

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Business Management	SEM: IV
ATKT	JUN-2026

Sr. No.	Subject	Available
1.	Customer Relationship Management	
2.	231U07C401 – Entrepreneurship Management & Venture Development	
3.	131U06C401 – Strategic Management	
4.	231U06C403 – Rural Marketing	
5.	Corporate Finance	
6.	131U07C302 – Research Methodology	
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LIBRARY



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12 JUN 2028

ATKT
BBM/~~BBA~~
Sem-IV

Semester (November 2025 to March 2026)			
Examination: End Semester Examination March 2026 (UG Programmes)			
Programme code: 06/ 07		Class: SY	Semester: IV
Programme: BBM/ BBA			
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies	
Course Code:	Name of the Course: Customer Relationship Management		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1.	A national bank was facing increasing competition from private banks and digital financial services. Many customers were dissatisfied with slow service and lack of personalized attention. Complaints about long waiting times and poor communication were increasing. The bank decided to implement a CRM system to improve customer service. Through this system, employees could access detailed customer profiles including transaction history, financial needs, and previous interactions with the bank. This allowed staff to offer personalized financial advice. The CRM system also helped the bank track customer complaints and ensure faster resolution. Customers could submit requests through online platforms and receive timely updates. Managers used CRM analytics to identify valuable customers and design special loyalty programs for them. After implementing CRM, the bank observed improvements in service quality and customer satisfaction. Many customers who had considered switching to other banks decided to stay because of the improved relationship management.		

	1. Apply the SERVQUAL Model to examine the impact of CRM on customer service improvement in the bank. 2. Identify the components of e-CRM used in this case. 3. Evaluate the importance of data mining in banking for improving customer experience and service efficiency.	5 marks	CO4
		5 marks	CO3
		5 marks	CO3
Q.2.A	StyleMart, a retail clothing brand, initially maintained only basic customer data such as purchase records and contact details. Over time, the company adopted modern CRM systems and began leveraging customer data to enhance customer lifetime value. This transformation helped StyleMart enhance customer satisfaction and build long-term relationships. 1. Identify the different ways of data collection that StyleMart could use and explain how the collected data can be utilized in CRM to enhance customer satisfaction and build long-term relationships. 2. Describe the evolution of CRM in StyleMart from traditional methods to modern systems.	8 marks	CO1
		7 marks	CO1
	OR		
Q.2.B	GlowCare, a skincare brand, faced low repeat purchases as customers lacked an emotional connection with the brand. To improve retention, the company needs to develop loyalty bonds through its CRM system. 1. Apply your knowledge of loyalty bonds to explain how GlowCare can build strong customer relationships and improve long-term customer loyalty. 2. Analyze how customers move through the loyalty ladder by applying the psychological stages of CRM.	8 marks	CO2
		7 marks	CO2



Q.3.A.	QuickServe, a food delivery company, is struggling to manage customer orders, feedback, and marketing campaigns efficiently. Customer data is scattered across different platforms, leading to delays in service and poor customer experience. The company plans to implement a CRM system but is unsure about the type of CRM to adopt and the right technology to invest in. 1. What criteria should QuickServe consider while selecting a CRM technological solution? 2. Discuss the different types of CRM and identify the most suitable type that QuickServe should implement, with justification for your choice.	8 marks	CO3
	OR		
Q.3.B.	1. Apply your knowledge of campaign management to explain the steps involved, discuss different types of campaigns, and illustrate your answer with suitable examples of your choice. 2. An airline company faces issues with handling customer complaints during flight delays. Apply your knowledge to recommend ways to improve customer service and support in such situations.	8 marks	CO3
Q.4.A.	A telecom company realized that acquiring new customers was becoming very expensive. The management decided to focus on retaining existing customers instead. The company decided to introduce loyalty benefits to increase customer satisfaction and reduce the churn rate. 1. Highlight CRM-based strategies that the company can adopt to retain its customers. 2. Recommend strategies to identify and manage unprofitable customers at an early stage in a telecom company.	8 marks	CO4
	OR		

Q.4.B.	Heritage Furniture, a traditional business, relies on manual customer records and now plans to adopt a CRM system to improve customer management and retention. 1. Discuss the step-by-step approach for CRM implementation in Heritage Furniture. 2. Design a comprehensive framework to evaluate the effectiveness of a CRM system for an organization of your choice, incorporating relevant performance metrics and justification for their use.	8 marks	CO4
		7 marks	CO4





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ATKT
BBM
Sem-IV

Examination: Supplementary June 2026 (UG Programmes)			
Programme code: 06/07		Class: SY	Semester: IV
Programme: BBM/ BBA			
Name of the Constituent College: S K SOMAIYA COLLEGE		Name of the Department: BUSINESS STUDIES	
Course Code: 131U06C401		Name of the Course: STRATEGIC MANAGEMENT	
Duration : 2 Hrs.		Maximum Marks : 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary			

Question No.		Max. Marks
Q.1. A	Discuss the process of strategic management in detail.	8 marks
B	Write a note on SWOC analysis.	7 marks
	OR	
Q.1. C	Briefly explain different types of strategies.	15 marks
Q.2. A	Describe the need and importance of strategic implementation.	8 marks
B	Highlight the qualities of a strategic leader with reference to any one leader of your choice.	7 marks
	OR	
Q.2. C	Discuss cultural differences to be considered while formulating strategies in global environment and benefits of global expansion.	8 marks
D	Describe Porter's five forces competitive analysis model in detail.	7 marks
Q.3. A.	Write a note on The three strategy propositions with red ocean and blue ocean approaches.	8 marks
B	Highlight the techniques and need of strategic evaluation in detail.	7 marks
	OR	
Q.3. C	Write a note on SIS and strategic surveillance.	8 marks
D	Give any 1 example of an Indian company highlighting the strategies implemented and the challenges faced by them..	7 marks
Q.4	Read the case carefully and answer the given questions-	15 marks
	PureGlow is a 4-year-old startup specializing in small-batch, handmade organic skincare products such as face creams, soaps, and essential oils. The products are made from locally sourced, chemical-free ingredients and are marketed as eco-friendly and cruelty-free. PureGlow has a loyal customer base in urban areas, mainly through boutique stores and occasional pop-up markets. Demand is increasing steadily as more people are shifting towards natural skincare. Competitors, both local brands and large cosmetic companies, are entering the organic space with aggressive pricing and online campaigns. Production capacity is limited, which increases per-unit costs. The founder must decide the next strategic move to remain competitive and grow sustainably. Questions-	

	• Draft ETOP analysis model and suggest any 2 appropriate functional level strategies for the growth of business.	8 Marks
	• Identify the business level strategy and approach currently adopted by PureGlow and also Suggest appropriate business level strategy to be adopted by PureGlow to gain competitive advantage.	7 Marks





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ATKT
BBM
Sem-IV

15 JUN 2026

Semester: March-April 2026 Examination: ISE Examination		
Programme code: 06 Programme: BBM	Class: SY	Semester: IV (SVU 2025-26)
Name of the Constituent College: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the department: Business Studies
Course Code: 231U06C403	Name of the Course: Rural Marketing	
Instructions: 1) Figures to the right indicate maximum marks.		

Q 1	15	CO3&4
Read the case study carefully & answer the questions at the end The growing complexities in modern marketing are also generating ample opportunities in the business world, and it has become important for the producers of goods and services to tap all such markets where enough untapped potential is available. The dynamic change in marketing practices and strategies has transformed the marketing environment to a significant extent. To meet the challenge of creation and retention of customers and entry to the rural market with good product packages has become a need of the hour. On the other hand, the increased purchasing power of rural customers has attracted the attention of marketers. It requires a unique marketing strategy full of client and location-oriented involvement of the 4A approach. Keeping in view the growth and development of rural markets in India, which are contributing significantly to the country's GDP and contribute more than 50% in the total sales of durable and non-durable products. It has become more important to look into the rural markets with great zeal and enthusiasm. Organizations need to sustain if an effective network is available to adopt neo-marketing strategies to tap such markets available in rural and far-flung areas where more than 65% population resides with large untapped consumer potential. For this, the role of telecom service providers cannot be overlooked. The present paper is an attempt to overview the concept of rural marketing, for which the marketing strategy with the 4-A approach is applied on BSNL, one of the leading telecommunication service providers in rural India, and to analyse their various marketing		

strategies adopted for rural customers.

Conclusion:

The rise of modern marketing complexities presents a dual challenge and opportunity for businesses. To capitalize on untapped markets, especially in rural areas where significant potential lies, producers must adapt their strategies. The evolving marketing landscape demands a proactive approach focused on customer creation and retention, particularly in rural markets where purchasing power is increasing. In India, rural markets play a crucial role in driving GDP and contribute substantially to the sales of both durable and non-durable goods.

