



SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Master of Commerce (Business Management)	SEM: IV
	APR-2026

Sr. No.	Subject	Available
1.	131P23E401 – Financial Planning	
2.	231P23C40 – Rural Marketing	
3.	131P23C603 – Regulation of Banking	
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Semester (November 2025 to March 2026)		
Examination: End Semester Examination March/April 2026 (PG Programmes)		
Programme code: 05	Class: M	Semester: IV
Programme: M.COM(Business management)	COM (BM)	
Name of the Constituent College: Dr Shantilal K Somaiya School of commerce & business studies		Name of the Department: Commerce
Course Code: 131P23E401	Name of the Course: Financial Planning	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Explain with relevant examples or case studies		

Question No.		Max. Marks	CO
Q1 A.	You are required to take part in a survey about the types of consumer loans available in finance sector. Study the types and make a report on the same.	15	CO1
OR			
Q1.B	“Insurance is an Integral part of Life”. This is the topic given to you for your talk on insurance in a corporate firm where employees are eager to hear from you about the types of Insurance in life and Non-life pattern.	15	CO 2
Q 2 A.	<p>Rohan Mehta (age 35) is a marketing manager earning ₹12,00,000 annually. His wife, Nisha (age 33), is a school teacher earning ₹4,00,000 annually. They have a 5-year-old daughter. The couple currently saves around ₹40,000 per month. Their financial goals include:</p> <ul style="list-style-type: none"> • Child’s higher education in 13 years, estimated cost today ₹25,00,000 • Buying a house in 8 years, estimated cost ₹80,00,000 • Retirement at age 60, expecting a retirement corpus of ₹3 crore <p>Their current investments include:</p> <ul style="list-style-type: none"> • ₹5,00,000 in bank fixed deposits • ₹3,00,000 in mutual funds (equity) • ₹2,00,000 in gold <p>They have moderate risk tolerance.</p> <p>Question: As a financial planner, analyze the case and answer the following:</p> <ol style="list-style-type: none"> a) Identify and categorize the couple’s short-term, medium-term, and long-term financial goals. b) Suggest a goal-based investment strategy for achieving their financial objectives. 	15	CO 1,2,3,4, 5

Q 2 B	<p>c) Recommend suitable investment avenues and asset allocation for the couple considering their risk profile.</p> <p style="text-align: center;">OR</p> <p>Differentiate between Checking accounts vs savings account. And “ Having a credit card is a great way to manage your finances during a cash crisis” elaborate and bring out the advantages of having a good credit card.</p>	15	CO1
Q 3 A.	<p>A 30-year-old professional earns ₹8,00,000 annually and can save ₹20,000 per month. His goals include buying a house in 10 years and retirement at age 60.</p> <p>i. Identify the types of financial goals involved.</p> <p>ii. Suggest suitable investment avenues to achieve these goals.</p>	15	CO 1,2,3,4, 5,
Q 4 A.	<p>Riya Shah, aged 25, has recently started working in an IT company in Mumbai. Her financial details are as follows:</p> <ul style="list-style-type: none"> • Annual Salary: ₹6,00,000 • Monthly expenses: ₹25,000 • Expected retirement age: 60 years • Life expectancy: 85 years • Expected inflation: 6% p.a. • Expected return on equity: 11% p.a. • Expected return on debt instruments: 7% p.a. <p>She has no existing investments but is willing to save 20% of her annual income for retirement. Focus: Power of compounding, long investment horizon, asset allocation</p> <p>Questions :</p> <ol style="list-style-type: none"> 1. Estimate Riya’s current annual savings available for retirement planning. 2. Estimate the retirement corpus required assuming she wants to maintain her current lifestyle post-retirement. 3. Suggest an appropriate asset allocation strategy for her age and justify it. 4. Recommend suitable retirement investment options available in India. 	15	CO1,2, 3,4,5

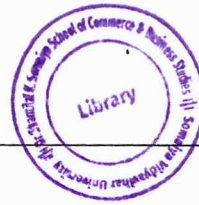
March April 2026		
Examination: Semester Examination (PG Program)		
Programme code: 23	Class: SY	Semester: IV
Programme: M.com. (Business Management)		
Name of the Constituent College: Dr. Shantilal K. Somaiya School of Commerce & Business studies		Name of the Department: Commerce
Course Code: 231P23C40	Name of the Course: Rural Marketing	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3) Q.3, Q.4 are compulsory.		

