



SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: II
	APR-2026

Sr. No.	Subject	Available
1.	231U05C201 – Financial Market & Institutions	
2.	146U05C202 – Macro Economics	
3.	146U05I201 – Behavioral Dynamics in Business Management	
4.	146U05K201 – Quantitative Methods II	
5.	216U061301 – Indian Knowledge Systems	
6.		
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BBF
15 APR 2026
Sem-II

April 2026 End Semester Examination (UG Programmes)		
Programme code:05 Programme: Banking & Finance	Class: FYBBF	Semester: II
Name of the Constituent College: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting & Finance	
Course Code: 231U05C201	Name of the Course: Financial Market & Institutions	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) Figures to the right indicates the full marks.		

Q. No.		Max. Marks	CO
Q.1	Attempt the following:(5 mark each) (A) Elaborate the various types of NPS account. (B) Define the term ASBA along with its benefits. (C) Enumerate various participants of Indian debt market.	15	CO1 ,2,3
Q.2	(A) Kanya Ltd. wanted to understand various types of issue of securities in primary market. Help them. (B) "IRDAI plays very important role in Indian insurance sector". Justify. OR (C) Outline the protective, Regulatory and developmental functions of SEBI.	07 08 15	CO2 CO1 CO1
Q. 3	(A) Mr. Manish wanted to invest in low-risk market instruments. As an advisor help him understanding the risk involved in Debt Market. (B) Highlight the functions of Capital Market of India. OR (C) As a Financial advisor, discuss different instruments of organized money market in India with your client.	08 07 15 07	CO3 CO3 CO3 CO2
Q. 4	(A) Describe the term "Exchange Traded Funds" along with its types. (B) Differentiate between spot market and future market OR (C) Enlist the benefit and risk involved to invest in commodity market. (D) Discuss how BSE was established along with its features.	08 07 08 07	CO4 CO4 CO4 CO2



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Sem-II

17 APR 2020

March/April 2026		
Examination: End Semester Examination (UG/PG Programmes)		
Programme code: 05	Class: FYBBF	Semester: II
Programme: Banking & Finance		
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies	Name of the Department: Accounting & Finance	
Course Code: 146U05C202	Name of the Course: Macro Economics	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)		

Question No.		Max. Marks	CO
Q1	Conceptual Questions (5 Marks Each)	15	
	a. Precautionary Motive		CO 2
	b. Discretionary Fiscal Policy		CO 3
	c. Gross Domestic Product		CO 3
Q 2	a. Define macroeconomics and state its importance.	07	CO 1
	b. Explain the circular flow of economy in an open economy.	08	CO 1
	Or		
	c. Explain the principles of sound and functional finance.	07	CO 3
	d. Discuss the canons of taxation.	08	CO 3
Q 3	a. Discuss the Cambridge Cash Balance approach to the quantity theory of money.	07	CO 2
	b. Explain the causes of inflation in detail.	08	CO 2
	Or		
	c. Discuss quantitative instruments of credit control.	07	CO 2
	d. Define money and explain the concept of money supply.	08	CO 2
Q 4	a. Discuss the different types of public debt	07	CO 3
	b. Discuss the assets and liabilities of a commercial bank.	08	CO 4
	Or		
	c. Diagrammatically explain the LM Model.	07	CO 4
	d. Explain the concept of money multiplier with the help of an example.	08	CO 3



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8BF
Sem-II

21 APR 2026

March/April 2026			
Examination: In Semester Examination (UG Programmes)			
Programme code: 05		Class: FYBBF	Semester: II
Programme: Banking & Finance			
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the Department: Accounting & Finance	
Course Code: 146U05I201	Name of the Course: Behavioural Dynamics in Business Management		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO
Q.1	Read the Case and answer the questions given below. Horizon Bank, a well-established public sector bank, has recently initiated a digital transformation program to improve customer service and operational efficiency. The bank introduced mobile banking apps, AI-based chatbots, and paperless transactions. However, senior employees are resistant to using new systems due to lack of technical skills and fear of redundancy. Younger employees are adapting faster, creating a generational divide within teams. Training sessions conducted were too theoretical and failed to address practical concerns. Customers have also complained about technical glitches and lack of human interaction. Middle management is struggling to balance targets and employee concerns. Communication from top leadership has been limited, leading to confusion about long-term goals. You are appointed as a behavioural expert to assist management. Questions: (a) Identify key challenges in managing change at Horizon Bank. (b) Suggest strategies to overcome resistance and improve implementation.	7 8	CO1 CO4