Hence, there's a pressing need for organizations to engage with rural markets effectively, leveraging tailored strategies. BSNL, as a prominent telecommunication service provider in rural India, exemplifies the significance of adopting a 4-A approach (availability, accessibility, affordability, and acceptability) to penetrate rural markets successfully. By implementing neo-marketing strategies,

BSNL has been able to tap into the vast consumer base residing in rural and remote areas.

Questions

1. How can BSNL address the connectivity challenges in rural areas?
2. What strategies can BSNL employ to make its services more affordable for rural consumers?
3. How can BSNL improve awareness and acceptance of its services in rural markets?



Q 2	A)	Explain various constraints and the strategies to overcome constraints in rural marketing for promoting healthcare products in villages.	15	CO1
		OR		
	B)	Rising rural income has increased demand for FMCG products. Analyze how rural income growth acts as a key driver of economic development in India.	07	CO2
	C)	Sales of consumer goods increase after harvest seasons. Analyze demand and consumption patterns in rural markets with respect to income seasonality.	08	CO2
Q 3	A)	Utilizing the concept of the marketing mix, devise a strategy to	07	CO3



		introduce a new agricultural product to rural consumers, considering their unique needs and preferences.		
	B)	Suppose you are a packaging engineer for a pharmaceutical company. How would you design child-resistant packaging for over-the-counter medications, and how would you incorporate necessary labeling information to ensure safe and effective use by consumers?	08	CO3
		OR		
	C)	Critically analyse the use of "green" labels on household products. How do they influence consumer perceptions of environmental friendliness? Explain its types.	07	CO3
	D)	Given a product or service, can you identify and describe potential market segments using the STP approach?	08	CO3
Q 4	A)	A dairy brand is facing irregular supply issues in rural areas due to scattered settlements. How can it redesign its distribution strategy to ensure consistent availability?	15	CO4
		OR		
Q 4	B)	A group of artisans wants to start a business collectively. Identify which features of cooperative societies will support fair operations.	07	CO4
	C)	A company faces difficulty in reaching rural audiences due to low literacy levels. Suggest ways to overcome this challenge. Explain other challenges in rural communication	08	CO4



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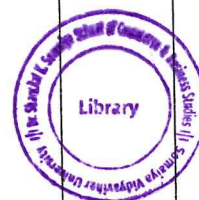
ATKT
BBM
Sem - IV

12 JUN 2020

Semester IV		
Examination: End Semester Examination (UG Programmes)		
Programme code: 06 Programme: BBM	Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya College	Name of the Department: Business Studies	
Course Code:	Name of the Course: Corporate Finance	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) Figures to the right side indicate total marks for the question 2) All workings shall form part of your answer		

Question No.		Max. Marks	CO Attainment																								
Q.1. A	Prepare Cash Budget of HR Ltd. For 3 months commencing from April with the help of following information: <table border="1"> <thead> <tr> <th>Month</th><th>Sales</th><th>Purchases</th><th>Wages</th></tr> </thead> <tbody> <tr> <td>March</td><td>6,00,000</td><td>3,50,000</td><td>70,000</td></tr> <tr> <td>April</td><td>6,50,000</td><td>3,40,000</td><td>60,000</td></tr> <tr> <td>May</td><td>7,00,000</td><td>3,80,000</td><td>68,000</td></tr> <tr> <td>June</td><td>8,00,000</td><td>4,60,000</td><td>70,000</td></tr> <tr> <td>July</td><td>9,00,000</td><td>4,50,000</td><td>80,000</td></tr> </tbody> </table> Additional Information: 1. Cash sales are 25% of total sales. 2. 70% of credit sales are collected in the same month and balance 30% in the following month.	Month	Sales	Purchases	Wages	March	6,00,000	3,50,000	70,000	April	6,50,000	3,40,000	60,000	May	7,00,000	3,80,000	68,000	June	8,00,000	4,60,000	70,000	July	9,00,000	4,50,000	80,000	15	CO3
Month	Sales	Purchases	Wages																								
March	6,00,000	3,50,000	70,000																								
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June	8,00,000	4,60,000	70,000																								
July	9,00,000	4,50,000	80,000																								

3. Payment for purchases is made 40% in the same month and balance 60% in the following month.
4. Interest @ 6% on debentures of Rs. 2,40,000 is paid in the month of June.
5. Rent of Rs. 6,500 paid per month. Time lag in payment in wages in $\frac{1}{2}$ month.
6. Dividend paid in April Rs. 35,000 & received in May Rs. 20,000.
7. Cash balance as on 31st March is Rs. 2,00,000 expected to be maintained at the end of every month, shortfall can met by bank overdraft and excess can be invested in fixed deposits.



OR

Q.1. B

Prepare Cash budget for the three months ending 30th June, 2025 from the following information.

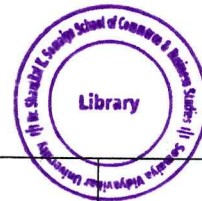
15

CO3

Months	Sales	Purchases	Wages	Overheads
February	1,40,000	96,000	30,000	17,000
March	1,50,000	90,000	30,000	19,000
April	1,60,000	92,000	32,000	20,000
May	1,70,000	1,00,000	36,000	22,000
June	1,80,000	1,04,000	40,000	23,000

Additional Information:

1. Credit terms are – Sales / Debtors – 10% sales are on cash, 50% of the credit sales are collected next month and the balance in the following month.
2. Creditors – Material 2 months, Wages $\frac{1}{4}$ month, Overheads $\frac{1}{2}$ month.
3. Cash and Bank balance on 1st April is expected to be Rs.60,000.
4. Other relevant information are:
 - i) Plant and Machinery will be installed in February at a cost of Rs.9,60,000. The monthly installments of Rs.12,000 are payable from April onwards.
 - ii) Dividend @ 5% on preference share capital of Rs.12,00,000 will be paid on 1st June.
 - iii) Advance to be received for sale of vehicles Rs.90,000 in June.
 - iv) Dividends from investments amounting to Rs.10,000 are expected to be received in June.
 - v) Income tax (advance) to be paid in June is Rs.20,000.



Q.2. A	M/s. John & co. has the following capital structure on 31/03/2024: <u>Equity Share Capital:</u> 5,000 Equity Shares of Rs. 10 each- Rs. 5,00,000 9% Preference Shares- Rs. 2,00,000 10% Debenture of Rs. 100 each- Rs. 3,00,000 Total Rs. 10,00,000 The equity shares of the company are quoted at Rs. 102 and the company is expected to declare dividend of Rs. 9 per share and expected growth rate is 5%. (i) Assuming tax rate at 50% calculate WACC (ii) Assuming in the exercise, that the company can raise additional term loan at 12% for Rs. 5,00,000 to finance an expansion, calculate the revised WACC. The company's assessment is that it will be in a position to increase the dividend from Rs. 9 per share to Rs. 10 per share, but the business risk associated with new financing way bring down the market value from Rs. 102 to Rs. 96 per share.	15	CO2																											
	OR																													
Q.2. B	From the following, prepare Income Statement of Company A, B and C. <table border="1"> <thead> <tr> <th rowspan="2">Particulars</th><th colspan="3">Company</th></tr> <tr> <th>A</th><th>B</th><th>C</th></tr> </thead> <tbody> <tr> <td>Financial Leverage</td><td>3:1</td><td>4:1</td><td>2:1</td></tr> <tr> <td>Interest (Rs.)</td><td>200</td><td>300</td><td>1,000</td></tr> <tr> <td>Operating Leverage</td><td>4:1</td><td>5:1</td><td>3:1</td></tr> <tr> <td>Variable Cost as a ratio of Sales</td><td>2/3rd of sales</td><td>3/4th of sales</td><td>½ of sales</td></tr> <tr> <td>Income Tax Rate (%)</td><td colspan="3">45</td></tr> </tbody> </table>	Particulars	Company			A	B	C	Financial Leverage	3:1	4:1	2:1	Interest (Rs.)	200	300	1,000	Operating Leverage	4:1	5:1	3:1	Variable Cost as a ratio of Sales	2/3 rd of sales	3/4 th of sales	½ of sales	Income Tax Rate (%)	45			15	CO2
Particulars	Company																													
	A	B	C																											
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Income Tax Rate (%)	45																													
Q.3. A.	HP Ltd has Equity Share Capital of Rs. 7,00,000 divided into shares of Rs.100 each. It wishes to raise further Rs. 8,00,000 for expansion. The company plans the following financing alternatives: a) By issuing Equity Shares Only at premium of 25%.	15	CO4																											

