

Swami Vivekanand Vidyaprasarak Mandal's College of Commerce Bori Ponda Goa
Semester End Examination, April 2025

Semester: IV

Class: S.Y.B. Com

Paper Code and Title: Fundamentals of Macroeconomics for Business

No. of Pages: 01

Date: 21st April 2025

Duration: 2 Hours

Max. Marks: 80

- Instructions:**
- 1) All questions are compulsory; however, an internal choice is available from Q.2 to Q.5
 - 2) The figure to the right indicates full marks for respective questions/ Sub-Question.

- Q1. Answer the following** **16Marks**
- i) What is Macroeconomics?
 - ii) What do you mean by "disposable income"?
 - iii) What is inflation?
 - iv) State the meaning of Disguised Unemployment.
 - v) What is Monetary Policy?
 - vi) What is meant by the Consumption Function?
 - vii) Meaning of Open Economy
 - viii) What is the Fixed Exchange Rate System?

- Q2. Answer the following**
- A Explain the Objectives of Green Accounting.** **12 Marks**
- OR**
- B Discuss the key factors that influence aggregate demand in an economy.** **12 Marks**
- C Describe the circular flow of income in a two-sector economy and explain the role of households and firms.** **04 Marks**

Answer the following

- Q3.**
- A** Imagine prices in your city are rising quickly. Using your knowledge of economics, explain possible causes of inflation. **12 Marks**
- B** Ravi notices that the prices of vegetables have been rising every month. So, he expects the prices to go up next month too. How is Ravi using adaptive expectations in this situation? **04 Marks**
- OR**
- C** Identify any two costs of cyclical unemployment and explain how they affect individuals or the economy. **04 Marks**

Answer the following

- Q4.**
- A** Imagine inflation is rising in the country. How can the central bank use any three quantitative tools to control it? **12 Marks**
- B)** A company is planning to buy new machinery. What two factors might affect its decision to invest? **04 Marks**
- OR**
- C)** Name any two indices of money supply and explain how each helps in understanding the flow of money in the economy. **04 Marks**

Answer the following

- Q5.**
- A** State any two features of a closed economy and explain how they apply to a country that does not trade with others. **12 Marks**
- B)** Apply your knowledge of economic size to explain how the flow of goods might differ between a small and a large economy. **04 Marks**
- OR**
- C)** The government banned high-value currency notes in 2016. Apply your understanding to explain any two main objectives behind this decision **04 Marks**

Swami Vivekanand Vidyaprasarak Mandal's College of Commerce Bori Ponda Goa
Semester End Examination, April 2025

Semester: IV

Class: S.Y.B. Com

Duration: 2 Hrs

Paper Code and Title: (CFA-203) Financial Statement Analysis

Max. Marks:80

No. of Pages: 04

Date: 23rd April 2025

1) All Questions are Compulsory.

Instructions: 2) Question No.1 (A) is in not more than 800 words.

3) Question No. 2, 3, 4 & 5(A) and Question No. 2 (B) is not more than 600 words.

4) Question No. 3, 4 & 5 (B) and Question No. 2, 3, 4 & 5 (C) is not more than 400 words.

Answer all the following questions (8 x 2)

16

Marks

Q.1 A i) What is a Financial Statement?

ii) short note on Decision Support System in Accounting.

iii) short note on Dupont Analysis.

iv) Concept of Economic Value Added.

v) what is Balance Score Card?

vi) short note on weighted Average Cost of Capital.

vii) concept of Cashflow Statement.

viii) What is an Annual Report?

Q.2 A From the following Balance Sheet of Sham Ltd as of 31st March 2024 and 31st March 2025, Prepare Comparative Balance Sheet and provide interpretation for the same.