Question No.		Max. Marks	CO
Q.1 a)	<p>While the Maha Kumbh is primarily a spiritual event, it has historically served as a critical platform for brands to launch new products or "re-exist" through significant strategic shifts. Mention Any 3 brands that leveraged the Maha Kumbh Mela 2025 as a platform for outreach and engagement for devotees including its 4P's</p> <p>Or</p> <p>PureStream, a national brand known for premium water purifiers, wants to enter the rural markets of Uttar Pradesh and Bihar. Research indicates that while there is a high need for clean drinking water, villagers are hesitant because of high costs, lack of electricity, and a preference for traditional methods like boiling or using cloth filters. Most potential customers are small-scale farmers whose income depends on the harvest season, and village elders act as the primary "opinion leaders" for new household purchases.</p>	15	CO2
b)	Develop a comprehensive STP strategy for PureStream to successfully penetrate this rural market.	15	CO2
Q.2	"Reaching the last mile in rural India is not just a logistical challenge; it is a strategic imperative that requires breaking conventional distribution molds."		
a)	Identify and explain the major obstacles in developing efficient distribution networks in rural India.	5	CO4
b)	Discuss the "Hub-and-Spoke" model and evaluate the effectiveness of non-conventional channels (e.g., Project Shakti, e-Choupal, Haats) in enhancing product availability in rural markets.	5	
c)	As a marketing manager for a FMCG company launching a new brand of affordable, nutritious health drinks, design a comprehensive distribution strategy to penetrate villages with a population of less than 2,000.	5	
	Or		
Q.2 d)	Critically examine the challenges associated with distribution networks in rural markets. In light of these challenges, design and describe an 'Ideal Distribution Model' that ensures last-mile connectivity for a Fast-Moving Consumer Goods (FMCG) company.	15	CO4

<p>Q.3</p> <p>a)</p> <p>b)</p>	<p>Scenario: A global smartphone brand, 'Z-Phone', is launching a budget 5G handset in rural India. They notice that rural youth are influenced by technological factors (YouTube/Social Media), but the actual purchase decision is often controlled by the family elders, influenced by social and cultural factors.</p> <p>Explain the "Meaning of Rural Consumer Behaviour" in the context of a high-technology product like a smartphone. Contrast the influence of Social factors (Reference groups/Family) versus Lifestyle factors (Aspirational vs. Functional) in the rural buying process.</p> <p>Discuss how Cultural Factors (festivals, local languages, and traditions) can be used by Z-Phone to create a "Personality" for their brand that resonates with rural consumers.</p>	<p>8</p> <p>7</p>	<p>CO1</p>
<p>Q.4</p> <p>a)</p> <p>b)</p>	<p>Scenario: 'Sangam' is a premium FMCG brand launching packaged spices in rural "Haats." They are losing 40% of their potential sales to Fake Brands—local look-alikes that use similar colors and fonts but sell sub-standard products at half the price.</p> <p>Develop a Product Strategy for Sangam that focuses on Packaging and Labelling as a tool to fight counterfeit/fake brands and Recommend a Pricing Strategy that addresses the high price sensitivity of rural consumers without devaluing the premium image of the brand.</p> <p>Justify the importance of Branding in a market where consumers may not be able to read the brand name but recognize symbols or "Icons."</p>	<p>8</p> <p>7</p>	<p>CO3</p>



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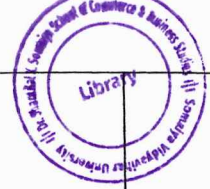
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Sem -IV

Semester: April 2026
Examination: ESE Examination

Programme code: 23 Programme: M.Com (Business Management)	Class: SY	Semester: IV(SVU 2024)
Name of the Constituent College: S K Somaiya College	Name of the department: Commerce	
Course Code : 131P23C603	Name of the Course: Regulation of Banking	
Instructions: 1) Figures to the right indicate maximum marks.		