	b) Rs. 4,00,000 by issuing Equity Shares at par and Rs. 4,00,000 through Debentures @ 10% p.a. c) By raising term loan only at 12% p.a. d) Rs.3,00,000 by issuing Equity Shares at 20% premium and Rs. 5,00,000 by issuing 9% Preference Shares at par. You are required to suggest the best alternative giving your comments assuming that the estimated "Earnings Before Interest and Taxes (EBIT)" after expansion is Rs. 5,00,000. And corporate rate of tax is 30%.		
	OR		
Q.3. B.	The Swami Ltd is considering methods to finance its investment proposal. It is estimated that initially Rs. 5,00,000 will be needed. Two alternative methods of raising fund are available to the firm. a) 50% by 15% Loan and balance by equity shares of Rs. 100 each. b) Issue of Equity shares of Rs. 100 each. The appropriate tax rate is 35%. Assuming operating profit (EBIT) of (a) Rs. 85,000 and (b) Rs. 1,00,000, which financing proposal would you recommend and why?	15	CO4
Q.4. A.	Explain the following concepts (5 marks - 3 questions) a) Mr. Oza can invest Rs. 5,00,000 today for 10 years, a bank promises him Rs. 14,00,000 at maturity. What is the rate offered by bank? b) Nishant is considering an investment opportunity of Rs. 12,000 which will give her cash inflows of Rs. 5,000, Rs. 4,000, Rs. 3,000, Rs. 2,000 and Rs. 1,000. If the time, preference rate is 12%, state whether investment is profitable or not. c) Calculate the Financial Leverage from the following information. Sales is Rs. 5,00,000, Variable cost is Rs. 3,00,000, Fixed cost is Rs. 50,000 and Interest is Rs. 50,000.	15	CO1

***** END *****

Q. No.		Max. Marks																																				
Q.1. A.	Define "research." Explain various types of research with examples of your choice.	15 M																																				
	OR																																					
Q.1. B.	Explain the research process with the help of a research topic of your choice.	15 M																																				
Q.2. A.	What is data? Classify the various Sources of Data with the help of a diagram	15 M																																				
	OR																																					
Q.2. B.	Solve the Following sums 1. A die is thrown 21 times with the following results: <table><tr><td>Numbers turned up</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>Frequency</td><td>2</td><td>4</td><td>3</td><td>1</td><td>6</td><td>5</td></tr></table> From the above data, is the die unbiased? 2. Marks of 10 students are as follows: — <table><tr><td>Sr. No.</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr><tr><td>Marks (Out of 100)</td><td>45</td><td>56</td><td>65</td><td>67</td><td>57</td><td>79</td><td>61</td><td>51</td><td>59</td><td>60</td></tr></table> Can we say that the variance of the distribution of weight of all students from which the above sample of 10 students was drawn is equal to 40 marks? Test this at a 1% level of significance.	Numbers turned up	1	2	3	4	5	6	Frequency	2	4	3	1	6	5	Sr. No.	1	2	3	4	5	6	7	8	9	10	Marks (Out of 100)	45	56	65	67	57	79	61	51	59	60	7 M 8M
Numbers turned up	1	2	3	4	5	6																																
Frequency	2	4	3	1	6	5																																
Sr. No.	1	2	3	4	5	6	7	8	9	10																												
Marks (Out of 100)	45	56	65	67	57	79	61	51	59	60																												

Chi-Square (χ^2) Distribution										
Area to the Right of Critical Value										
Degrees of Freedom	0.995	0.99	0.975	0.95	0.90	0.10	0.05	0.025	0.01	0.005
1	—	—	0.001	0.004	0.016	2.706	3.841	5.024	6.635	7.879
2	0.010	0.020	0.051	0.103	0.211	4.605	5.991	7.378	9.210	10.597
3	0.072	0.115	0.216	0.352	0.584	6.251	7.815	9.348	11.345	12.838
4	0.207	0.297	0.484	0.711	1.064	7.779	9.488	11.143	13.277	14.860
5	0.412	0.554	0.831	1.145	1.610	9.236	11.071	12.833	15.086	16.750
6	0.676	0.872	1.237	1.635	2.204	10.645	12.592	14.449	16.812	18.548
7	0.989	1.239	1.690	2.167	2.833	12.017	14.067	16.013	18.475	20.278
8	1.344	1.646	2.180	2.733	3.490	13.362	15.507	17.535	20.090	21.955
9	1.735	2.088	2.700	3.325	4.168	14.684	16.919	19.023	21.666	23.589
10	2.156	2.558	3.247	3.940	4.865	15.987	18.307	20.483	23.209	25.188
11	2.603	3.053	3.816	4.575	5.578	17.275	19.675	21.920	24.725	26.757
12	3.074	3.571	4.404	5.226	6.304	18.549	21.026	23.337	26.217	28.299
13	3.565	4.107	5.009	5.892	7.042	19.812	22.362	24.736	27.688	29.819
14	4.075	4.660	5.629	6.571	7.790	21.064	23.685	26.119	29.141	31.319
15	4.601	5.229	6.262	7.261	8.547	22.307	24.996	27.488	30.578	32.801
16	5.142	5.812	6.908	7.962	9.312	23.542	26.296	28.845	32.000	34.267
17	5.697	6.408	7.564	8.672	10.085	24.769	27.587	30.191	33.409	35.718
18	6.265	7.015	8.231	9.390	10.865	25.989	28.869	31.526	34.805	37.156
19	6.844	7.633	8.907	10.117	11.651	27.204	30.144	32.852	36.191	38.582
20	7.434	8.260	9.591	10.851	12.443	28.412	31.410	34.170	37.566	39.997
21	8.034	8.897	10.283	11.591	13.240	29.615	32.671	35.479	38.932	41.401
22	8.643	9.542	10.982	12.338	14.042	30.813	33.924	36.781	40.289	42.796
23	9.260	10.196	11.689	13.091	14.848	32.007	35.172	38.076	41.638	44.181
24	9.886	10.856	12.401	13.848	15.659	33.196	36.415	39.364	42.980	45.559
25	10.520	11.524	13.120	14.611	16.473	34.382	37.652	40.646	44.314	46.928
26	11.160	12.198	13.844	15.379	17.292	35.563	38.885	41.923	45.642	48.290
27	11.808	12.879	14.573	16.151	18.114	36.741	40.113	43.194	46.963	49.645
28	12.461	13.565	15.308	16.928	18.939	37.916	41.337	44.461	48.278	50.993
29	13.121	14.257	16.047	17.708	19.768	39.087	42.557	45.722	49.588	52.336
30	13.787	14.954	16.791	18.493	20.599	40.256	43.773	46.979	50.892	53.672
40	20.707	22.164	24.433	26.509	29.051	51.805	55.758	59.342	63.691	66.766
50	27.991	29.707	32.357	34.764	37.689	63.167	67.505	71.420	76.154	79.490
60	35.534	37.485	40.482	43.188	46.459	74.397	79.082	83.298	88.379	91.952
70	43.275	45.442	48.758	51.739	55.329	85.527	90.531	95.023	100.425	104.215
80	51.172	53.540	57.153	60.391	64.278	96.578	101.879	106.629	112.329	116.321
90	59.196	61.754	65.647	69.126	73.291	107.565	113.145	118.136	124.116	128.299
100	67.328	70.065	74.222	77.929	82.358	118.498	124.342	129.561	135.807	140.169

Q.3. A. Classify the sampling methods along with examples of your own choice.

OR

Q.3. B. Analyze the following case study:
As a social science researcher, you are informed to conduct research on "Effect of Doom Scrolling on the Mental Health of Youth." As a researcher, you are supposed to prepare:
1. Target Respondents (Demographic Details)
2. Research Objective (List a minimum of 3)
3. Structured Questionnaire (15 Questions)
Doomscrolling is the compulsive habit of endlessly consuming negative, distressing, or anxiety-inducing news on social media and the web. Driven by algorithms designed to keep you engaged, this cycle traps you in an exhausting loop of stress and temporary dopamine spikes.