12

Marks

Liabilities	31/03/24	31/03/25	Assets	31/03/24	31/03/25
Equity share			Land and		
Capital	1,20,000	1,60,000	Building	1,00,000	1,50,000
Preference share	60,000	95,000	Plant and	40,000	45,000

capital			Machinery		
Reserve and Surplus	30,000	35,000	Stocks	60,000	82,000
Profit and Loss Account	18,000	20,000	Debtors	40,000	45,000
Bank Overdraft	25,000	45,000	Bill Receivable	10,000	30,000
Sundry Creditors	25,000	30,000	Prepaid Expense	6,000	8,000
Provision for Tax	15,000	22,500	Cash at Bank	40,000	58,500
Proposed Dividend	8,000	20,000	Cash in Hand	5,000	9,000
Total	3,01,000	4,27,500	Total	3,01,000	4,27,500

OR

- Q.2 B Convert the following Income statement into Common Size Income Statement and provide Interpretation for the same. 12 Marks

Particulars	Amount
Net sales	18,00,000
Purchase	5,00,000
Salaries and Wages	1,52,000
Rent	20,000
General Expenses	60,000
Insurance	20,000
Bonus	16,000
Bad debts	4,000
Advertisement	18,000
Printing and Stationery	22,000
Other income	40,000
Provision for tax	50%

- C Explain any four objectives of financial statement Analysis

04

Marks

Q.3 A From the following Balance Sheet of Apple Ltd as 31st March 2025.

12

Marks

Liabilities	Amount	Assets	Amount
Share Capital	40,000	Computer	28,000
Profit and loss Account	6,000	Plant and Machinery	1,02,000
General Reserve	8,000	Stock in Trade	40,000
12% Debentures	1,16,000	Sundry debtor	20,000
Sundry Creditors	20,000	Bills receivable	2,000
Bank Overdraft	10,000	Cash at bank	8,000
Total	2,00,000	Total	2,00,000

Calculate: 1) Current Ratio 2) Quick Ratio 3) Inventory to Working Capital Ratio
4) Debt to Equity Ratio 5) Proprietary ratio 6) Capital Gearing Ratio

B Elaborate on Principles of Dupont analysis.

04

Marks

OR

C Explain the uses of Ratio analysis in decision making process.

04

Marks

Q.4 A Explain the merits and demerits of Economic Value Added.

12

Marks

B Elaborate on the four perspectives of Balance Score Card.

04

Marks

OR

C Any four objectives of Balance Score Card.

04

Marks

Q.5 A The following is the Balance Sheet of Wipro Ltd.

12

Marks

Liabilities	Amount	Amount	Assets	Amount	Amount
Equity Share	3,25,000	5,75,000	Plant and	6,00,000	8,50,000

Semester: IV

Class: S.Y.B. Com

Duration: 2 Hrs

Paper Code and Title: (CBF-204) Principles and Practices of Insurance

Max. Marks: 80

No. of Pages: 02

Date: 23rd April 2025

Instructions: 1) All Questions are Compulsory.

2) Question No.1 (A) is in not more than 50 words.

3) Question No. 2, 3, 4 & 5(A) and Question No. 2 (B) is not more than 400 words.

4) Question No. 3, 4 & 5 (B) and Question No. 2, 3, 4 & 5 (C) is not more than 200 words.

- Q.1 A Answer the following (8 x 2)
16 Marks
- i) Explain the basic principle underlying insurance and its importance in risk management.
 - ii) What is the role of IRDAI in the insurance sector?
 - iii) Differentiate between 'Term Insurance' and 'Endowment Policy'.
 - iv) List and briefly describe two distinct types of Marine Insurance policies.
 - v) Explain the term 'Bancassurance'.
 - vi) What is 'Double Insurance'?
 - vii) Explain two government-sponsored health insurance schemes in India.
 - viii) State the purpose of 'Fidelity Guarantee Insurance'.
- Q.2 A Explain the principles of insurance. 12 Marks
- OR**
- Q.2 B Elaborate on the features, benefits, and limitations of Unit Linked Insurance Plans (ULIPs). Explain how ULIPs integrate investment and protection, and the trade-offs involved for policyholders. 12 Marks
- C Explain the ethical practices expected in insurance marketing. Highlight the standards of conduct and professional responsibilities that ensure transparency and fairness in the industry. 04 Marks