Q.2	(a) Explain the key components of Johari Window in improving interpersonal relationships.	15	CO3
	OR (b) Describe the different schedules of reinforcement and their impact on employee behaviour.	15	CO2
Q.3	(a) Explain Vroom's Expectancy Theory of motivation with its components.	15	CO3
	OR (b) Discuss the Linear Communication Model and explain its types with examples.	15	CO2
Q.4	(a) A company is facing declining employee productivity and wants to identify practical solutions. To ensure that every team member contributes ideas equally—without being overshadowed by more vocal participants, the manager decides to use a structured group decision-making method during a meeting. Discuss whether Nominal Group Technique be applied in this situation to improve decision-making by explaining the procedure.	15	CO3
	OR (b) Explain Delphi Technique in detail.	15	CO4



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23 APR 2026

April 2026			
Examination: End Semester Examination (UG Programmes)			
Programme code: 05		Class: FYBBF	Semester: II
Programme: Banking & Finance			
Name of the School: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the Department: Accounting & Finance	
Course Code: 146U05K201		Name of the Course: Quantitative Methods - II	
Duration : 1 Hr.		Maximum Marks : 30	
Instructions: 1) Figures to the right indicate full marks 2) Use of calculator is allowed 3) Graph paper will be provided on request.			

Question No.		Max. Marks	CO																				
	Attempt ANY THREE from following																						
Q1	Solve following LPP using simplex method, Maximize $Z=50x_1+30x_2$ Subject to, $x_1+x_2 \leq 100$ $4x_1+2x_2 \leq 250$ $x_1, x_2 \geq 0$	10	1																				
Q2	Mr. X invested Rs. 5000 in Reliance vision Growth plan on 01/06/2022 when the NAV was Rs. 54.85 and the entry load was 2% of the NAV. He sold off all units on 22/09/2023 when the NAV was Rs. 106.41 and there was no exit load. Find his total gain also find rate of return considering loads as well as the rate of return without loads.	10	3																				
Q3	A portfolio P consists of two shares X and Y. The following tables gives the probability of distributions of the returns of the two shares. Find: - Expected return from share X. - Expected return from share Y. - Total risk of share X. - Total risk of share Y. - Covariance of return from share X and Y. - Expected return of the portfolio P. - Total risk of portfolio P. The proportion of share X and Y in the portfolio is 70% and 30% respectively. <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <th>Economic condition</th><th>Probability</th><th>Return on X (%)</th><th>Return on Y (%)</th></tr> <tr> <td>High growth</td><td>0.3</td><td>14</td><td>16</td></tr> <tr> <td>Low growth</td><td>0.4</td><td>12</td><td>12</td></tr> <tr> <td>Stagnation</td><td>0.2</td><td>11</td><td>10</td></tr> <tr> <td>Recession</td><td>0.1</td><td>10</td><td>8</td></tr> </table>	Economic condition	Probability	Return on X (%)	Return on Y (%)	High growth	0.3	14	16	Low growth	0.4	12	12	Stagnation	0.2	11	10	Recession	0.1	10	8	10	2
Economic condition	Probability	Return on X (%)	Return on Y (%)																				
High growth	0.3	14	16																				
Low growth	0.4	12	12																				
Stagnation	0.2	11	10																				
Recession	0.1	10	8																				

Q4	Solve following LPP graphically, Minimize $Z = 3x + 2y$ Subject to, $5x + y \geq 10$ $x + 4y \geq 12$ $x + y \geq 6$ $x, y \geq 0$	10	1
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B 3 F
Sem-II