Q.4. A.	Explain the following concepts: 1. Type II Error 2. Non-Probability Sampling 3. Null Hypothesis 4. Ethics in Research 5. Universe	15 M
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SOMAIYA
VIDYAVIHAR UNIVERSITY



ATKT
~~BBA~~/BBM
Sem-IV

11 JUN 2020

Semester (November 2025 to April 2026)		
Examination: End Semester Examination April 2026 (UG Programmes)		
Programme code: 07 /06 Programme: BBA /BBM	Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies
Course Code: 231U07C401	Name of the Course: Entrepreneurship Management and Venture Development	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) Figure to the right indicate maximum marks		

Questi on No.		Max. Marks	CO Attainmen t
Q.1.	Arjun, a commerce graduate, had long been interested in starting a venture. While observing local vegetable vendors, he noticed frequent wastage due to poor storage and lack of coordination between supply and demand. He believed a simple digital coordination system could improve efficiency. Despite this, Arjun hesitated. His family preferred a stable job, and most of his peers were preparing for corporate placements. He also felt uncertain about handling financial risk and managing operations independently. At the same time, he observed increasing startup activity and support systems emerging for new entrepreneurs. Months passed, but Arjun remained undecided, unsure whether his hesitation was practical caution or a missed opportunity.	15	CO1

	(a) Evaluate whether Arjun demonstrates the essential characteristics of an entrepreneur. Support your answer with references from the case. (8 Marks) (b) Examine how the entrepreneurial environment (social, cultural, and economic factors) is influencing Arjun's decision-making.		
Q.2.A	Entrepreneurs today have multiple strategic options instead of starting a business from scratch. Explain the different options available to entrepreneurs such as ancillarisation, BPO, franchising, and mergers & acquisitions.	15	CO2
	OR		
Q.2.B	Who is a woman entrepreneur? Discuss the reasons for the low participation of women in entrepreneurship in India and examine their role and future prospects in economic development.	15	CO2
Q.3.A.	Discuss the role of angel investors and crowdfunding in financing startups. Compare their advantages, limitations, and relevance for early-stage entrepreneurs.	15	CO3
	OR		
Q.3.B.	What is a business plan? Explain the process of writing a business plan with frugality and discuss its major components such as marketing plan, organizational plan, and financial plan.	15	CO3
Q.4.A.	Discuss the role of intellectual property in modern ventures. Explain different types of intellectual property rights and how they help entrepreneurs protect innovation and gain a competitive advantage	15	CO4
	OR		





Q.4.B.	Discuss the culture and evolution of family firms in India. How have economic liberalization and globalization influenced the functioning of family businesses?	15	CO4
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SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Banking & Finance)	SEM: IV
ATKT	JUN-2026

Sr. No.	Subject	Available
1.	231U05C401 – Technical Analysis	
2.	231U05I401 – Research Methodology	
3.	131U05V404 – Entrepreneurship Management	
4.	231U05C403 – E-Commerce	
5.	131U05C402 – Business Ethics & Corporate Governance	
6.	131U05C403 – Business Economics	
7.	231U05C402 – Banking Laws	
8.		
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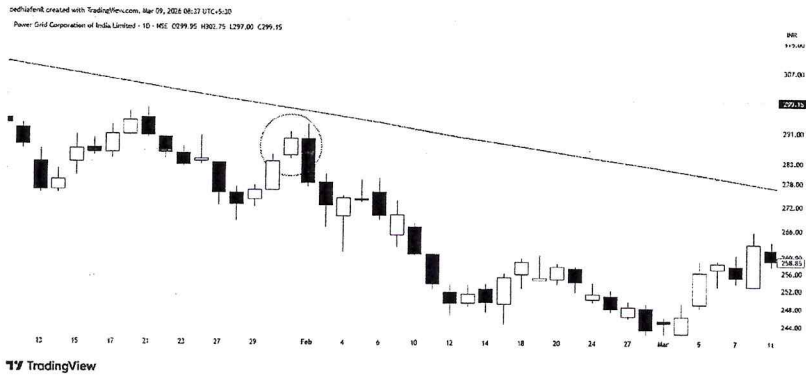
SOMAIYA
VIDYAVIHAR UNIVERSITY



ATKT
BBF
Sem - IV

11 JUN 2026

March/April 2026			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
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: 231U05C401	Name of the Course: Technical Analysis		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2) Assume suitable data if necessary			

Question No.		Max. Marks	CO
Q 4	Conceptual Question. (5 Marks Each) a. Rounding Top b. Ascending Triangle c. Breakaway Gaps	15	CO 2 CO 3 CO 3
Q 2	a. Explain Technical analysis. Write the difference between fundamental analysis and technical analysis. b. What are the advantages and disadvantages of technical analysis? Or c. What do we mean by the term 'Chart'? Explain different types of charts with examples.	07 08 15	CO 1 CO 1 CO 1
Q 3	a. Identify the type of marked candle and explain the criteria and Pattern Psychology behind the same.  b. Write a short note on the Bollinger Bands. Or c. What are the criteria and Pattern Psychology behind the Three White Soldiers pattern?	07 08 07	CO 2 CO 2 CO 3

	d. Identify the chart pattern and list down the points to remember for the qualifying pattern as you have identified. 	08	CO 3
Q 4	a. List down the points to remember for the qualifying pattern as Inverted head and shoulder.	07	CO 3
	b. What is RSI? Explain RSI as an indicator of Overbought - Oversold Signals..	08	CO 3
	Or		
	c. What are the qualities of a successful trader?	07	CO 4
	d. Explain trading psychology.	08	CO 4





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VIDYAVIHAR UNIVERSITY



ATKT
BBF
Sem - IV

March/April 2026			
Examination: In Semester Examination (UG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
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: 231U05I401	Name of the Course: Research Methodology		
Duration : 2 Hr.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1	Explain the following concepts (5 marks each): a) Null and Alternative Hypothesis b) Basic and Applied Research c) Types of Referencing	15	CO1 CO1 CO4
Q.2	a) Discuss the criteria for conducting good research. b) Explain the importance of hypothesis in research. OR c) Explain Inductive and Deductive approach with examples.	08 07 15	CO2 CO1 CO1
Q.3	a) A researcher is conducting a study on college students and uses different methods to select samples from the population. Discuss the various probability sampling techniques in detail with reference to the above situation. OR b) Explain types of research design in detail.	15 15	CO3 CO2
Q.4	a) Explain methods of collecting primary data. b) Discuss the layout of a good research report. OR c) Explain types of research reports.	07 08 15	CO3 CO4 CO4



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ATKT
BBF
sem - IV

17 JUN 2026

June 2026			
Examination: ATKT Examination (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV (Old)
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: 131U05V404		Name of the Course: Entrepreneurship Management	
Duration: 2 Hrs.		Maximum Marks: 60	
Instructions: Figures to the right indicate full marks			

Question No.		Max. Marks	CO Attainment
Q.1 a	Define entrepreneurship. Explain types of entrepreneurs.	8	CO 1
Q.1 b	Elaborate the Innovation process. OR	7	CO 1
Q.1 c	Explain the steps in decision making process.	8	CO 2
Q.1 d	Describe the benefits of business plan.	7	CO 2
Q.2 a	Interpret the branding strategies for new venture.	8	CO 3
Q.2 b	Explain equity funding with its merits and limitations. OR	7	CO 3
Q.2 c	Enlist the sources of long-term finance for a new venture.	8	CO 3
Q.2 d	Write a note on industrial disputes act..	7	CO 3
Q.3 a	Define Intrapreneurship. Explain its characteristics.	8	CO 4
Q.3 b	Distinguish between Corporate V/s Intrapreneurial cultures. OR	7	CO 4
Q.3 c	Describe Social responsibility of an entrepreneur.	8	CO 4
Q.3 d	Illustrate with example any one successful entrepreneur.	7	CO 4
Q.4	Concept Based Question (5 marks each)	15	
a.	Need for Achievement Theory of McClelland,		CO 1
b.	Marketing mix		CO 2
c.	Startups		CO 4



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VIDYAVIHAR UNIVERSITY



ATKT
BBF
Sem-IV

15 JUN 2026

March/April 2026			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
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: 231U05C403	Name of the Course: E-COMMERCE		
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	Concept Based Questions (3 marks each) a) What is Payment Gateway? b) Describe Technology Drivers. c) Explain the term Search Engine Optimization. d) What is Phishing Attack? e) Elaborate on term E-Money.		CO 3 CO 1 CO 2 CO 4 CO 3
Q.2	a) Analyze the selection criteria for Hardware and Software in E-Commerce. b) Distinguish between in-house and outsourced development. OR c) Examine the usage of E-Commerce in the Banking and Insurance sectors. d) Elaborate on the key E-Marketing Strategies used in the Indian context.	08 07 08 07	CO 1 CO 1 CO 2 CO 2
Q.3	a) Explain the importance and role of electronic data interface (EDI) in e-commerce. b) Discuss the concept of automated ledger posting. OR c) Explain the concept and working of Digital Signature with its legal validity. d) Explain E-Money and E-Wallets and differentiate between	08 07 08 07	CO 3 CO 3 CO 3 CO 3

	them.		
Q.4	a) Discuss the candidate ethical principles (Utilitarian, Rights, Justice, Common Good and Virtue principles).	08	CO 4
	b) Explain the privacy principles in e-commerce.	07	CO 4
	OR		
	c) Discuss the importance of intellectual property rights (IPR) in e-commerce.	08	CO 4
	d) Discuss the legal protections and governance in e-commerce in India.	07	CO 4