Q.3 A Elaborate the practical applications of various life insurance policies. Compare and contrast different policy types by explaining how they address diverse financial needs and risk scenarios. 12 Marks

B Explain how different types of liability insurance policies are applied to manage specific risk exposures. Support your answer with suitable examples from real-life contexts. 04 Marks

OR

C How the Pradhan Mantri Suraksha Bima Yojana (PMSBY) is applied to enhance financial protection among policyholders. Illustrate its significance in expanding affordable risk coverage. 04 Marks

Q.4 A Elaborate various Fire Insurance policies. 12 Marks

B What is crime insurance? 04 Marks

OR

C Outline the primary functions of a Third-Party Administrator (TPA) in health insurance. Emphasize how TPAs contribute to efficient claim processing and improved customer service, supporting your points with practical examples. 04 Marks

Q.5 A Explain various factors influencing customer buying behaviour. 12 Marks

B Define Micro-insurance and explain its relevance by providing practical examples. How this product meets the needs of low-income groups and contributes to financial inclusion. 04 Marks

OR

C Identify and explain four essential documents required for processing a life insurance policy. Justify the importance of each document in ensuring the validity and smooth execution of the policy contract. 04 Marks

Semester: IV

Class: S.Y.B. Com

Duration: 2 Hours

Paper Code and Title: (COM 204) Indirect Taxes

Max. Marks: 80

No. of Pages: 03

Date: 25th April 2025

Instructions:

- 1) This question paper has 5 questions.
- 2) Question No: 1 is compulsory.
- 3) Answer the remaining five questions with internal choice.

Show important working notes as fair work.

- Q.1 Answer the following in brief. (2x8) (16Marks)
- 1 What is SGST?
 - 2 Mention any two benefits of GST.
 - 3 Define Reverse Charge.
 - 4 What is meant by Inter-State Supply?
 - 5 What is the purpose of a Debit Note?
 - 6 Name any two types of GST returns.
 - 7 What is Basic Customs Duty?
 - 8 Define 'Territorial Waters' under the Customs Act.
- Q.2 A Discuss in detail the structure of GST in India, explaining SGST, CGST (12 Marks)
UTGST, and IGST.
- OR
- Q.2 B Explain the basic procedures under GST and highlight the benefits of (12 Marks)
implementing GST in India.
- Q.2 C Distinguish between Composite Supply and Mixed Supply. (4 Marks)
- Q.3 A Answer the following (4x3) (12 Marks)

- 1) Mr. Popat runs a bakery with an annual turnover of ₹60,00,000. He has opted for the Composition Scheme under GST.
- the GST liability if the composition rate is 1%.
 - Can he charge GST to customers on his invoice?
- 2) A manufacturer incurs the following GST-related transactions:
- Purchases raw materials worth ₹80,000 (GST @ 18%),
Sells finished goods worth ₹1,50,000 (GST @ 18%).
Calculate: Input Tax, Output Tax, Net Tax Payable.
- 3) Ganesh trader has the following input tax credit balances:
- IGST: ₹40,000
CGST: ₹20,000
SGST: ₹15,000
- His GST liability is:
- IGST: ₹50,000
CGST: ₹30,000
SGST: ₹30,000
- Utilise the ITC and calculate the remaining liability.

Q.3 B What is the Reverse Charge Mechanism? Give any two examples. (4Marks)

OR

Q.3 C A retailer has a turnover of ₹1,00,00,000 and sells goods within the same state. (4Marks)

- Is he eligible for the Composition Scheme?
- If yes, calculate the GST liability if the composition rate is 1%.

Q.4 A What are the various types of returns under GST? Explain the procedure for filing returns. (12 Marks)

Q.4 B Write a short note on E-Way Bill and its importance (4Marks)

OR

Q.4 C Explain the types of penalties under GST (4Marks)

Q.5 A Answer the following (4x3) (12Marks)

1) A tourist from the UK visits India and buys:

Handicrafts - ₹15,000

Indian-made Laptop - ₹40,000

When leaving, he carries these items with him.

(a) Is he required to pay customs duty while leaving India?