24 APR 2020

March/April 2026		
Examination: In Semester Examination (UG/PG Programmes)		
Programme code:	Class: FY	Semester: II
Programme:		
Name of the School:	Name of the Department	
Course Code: 216U061301	Name of the Course: Indian Knowledge Systems	
Duration: 1 Hr.	Maximum Marks: 20	
Instructions:		

Marks Obtained:

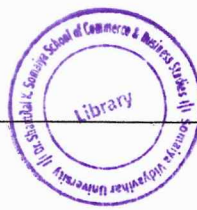
Seat No.																			
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Class:

Signature of Candidate	Signature & Name of The Block Supervisor with Date:

Question No.		Max. Marks	CO
Q 1	Consciousness refers to: A. Sleep B. Neutrality C. Ignorance D. Awareness Answer:	1 Marks	CO3
Q 2	What is the full form of I.K.S? A. Indian Kinetic Strategies B. International Knowledge Statistics C. Indian Knowledge Systems D. Internal Karyotype System Answer:	1 Marks	CO1
Q 3	Ayurveda represents: A. Political system B. Social Justice C. Holistic health approach D. Legal system Answer:	1 Marks	CO3

Q 4	IKS includes knowledge from: A. One field only B. Various branches C. Only science D. Only art Answer:	1 Marks	CO1
Q 5	What is included under the Spiritual and Philosophical scope of I.K.S.? A. Understanding the technological developments of machine learning and AI. B. Examining the development of nanobots C. Observing a complex medical operation D. Help to understand the nature of reality Answer:	1 Marks	CO3
Q 6	Coins as sources of IKS are studied under: A. Archaeology B. Numismatics C. Epigraphy D. Philology Answer:	1 Marks	CO1
Q 7	Dharma represents: A. Lawless behavior B. Duty and righteousness C. Profit D. Art Answer:	1 Marks	CO3
Q 8	Archaeological evidence mainly provides: A. Material remains B. Philosophical ideas C. Literary theories D. Oral traditions Answer:	1 Marks	CO1
Q 9	Through _____, IKS helps to develop the aesthetic sense and enables one to understand and appreciate the arts and foster the creativity of humans. A. Visual arts and Performing arts B. Inscriptions C. Religious Scriptures D. Edicts Answer:	1 Marks	CO3



Q 10	Astronomy deals with: A. Atmosphere B. Saturn C. Stars and planets D. Galaxies Answer:	1 Marks	CO1
Q 11	The study of ancient scripts is called: A. Numismatics B. Epigraphy C. Paleography D. Archaeology Answer:	1 Marks	CO1
Q12	Yoga contributes to: A. Economic growth B. Trade C. Physical and mental balance D. Politics Answer:	1 Marks	CO3
Q 13	Textual sources are limited because they: A. Are always accurate B. Reflect specific perspectives C. Include all voices equally D. Are purely scientific Answer:	1 Marks	CO4
Q 14	Cultural expression in IKS primarily involves: A. Economy B. Science only C. Politics D. Art and Architecture Answer:	1 Marks	CO3
Q 15	Knowledge about agriculture and weather is part of: A. Philosophy B. Science C. Art D. Ethics Answer:	1 Marks	CO1

Q 16	IKS helps bridge the gap between: A. Art and science B. Past and present C. Theory and practice D. All of the above Answer:	1 Marks	CO4
Q 17	Epigraphy is the study of: A. Coins B. Architecture C. Inscriptions D. Paintings Answer:	1 Marks	CO1
Q 18	Which of the following is a textual source? A. Inscription B. Pottery C. Coin D. Vedic literature Answer:	1 Marks	CO1
Q 19	Spiritual inquiry differs from scientific inquiry because it focuses on: A. Inner experience B. Measurable facts only C. External observation D. Experiments only Answer:	1 Marks	CO3
Q 20	Studying IKS promotes: A. Fragmented knowledge B. Isolation C. Holistic understanding D. Memory Answer:	1 Marks	CO4