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VIDYAVIHAR UNIVERSITY



ATKT
BBF
Sem - IV

June 2026		
Examination: End Semester Examination April 2024 (UG/PG Programmes)		
Programme code: 05	Class: SYBBF	Semester: IV(old)
Programme: Banking & Finance		
Name of the Constituent College: S K Somaiya College	Name of the Department: Accounting & Finance	
Course Code: 131U05C402	Name of the Course: Business Ethics and Corporate Governance	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary		

Question No.		Max. Marks	CO Attainment
Q.1	(a) Explain the importance of Ethics.	07	CO1
	(b) Enumerate components of Utilitarianism theory of ethics.	08	CO2
	OR		
	(c) Discuss Gandhian theory of Trusteeship.	15	CO2
Q.2	(a) Explain Applied Ethics and its types.	07	CO1
	(b) State the Difference between Corporate governance and Management	08	CO2
	OR		
	(c) Discuss Sarbanes Oxley act 2002 provisions about corporate governance.	15	CO3
Q.3	(a) Explain Japanese model of Corporate Governance.	07	CO3
	(b) Explain Seven sins as per Gandhiji.	08	CO3
	OR		
	(c) Explain the role of Board of Directors and Board Structure in Corporate Governance.	15	CO4
Q.4	Conceptual Questions. (5 Marks Each) (a) CSR as per Indian Psychology (b) CSR Rating (c) Meta ethics	15	CO3 CO4 CO4



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VIDYAVIHAR UNIVERSITY



12 JUN 2026

June 2026		
Examination: End Semester Examination June 2026 ATKT (UG/PG Programmes)		
Programme code: 05		Class: SYBBF
Programme: Banking & Finance		
Semester: IV (Old)		
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance
Course Code: 131U05C403	Name of the Course: Business Economics	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat and clear diagrams with pencil whenever necessary 2) Assume suitable data if necessary 3)		

Question No.		Max. Marks	CO												
Q.1	a. Explain The Circular Flow of Income In a Four-Sector economy.	07	CO1												
	b. Explain The Factor Determining Consumption Function.	08	CO1												
	or														
	c. Calculate APC,APS,MPC and MPS from the following data.	07	CO1												
	<table><tr><th>Income (Rs. crores)</th><th>Consumption (Rs. crores)</th></tr><tr><td>1000</td><td>800</td></tr><tr><td>2000</td><td>1600</td></tr><tr><td>3000</td><td>2400</td></tr><tr><td>4000</td><td>3200</td></tr><tr><td>5000</td><td>4000</td></tr></table>	Income (Rs. crores)	Consumption (Rs. crores)	1000	800	2000	1600	3000	2400	4000	3200	5000	4000		
	Income (Rs. crores)	Consumption (Rs. crores)													
	1000	800													
	2000	1600													
	3000	2400													
	4000	3200													
5000	4000														
d. Discuss Concept Leakages in Working of Multiplier.	08	CO2													
Q.2	a. Discuss Concept of Money Supply.	07	CO2												
or	b. Explain the Liquidity Preference Theory of Interest.	08	CO2												
	c. What is FDI? Explain its advantages in detail.	07	CO 4												
	d. Explain monetary measures for Correcting Disequilibrium.	08	CO 4												
Q.3	a. Define fiscal policy. State the effect of fiscal policy.	07	CO 3												
	b. Write a note on Contra cyclical fiscal policy.	08	CO 3												
	or														
	c. Explain the canons of taxation.	07	CO 3												
	d. What are the significance & objectives of public expenditure.	08	CO 3												
Q.4	Conceptual questions. (5 Marks Each)	15													

	a. Fiscal Deficit		CO 3
	b. Demand Pull Inflation		CO2
	c. Instrument of Money Policy		CO1





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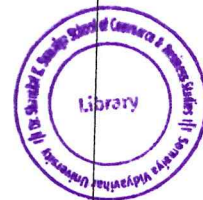
ATKT
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Sem-IV

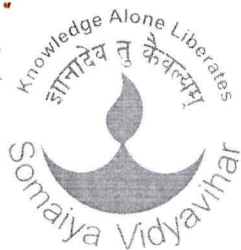
12 JUN 2026

March/April 2026			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 05		Class: SYBBF	Semester: IV
Programme: Banking & Finance			
Name of the School: Dr.Shantilal K. Somaiya School of Commerce & Business Studies		Name of the Department Accounting & Finance	
Course Code:	231U05C402	Name of the Course: Banking Laws	
Duration : 2 Hr.		Maximum Marks : 60	
Instructions: All questions are compulsory.			

Question No.		Max. Marks	CO
Q1	Rohit was involved in suspicious financial transactions, and the Enforcement Directorate (ED) started investigating him for money laundering activities. During the investigation, Rohit's bank account was frozen. At the same time, Rohit faced an issue where an online fraud led to unauthorized withdrawal from his account. He filed a complaint with the bank, but no proper action was taken. He then decided to approach the Banking Ombudsman for resolution. Meanwhile, Rohit was also penalized under the Information Technology Act, 2000 for a cyber offence. Being dissatisfied with the decision, he decided to file an appeal before the appropriate authority. ANSWER THE FOLLOWING: A. Explain the main functions of the Enforcement Directorate (ED) in this case? B. Discuss how does the Banking Ombudsman help customers in resolving complaints? C. Elaborate the procedure for filing an appeal under the Information Technology Act, 2000.	05 05 05	CO3 CO2 CO4
Q 2	(A) The Government of India decided to expand banking services in rural areas. For this purpose, it promoted different types of banks such as public sector banks, private banks, and regional rural banks under the supervision		

	of the Reserve Bank of India. Each type of bank was established under different laws and ownership structures. Discuss the Constitution Banks in India. (B) Elaborate the provision of Regulation of interest in Indian Banks. OR (C) Anita deposited her savings in a bank account. Later, she took a loan from the same bank to start a small business. She also used internet banking to transfer money and paid her utility bills through the bank. Explain any two functions of commercial banks mentioned in the case, discuss the primary function of a commercial banks and name any one modern banking service used by Anita.	08 07	CO1 CO1
		15	CO1
Q3	(A) Due to rising inflation and irregular lending practices by some banks, the government, through the Reserve Bank of India, issued new guidelines to control credit flow and ensure financial stability. Banks were instructed to follow strict rules regarding interest rates, lending policies, and maintenance of reserves. Explain the role of Government as a regulator of the Banks. OR (B) Ravi purchased a laptop from a dealer with a condition that it must have at least 8 hours of battery backup. After purchase, Ravi found that the laptop battery lasted only 3 hours. He decided to return the laptop and claim a refund. Enumerate what is meant by condition and discuss the implied conditions.	15	CO2
		15	CO3
Q4	(A) Raj sold goods worth ₹10,000 to Mohan on credit. Before the delivery of goods, Raj came to know that Mohan had become insolvent and would not be able to pay the price. The goods were still in Raj's possession. Discuss all the rights available to Raj. OR (B) Priya issued a cheque to Rohan for ₹5,000. The cheque was crossed and had "A/C Payee Only" written on it. Rohan deposited the cheque into his bank account instead of encashing it over the counter. Explain the	15	CO3
	features of cheque and its types.	15	CO4





SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Commerce (Financial Market)	SEM: IV
ATKT	JUN - 2026

Sr. No.	Subject	Available
1.	231U04C403 – Direct Tax	
2.	131U04K401 – Computer for Investment	
3.	231U04C401 – Foreign Exchange Markets	
4.	Investment Banking	
5.	231U04I401 – Data Analytics & Statistical Reasoning	
6.	Global Capital Markets	
7.	Equity Markets II	
8.		
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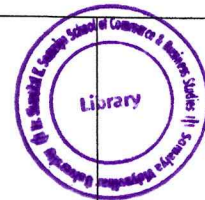
ATKT
BFM
Sem-IV

15 JUN 2026

Semester (Nov 2026 to April 2026)		
Examination: End Semester Examination April 2026 (UG Programmes)		
Programme code: 04 Programme: Financial Markets	Class: SY	Semester: IV
Name of the Constituent College: Dr. Shantilal K. Somaiya School of Commerce and Business Studies	Name of the Department: Accounting & Finance	
Course Code: 231U04C403	Name of the Course: Direct tax	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary		