Q.No		Particulars	Max Marks	CO
1	a	Discuss the provisioning requirements for NPAs and analyse their impact on the financial position of banks.	15	1
		or		
	b	Discuss the legal requirements and procedure for initiating action under Section 138 of the Negotiable Instruments Act.	15	1
2	a	Write a note on the need, purpose and key features of the SARFAESI Act.	15	2
		Or		
	b	Analyse the effectiveness of CRR and SLR in regulating liquidity and ensuring financial stability in the banking system.	15	2
3		<p>Case Narrative:</p> <p>Pragati Bank Ltd, a prominent private sector bank, experienced rapid growth between 2015 and 2019, particularly in corporate lending to sectors such as infrastructure, real estate, and non-banking financial companies.</p> <p>Over time, serious concerns emerged regarding the bank's lending practices and governance standards. Investigations revealed that the bank had significant exposure to a few large corporate groups, increasing its concentration risk. Additionally, there were instances</p>	15	CO3

	<p>where loans were extended to stressed borrowers to enable repayment of existing dues, thereby masking the true financial position of the bank.</p> <p>Further scrutiny by the Reserve Bank of India highlighted divergence in the reporting of Non-Performing Assets (NPAs), indicating that the bank had understated its stressed assets.</p> <p>A detailed review uncovered major failures in internal controls and internal financial controls (IFC):</p> <ol style="list-style-type: none"> a) Senior management frequently overrode established credit approval processes, sanctioning loans without adequate due diligence b) The internal audit function lacked independence, and its findings were not effectively acted upon c) The bank's early warning systems failed to detect signs of financial stress among borrowers d) Monitoring of large exposures and group-level risks was inadequate e) The Board and its committees did not exercise effective oversight over management decisions <p>As the financial condition of the bank deteriorated, depositor confidence weakened, leading to liquidity stress. In response, the RBI intervened by imposing restrictions on withdrawals, superseding the Board, and implementing a reconstruction plan involving capital infusion by other banks.</p> <p>This episode highlighted critical issues relating to corporate governance, regulatory supervision, and the effectiveness of internal control systems in banks.</p> <p>Questions</p> <ol style="list-style-type: none"> 1. Identify and explain any two major failures in internal financial controls (IFC) in Pragati Bank Ltd. What impact did these failures have on the bank's stability? 5M 2. Discuss the role of the Internal Audit function and the Board of Directors in ensuring sound governance. How did these mechanisms fail in the present case? 5M 3. What corrective measures would you recommend to strengthen internal controls and risk management systems in a bank like Pragati Bank Ltd.? 5M 		
4	<p>Shakti Housing Finance Ltd., a leading housing finance company, witnessed rapid growth through aggressive lending to the real estate sector. The company mobilised large funds through borrowings from banks, mutual funds, and public deposits.</p> <p>Over time, concerns emerged regarding the company's risk management practices and governance standards.</p>		



A detailed review revealed that the company had excessive concentration of its loan portfolio, with a substantial portion of its exposure directed towards:

- a) A limited number of large real estate developers
- b) Certain interconnected entities and group-linked borrowers

This high concentration increased the company's vulnerability to sectoral downturns, particularly when the real estate market began to slow.

Further investigation highlighted serious governance failures:

- a) Lending decisions were heavily influenced by senior management, with inadequate oversight by the Board
- b) Credit appraisal processes were weak and, in some cases, bypassed
- c) There was lack of transparency in disclosures relating to borrower exposure and asset quality
- d) Risk management systems failed to identify and mitigate concentration and counterparty risks
- e) Additionally, it was observed that some exposures were routed through multiple entities, obscuring the true extent of risk and creating connected lending concerns.

As defaults increased and asset quality deteriorated, the company faced severe liquidity stress and was unable to meet its financial obligations. This ultimately led to regulatory intervention and insolvency proceedings.

The case underscores the critical importance of diversification of risk, effective governance, and robust risk management frameworks in financial institutions.

Questions

1. Explain the concept of concentration risk. How did it contribute to the financial distress of Shakti Housing Finance Ltd.? 5M
2. Discuss the role of risk management systems in monitoring sectoral and borrower concentration. What gaps are evident in this case? 5M
3. Suggest measures that a financial institution should adopt to manage concentration risk and strengthen governance practices. 5M