> <td>80</td> <td>93</td> <td>65</td> <td>87</td> <td>71</td> <td>98</td> <td>68</td> <td>89</td> <td>77</td> </tr> <tr> <td>Y</td> <td>82</td> <td>78</td> <td>86</td> <td>72</td> <td>91</td> <td>80</td> <td>95</td> <td>72</td> <td>89</td> <td>74</td> </tr> </table>										X	75	80	93	65	87	71	98	68	89	77	Y	82	78	86	72	91	80	95	72	89	74	10	CO2																																		
X	75	80	93	65	87	71	98	68	89	77																																																										
Y	82	78	86	72	91	80	95	72	89	74																																																										