Question No.		Max. Marks	CO Attainment
Q.1. A	Explain the following concepts (5 marks each) a. Mr. Sameer is a salaried employee who suffers from a certified physical disability. During the financial year, he incurred several expenses related to his medical care and daily support. While filing his income tax return, he wishes to claim a deduction available for individuals with disabilities under the Income-tax Act. b. Ms. Priya received income during the year from various sources such as interest from bank deposits, lottery winnings, and gifts received from a non-relative. While preparing her income tax return, she needs to determine which of these incomes should be taxed under the head "Income from Other Sources." c. Mr. Raj owns three residential houses. He lives in one house with his family and keeps the other two houses vacant for personal use. While computing his income from house property, he wants to know whether both vacant houses can be treated as self-occupied properties or if any of them will be treated differently under the Income-tax Act.	15	CO 4 CO 3 CO 2
Q.2. A	Mr. Rajesh provides the following particulars of asset transferred by him during the previous year ended 31st March, 2025. You are	15	CO 2

	required to compute his income from Capital Gains chargeable to tax for the Assessment Year 2025–26. A residential house in Madurai was purchased on 12th December, 2001 at a cost of ₹22,50,000. Further expenses on improvement of ₹7,80,000 were incurred on the above house during the financial year 2009–10. He sold the house on 26th March, 2025 for ₹1,48,75,000. He incurred transfer expenses of ₹1,35,000 on the sale transaction. He purchased 3-year bonds issued by Rural Electrification Corporation (REC) for ₹60,00,000 on 26th March, 2025. Cost Inflation Index <table><tr><th>Financial Year</th><th>Cost Inflation Index</th></tr><tr><td>2001–2002</td><td>100</td></tr><tr><td>2009–2010</td><td>148</td></tr><tr><td>2020–2021</td><td>301</td></tr><tr><td>2022–2023</td><td>331</td></tr><tr><td>2023–2024</td><td>363</td></tr></table>	Financial Year	Cost Inflation Index	2001–2002	100	2009–2010	148	2020–2021	301	2022–2023	331	2023–2024	363						
Financial Year	Cost Inflation Index																		
2001–2002	100																		
2009–2010	148																		
2020–2021	301																		
2022–2023	331																		
2023–2024	363																		
	OR																		
Q.2. B	Mr. Rajesh is a person from Indian origin settled London came to visit India on 5 th Aug 2024 returned to London on 10 th March 2025. Prior to this his stay in India was as under:- <table><tr><th>Year</th><th>No. of Days in India</th></tr><tr><td>2023-24</td><td>58</td></tr><tr><td>2022-23</td><td>70</td></tr><tr><td>2021-22</td><td>200</td></tr><tr><td>2020-21</td><td>65</td></tr><tr><td>2019-20</td><td>110</td></tr><tr><td>2018-19</td><td>135</td></tr><tr><td>2017-18</td><td>190</td></tr></table> He never visited India prior to 2017-18. Determine his Residential status for the A.Y. 2025-26.	Year	No. of Days in India	2023-24	58	2022-23	70	2021-22	200	2020-21	65	2019-20	110	2018-19	135	2017-18	190	15	CO 1
Year	No. of Days in India																		
2023-24	58																		
2022-23	70																		
2021-22	200																		
2020-21	65																		
2019-20	110																		
2018-19	135																		
2017-18	190																		
Q.3. A.	Mrs. Anurada is a director in M/s Jagdish Textiles Pvt. Ltd. During the year ended 31st March, 2025 she received the following: 1. Salary @ ₹ 46,000 per month. 2. Ex-gratia payment ₹ 23,300. 3. Salary in lieu of leave ₹ 12,250. 4. Fees for attending Board Meetings ₹ 21,750. 5. Reimbursement of car expenses in respect of office use ₹ 43,000 (She used her own car for herself as well as for office use).	15	CO 3																



She was provided free holiday home facility at Dehradun the total cost of which was ascertained at ₹ 25,250. She was also provided with free lunch facility during office hours costing ₹ 15,800. The employer company deducted profession tax of ₹ 2,500 from salary during the previous year.

On the basis of the above information, you are required to compute the taxable income under the head “Salaries” of Mrs. Anurada for the Assessment Year 2025–26.

OR

Q.3. B.

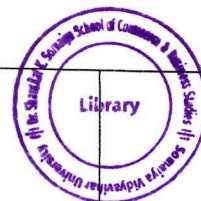
Receipts & Payments A/c for the year ended 31st March, 2025

15

Receipts	₹	Payments	₹		
To Balance B/f					
Cash-in-Hand	1,500	By Salaries	44,000		
Cash-with-Bank	3,000	By Bonus to staff	4,400		
To Consulting Fees	1,85,000	By Printing & Stationery	13,600		
To Visit fees	14,500	By Rent of Clinic (paid to wife)	12,000		
To Gift from patients	6,000	By Electricity	11,150		
To Winnings from horse races	10,000	By Car expenses	30,000		
To Amount received under Keyman Insurance Policy	30,000	By Drawings	48,000		
		By Donations	18,000		
		By Purchase of equipments	12,000		
		By Misc. Expenses	12,000		
		By Balance c/d			
		Cash-in-Hand	2,600		
		Cash with Bank	42,250		
	2,50,000		2,50,000		

1. ₹ 6,000/- is considered as a reasonable rent of the clinic.

	2. Misc. expenses are incurred for personal purposes. 3. Donations are eligible for deduction u/s 80G. 4. Half of the car expenses are for personal use. 5. Depreciation allowable according to Income-tax Act is ₹ 4,000/-. Compute income from business or profession of Dr. Doshi for the assessment year 2025–26.																																																										
Q.4. A.	From the following income & Expenditure account of Dr. Kamble compute his total income for the assessment year 2025-26. Income and expenditure account <table> <thead> <tr> <th></th><th>Rs.</th><th></th><th>Rs.</th></tr> </thead> <tbody> <tr> <td>To Staff Salaries</td><td>1,20,000</td><td>By Consulting Fees</td><td>4,00,000</td></tr> <tr> <td>To Dispensary Expenses</td><td>67,500</td><td>By Visit Fees</td><td>1,00,000</td></tr> <tr> <td>To Dispensary Rent</td><td>60,000</td><td>By Gifts from Patients</td><td>40,000</td></tr> <tr> <td>To Purchase of Medicines</td><td>45,000</td><td>By Sale of Medicines at the dispensary</td><td>80,000</td></tr> <tr> <td>To Income Tax</td><td>35,000</td><td>By rent from House Property</td><td>1,20,000</td></tr> <tr> <td>To Professional Fees to Doctors</td><td>22,000</td><td></td><td></td></tr> <tr> <td>To Car Expenses (For Profession)</td><td>36,400</td><td></td><td></td></tr> <tr> <td>To Membership fees</td><td>2,000</td><td></td><td></td></tr> <tr> <td>To Municipal Tax for Rental House</td><td>12,000</td><td></td><td></td></tr> <tr> <td>To Interest on Housing Loan for Rented House</td><td>18,000</td><td></td><td></td></tr> <tr> <td>To Printing Charges</td><td>4,000</td><td></td><td></td></tr> <tr> <td>To Depreciation</td><td>48,000</td><td></td><td></td></tr> <tr> <td>To Charity</td><td>1,500</td><td></td><td></td></tr> </tbody> </table>		Rs.		Rs.	To Staff Salaries	1,20,000	By Consulting Fees	4,00,000	To Dispensary Expenses	67,500	By Visit Fees	1,00,000	To Dispensary Rent	60,000	By Gifts from Patients	40,000	To Purchase of Medicines	45,000	By Sale of Medicines at the dispensary	80,000	To Income Tax	35,000	By rent from House Property	1,20,000	To Professional Fees to Doctors	22,000			To Car Expenses (For Profession)	36,400			To Membership fees	2,000			To Municipal Tax for Rental House	12,000			To Interest on Housing Loan for Rented House	18,000			To Printing Charges	4,000			To Depreciation	48,000			To Charity	1,500			15	CO 4
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	To Surplus for the year Total2,68,600 7,40,000 Total7,40,000 Additional Information: 1. Gifts from patients include Rs. 1,000 from his father in personal capacity 2. Depreciation as per Income Tax Rules Rs. 45,000 3. He paid medical insurance premiums of Rs. 8,000 by cheque. 4. He purchased National Saving Certificates of Rs. 30,000 & paid Life Insurance Premium of Rs. 60,000 (on a policy with capital sum assured amounting to Rs. 12,00,000 issued on 1-4-2016) 5. He paid Rs. 20,000 to Nationalized Bank towards Principal of Housing Loan.	Library													
	OR														
4 B	Mr. Santosh Bhonsale who is physically disabled person (50% disability) as certified by medical authority is employed with Roshan College of Commerce. He furnishes the following information for the previous year 2022-23. Compute his taxable income for A.Y. 2023-24. <table><tr><td>Basic Salary</td><td>Rs. 10,000 p.m.</td></tr><tr><td>DA</td><td>Rs. 3,500 p.m.</td></tr><tr><td>Arrears of Salary (not taxed earlier)</td><td>Rs. 10,000</td></tr><tr><td>Medical Expenses reimbursement</td><td>Rs. 12,000</td></tr><tr><td>Examinership fees from the college</td><td>Rs. 2,000</td></tr><tr><td>Fees for setting T.Y.BCom, papers for Mumbai University</td><td>Rs. 4,000</td></tr></table>	Basic Salary	Rs. 10,000 p.m.	DA	Rs. 3,500 p.m.	Arrears of Salary (not taxed earlier)	Rs. 10,000	Medical Expenses reimbursement	Rs. 12,000	Examinership fees from the college	Rs. 2,000	Fees for setting T.Y.BCom, papers for Mumbai University	Rs. 4,000		CO 4
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SOMAIYA
VIDYAVIHAR UNIVERSITY



ATKT
BFM
Sem-IV

April 2024			
Examination: End Semester Examination (UG Programmes)			
Programme code: 04		Class: SY	Semester: IV
Programme: BFM			
Name of the Constituent College: S K Somaiya College		Name of the Department: Accounting & Finance	
Course Code: 131U04K401	Name of the Course: Computer for Investment		
Duration: 2 Hr.	Maximum Marks: 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO
Q1	A. Explain the following aspects of E commerce infrastructure in detail. (15 Marks) a. Network b. Hardware c. Software OR B. Discuss the e commerce components in brief (7 Marks) C. Evaluate the growth of UPI in India. (8 Marks)	15	CO2
Q 2	A. Discuss the term cyber-attack. Explain the following cyber-attacks in detail. (15 Marks) a. Spamming b. Salami Attacks c. Spoofing OR B. Compare office 365 Suite with Google workspace in detail and give your view which is more suitable for fintech companies and why? (7 Marks) C. What is EMI? Explain about the following financial functions with syntax (8 Marks) a. PMT b. IPMT c. PPMT	15	CO3 CO4 CO3
Q 3	A. Explain the concept of technology diffusions and discuss different steps involved in technology diffusion. (15 Marks) OR B. What is a CRM Application? Why do finance companies need CRM? (7 Marks) C. What Is Enterprise Resource Planning (ERP)? What are the benefits of ERP? (8 Marks)	15	CO4 CO3 CO3

Q 4	Answer the following conceptual questions. (Each 5 Marks) A. Discuss the cashless economy concept and list out two traditional ways of cashless payment and two modern ways of cashless payment? B. A global stock trading advisory firm has set up a digital network among all its branches among all its partners and providing online solutions to customers. Explain the type of network (Internet/Intranet/Extranet) setup in the following scenario with reason. a. A network setup among all its branches. b. A network setup among all partners C. Etailing is which type of E-commerce and explain the concept of that E-commerce.	15	CO2 CO4 CO1
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SOMAIYA
VIDYAVIHAR UNIVERSITY



ATKT
BFM
Sem-IV

11 JUN 2028

March 2026			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 04		Class: SY	Semester: IV
Programme: Financial Markets			
Name of the Constituent College: Dr. Shantilal K. Somaiya School of Commerce and Business Studies		Name of the Department Accounting & Finance	
Course Code: 231U04C401	Name of the Course: Foreign Exchange Markets		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3)			

Question No.		Max. Marks	Co Attainment
Q.1	Read the given Case Study and Answer the Questions below: In 1991, India faced a severe balance of payments crisis, leading to reforms in its foreign exchange market. Imagine a modern-day scenario where India is again experiencing pressure on the rupee due to rising oil imports and global dollar strength. A multinational bank operating in India must advise its clients on how the Reserve Bank of India (RBI) might intervene, how FEMA regulations shape forex transactions, and how commercial banks handle international payments during such volatility. The clients also want to understand how historical systems like the Bretton Woods, Gold standard and the managed float system influence today's exchange rate regime. Questions: a) Explain how RBI intervention can stabilize the rupee during exchange rate volatility. b) In the light of the above case study, examine the role of FEMA in regulating the Forex market c) In the context of the above case, compare the Bretton Woods system and the gold standard system.	05 05 05	CO1, 2, 3
Q.2	a) Examine the key determinants of foreign exchange rates. b) Distinguish between fixed and flexible exchange rate system. OR c) You are desirous of setting up a foreign exchange dealership in India. Enumerate and discuss the steps you would follow to do so.	08 07 15	CO1 CO1 CO2
Q.3	a) Identify and discuss in detail the derivative instruments traded in	15	CO3

	the forex markets		
	OR		
b)	Discuss the mechanism, features and role of the SWIFT system in international settlements alongwith NOSTRO, VOSTRO and LORO accounts	15	CO3
Q.4			
a)	Illustrate the concept of cross-currency arbitrage using an example.	07	CO4
b)	The direct exchange rate for GBP to JPY is ¥150 per GBP. You are required to compute the following: i) How much will £500 be in Japanese Yen? ii) Find the indirect quote from the given data. iii) Suppose trader wants to sell £10,000 in JPY. The GBP/JPY quote is as follows: ➤ Bid- 145 ➤ Ask- 147 How much JPY will the trader receive and calculate the spread.	08	CO4
	OR		
c)	Examine the effects of falling and rising rupee exchange rates on trade and economy.	08	CO4
d)	Discuss the concept of swap points using a suitable example	07	CO4





SOMAIYA
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ATKT
BFM
Sem - IV

Semester End Exam			
Examination: ATKT(Old) (UG)			
Programme code: 04		Class:	Semester: IV
Programme: B.com (Financial Market)		SYBFM	
Name of the Constituent College: S. K. SOMAIYA		Name of the Department:	
Course Code:	Name of the Course: Investment Banking		
Duration: 2 Hrs.	Maximum Marks: 60		
Instructions: 1. Use of Simple calculator is allowed. 2. Q.4. is compulsory.			

Que stion No.		Max. Mark s	CO
Q.1.	A. Explain the concept, importance, and functions of Investment Banking. OR B. Describe the services provided by Investment Bankers, including pre-issue activities.	15 15	CO-01
Q.2.	A. Explain the process of Initial Public Offering (IPO) along with SEBI guidelines. OR B. Discuss the Book Building process and pricing of equity shares in IPO. C. Define the role of Registrar and Draft Red Herring Prospectus (DRHP) in IPO.	15 08 07	CO-02
Q.3.	A. Explain the meaning, types, and role of Investment Bankers in Mergers and Acquisitions. OR B. Discuss Leveraged Buyout (LBO) deals with suitable examples. C. Briefly explain Private Equity investments by Merchant Bankers.	15 08 07	CO-03,04
Q.4.	Attempt the following. (05 Marks each) A. Explain the difference between Corporate Value and Investment Value. B. Discuss Asset-based Valuation methods: Net Asset Value and Break-up Value. C. What is Business Valuation? Explain any two methods of Business Valuation in simple terms.	15	CO-02,03,04



SOMAIYA
VIDYAVIHAR UNIVERSITY



16 JUN 2026

ATKT
BFM
Sem-IV

March 2026		
Examination: End Semester Examination (UG Programme)		
Programme code: 04	Class: SY	Semester: IV
Programme: Financial Markets		
Name of the Constituent College: Dr. Shantilal K Somaiya School of Commerce & Business Studies	Name of the Department: Accounting and Finance	
Course Code: 231U04I401	Name of the Course: Data Analysis and Statistical Reasoning	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1) All questions are compulsory 2) Figures to the right indicate full marks 3) Use of simple calculator is allowed. 4) Normal, Chi-square and F statistics distribution tables will be provided on request.		

Question No.		Max. Marks	CO																										
Q1	Answer following questions	15	1-4																										
1.	Elaborate various sources of secondary data.																												
2.	Find covariance matrix for following data																												
	<table><tr><td>x</td><td>20</td><td>24</td><td>23</td><td>21</td><td>22</td><td>28</td></tr><tr><td>y</td><td>27</td><td>24</td><td>26</td><td>21</td><td>22</td><td>29</td></tr></table>	x	20	24	23	21	22	28	y	27	24	26	21	22	29														
x	20	24	23	21	22	28																							
y	27	24	26	21	22	29																							
3.	A committee of 7 persons is to be formed from a group of 9 boys and 8 girls, find probability that the committee consists of 1) 4 boys and 3 girls 2) Atleast 2 boys																												
Q2 a)	A random sample of 120 observations was taken from a population, and it was found to have mean=40.4 and standard deviation=8.6 find 90% and 95% confidence intervals for the population mean.	08	2																										
Q2 b)	Find 3 yearly moving averages and plot data graphically,	07	2																										
	<table><tr><td>Year</td><td>Sales</td></tr><tr><td>2001</td><td>280</td></tr><tr><td>2002</td><td>288</td></tr><tr><td>2003</td><td>266</td></tr><tr><td>2004</td><td>295</td></tr><tr><td>2005</td><td>302</td></tr><tr><td>2006</td><td>310</td></tr><tr><td>2007</td><td>303</td></tr><tr><td>2008</td><td>328</td></tr><tr><td>2009</td><td>309</td></tr><tr><td>2010</td><td>315</td></tr><tr><td>2011</td><td>320</td></tr><tr><td>2012</td><td>332</td></tr></table>	Year	Sales	2001	280	2002	288	2003	266	2004	295	2005	302	2006	310	2007	303	2008	328	2009	309	2010	315	2011	320	2012	332		
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	OR																												
Q2 c)	The manager of departmental store informs that the probability of a customer visiting his store and buying something is 0.4. In a day 7 customers visited the store, using this information answer following questions,	08	2																										

	1) What is the probability that 4th customer will buy something. 2) What is the probability that atleast 4 customers buy something. 3) What is the probability that No customer will buy anything. 4) Find mean and variance.																				
Q2 d)	Define Questionnaire, Explain requisites of a good Questionnaire.	07	1																		
Q3 a)	A random sample consisting of 200 men and equal number of women yields the following results in connection with the recent central budget. <table><tr><td></td><td>For</td><td>Against</td></tr><tr><td>Men</td><td>150</td><td>50</td></tr><tr><td>Women</td><td>130</td><td>70</td></tr></table> In view of this can we conclude that the peoples attitude towards this budget is independent of Gender at 5% level of significance.		For	Against	Men	150	50	Women	130	70	08	3									
	For	Against																			
Men	150	50																			
Women	130	70																			
Q3 b)	From the following information test the hypothesis that hourly wage rates of semi-skilled workers are same in two cities. Use 10% level of significance. <table><tr><td>City</td><td>Mean hourly wage rate</td><td>Standard deviation of wage rate</td><td>Sample size</td></tr><tr><td>A</td><td>10</td><td>1.5</td><td>25</td></tr><tr><td>B</td><td>12</td><td>1.7</td><td>20</td></tr></table>	City	Mean hourly wage rate	Standard deviation of wage rate	Sample size	A	10	1.5	25	B	12	1.7	20	07	3						
City	Mean hourly wage rate	Standard deviation of wage rate	Sample size																		
A	10	1.5	25																		
B	12	1.7	20																		
	OR																				
Q3	One hundred samples each containing five voters are taken independently from a metropolitan city, and the number of voters in favor of certain new legislation in each sample is counted. The results of the survey are as follows, <table><tr><td>No. in favor</td><td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>No. of samples</td><td>7</td><td>12</td><td>38</td><td>24</td><td>15</td><td>4</td></tr></table> Fit binomial distribution to these data and test whether the test is good or not at 1% level of significance.	No. in favor	0	1	2	3	4	5	No. of samples	7	12	38	24	15	4	15	3				
No. in favor	0	1	2	3	4	5															
No. of samples	7	12	38	24	15	4															
Q4 a)	Find coefficient of correlation for following data and interpret your answer, <table><tr><td>X</td><td>46</td><td>42</td><td>44</td><td>40</td><td>43</td><td>41</td><td>45</td></tr><tr><td>Y</td><td>40</td><td>38</td><td>36</td><td>35</td><td>39</td><td>37</td><td>41</td></tr></table>	X	46	42	44	40	43	41	45	Y	40	38	36	35	39	37	41	08	4		
X	46	42	44	40	43	41	45														
Y	40	38	36	35	39	37	41														
Q4 b)	Find y when x=15 also find x when y=11 for following data <table><tr><td>X</td><td>7</td><td>9</td><td>7</td><td>12</td><td>12</td><td>11</td><td>14</td><td>16</td></tr><tr><td>Y</td><td>6</td><td>12</td><td>12</td><td>14</td><td>14</td><td>16</td><td>18</td><td>20</td></tr></table>	X	7	9	7	12	12	11	14	16	Y	6	12	12	14	14	16	18	20	07	4
X	7	9	7	12	12	11	14	16													
Y	6	12	12	14	14	16	18	20													







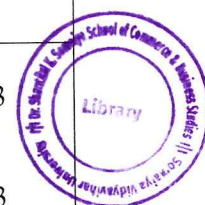
SOMAIYA
VIDYAVIHAR UNIVERSITY



June 2026			
Examination: End Semester Examination (UG/PG Programmes)			
Programme code: 04		Class: SY	Semester:
Programme: Financial Markets			
Name of the Constituent College: Dr. Shantilal K. Somaiya School of Commerce and Business Studies		Name of the Department Accounting & Finance	
Course Code:	Name of the Course: Global Capital Markets		
Duration : 2 Hrs.	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 questions:		
a)	Apple's IPO on NASDAQ raised \$101 million, marking one of the largest IPOs of its time. This demonstrated how primary markets allow companies to raise capital directly from investors. Later, Apple's shares traded actively in the secondary market, providing liquidity and enabling global investors to participate in its growth. ➤ Shows how capital markets connect issuers and investors, fueling innovation and expansion.	05 05 05	CO1, 2, 4
b)	India's debt market has grown significantly, with government bonds financing infrastructure like highways and railways. For example, the issuance of sovereign bonds helped fund the Golden Quadrilateral highway project. This reduced reliance on foreign capital and mobilized domestic savings. ➤ Highlights the role of debt markets in development financing and stabilizing emerging economies.		
c)	After the 2008 financial crisis, the FSB coordinated reforms like Basel III capital adequacy standards. These required banks worldwide to hold more capital and reduce leverage. By harmonizing rules across countries, the FSB strengthened resilience against systemic shocks. ➤ Demonstrates the FSB's role in monitoring risks and ensuring global financial stability		
Q.2			
a)	Discuss the concepts, causes and consequences of contagion and spillover effects in global capital markets	08	CO1
b)	Outline the recent changes in the global markets citing suitable examples.	07	CO1
OR			
c)	Examine the role of banks, government and private equity infrastructure funding in project financing.	08	CO2

	Explain bilateral, multilateral, and syndicated loan facilities as means of financing infrastructure projects.	07	CO2
Q.3			
a)	Assess the working, features and role of crowdfunding mechanism to raise funds.	08	CO3
b)	Derivatives enable firms to access cheaper sources of finance by leveraging comparative advantage. Explain this statement.	07	CO3
	OR		
c)	Explain the different types of securities issuance- public issue, private placement, domestic bonds, foreign bonds, and international bonds in the global debt markets	15	CO3
Q.4			
a)	Evaluate the role of IMF and IMBF in the working of global financial and banking systems.	08	CO4
b)	Identify the effects, challenges and role of cryptocurrencies in global financial markets.	07	CO4
	OR		
c)	Give an overview on the opportunities and constraints in the global financial markets.	08	CO4
d)	Discuss the role of Basel norms, G7 and G20 in maintaining global financial stability.	07	CO4





SOMAIYA
VIDYAVIHAR UNIVERSITY



ATKT
BFM
Sem-IV

Semester Examination: End Semester Examination		
Programme code: 04	Class: SYBFM	Semester: IV
Programme: B.com (Financial Market)		
Name of the Constituent College: S. K. SOMAIYA		Name of the Department: Commerce and Business studies
Course Code:	Name of the Course: Equity Market II	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1. All questions are compulsory. 2. Figures to the right indicate full marks.		

Que stion No.		Max. Marks
Q.1.	a. Define Equity Research and describe its basic process. (07 Marks) b. Explain Fundamental Analysis in simple terms. (08 Marks) OR c. Define Technical Analysis and state its main assumptions. (15 Marks)	15 Marks
Q.2.	a. Describe the role of retail investors in the stock market. (07 Marks) b. Differentiate Common Stock and Preferred Stock. (08 Marks) OR c. Explain different types of stocks based on dividend and risk. (15 Marks)	15 Marks
Q.3.	a. Define GDP and write its formula. (07 Marks) b. Explain Inflation and describe its measurement in India. (08 Marks) OR c. Define Interest Rates and describe CRR and SLR. (15 Marks)	15 Marks
Q.4.	Explain the following concepts (3 Marks each): i. Cost Approach ii. Market Approach iii. Income Approach iv. Business Model v. Competitive Advantage	15 Marks