(b) What are the conditions for duty-free export?

2) An importer imports goods from China, and the invoice mentions only FOB price of \$12,000. The exchange rate is ₹82 per USD. The actual insurance cost is not available, and the freight is unknown. Compute the assessable value.

3) Mr. Arnav, an Indian citizen, returns after 3 years in Canada. He brings:

- Used personal effects - ₹1,50,000
- LED TV - ₹80,000
- Desktop Computer - ₹40,000
- Gold Jewelry - ₹2,50,000

Find out How much of his baggage is duty-free and amount of custom duty payable by him.

Q. 5 B Describe the provisions related to the rate of customs duty on baggage. (4 Marks)

OR

Q.5 C Ms. Radha, an Indian student, returns after 2 years of studying in the USA. She carries: (4 Marks)

- Used household items - ₹1,80,000
- LED TV - ₹75,000
- Laptop - ₹55,000

What is the duty-free limit? How much customs duty is payable by Radha?

Semester: IV

Class: S.Y.B. Com

Duration: 2 Hrs

Paper Code and Title:(CBF-203) Law and Practice of Banking

Max. Marks:80

No. of Pages: 02

Date: 25th April 2025

- Instructions:**
- 1) All Questions are Compulsory.
 - 2) Question No.1 (A) is in not more than 50 words.
 - 3) Question No. 2, 3, 4 & 5(A) and Question No. 2 (B) is not more than 400 words.
 - 4) Question No. 3, 4 & 5 (B) and Question No. 2, 3, 4 & 5 (C) is not more than 200 words.

Answer all the following questions (8 x 2)

16 Marks

- Q.1 A**
- i) Concept of Endorsement.
 - ii) What is a Promissory Note?
 - iii) Short note on Dishonor of Cheque.
 - iv) What is Hypothecation?
 - v) Short note on Pledge.
 - vi) What is Indemnity?
 - vii) Any two objectives of Payment and Settlement Act 2007.
 - viii) Short note on Mortgage.
- Q.2 A** Explain the Meaning and Essentials of Negotiable Instruments. **12 Marks**
- OR**
- Q.2 B** What is a Cheque? Explain different types of Cheques. **12 Marks**
- C** Elaborate on different types of Endorsement. **04 Marks**
- Q.3 A** Who is collecting bankers? Describe the role and duties of collecting bankers. **12 Marks**
- B** Short note on holder in due course. **04 Marks**
- OR**
- C** Explain any four functions of Payment Banker. **04 Marks**
- Q.4 A** Elaborate on the Principles of Sound Lending. **12 Marks**
- B** Short note on Life Insurance Policy issued by Banks. **04 Marks**

OR

- C Evaluate different types of securities accepted by banks. 04 Marks
- Q.5 A Highlights the provision of the RBI Act 1934. 12 Marks
- B Elaborate on provision of Banking Regulation Act 1949. 04 Marks

OR

- C Write a short note on the SARFAESI Act, 2002 and its importance in recovery of debts. 04 Marks

Swami Vivekanand Vidyaprasarak Mandal's College of Commerce Bori Ponda Goa
Semester End Examination, April 2025

Semester: IV

Class: S.Y.B. Com

Duration: 2 Hour

Paper Code and Title: (COM-221) Accounting for Service Organisations

Max. Marks: 80

No. of Pages: 08

Date: 28th April 2025

- Instructions**
1. All Questions are Compulsory, However Internal choice is available.
 2. Figure to the right indicates full marks for respective question.

Q1. Answer the following questions (08 x 2 Marks)

16
Marks

- a What is a Saving Bank Account?
- b List the features of General Insurance.
- c State the features of hotel.
- d List the documents maintained by doctors.
- e What is banking company?
- f Write briefly about motor vehicle insurance.
- g Write the proforma of a vertical ledger of hotel.
- h Define Recurring Deposit.

Q2. A The following figures are obtained from the books of ICICI Bank for the year ended 31st March 2025.

12
Marks

Particulars	Amount (Rs)
Interest and Discount Earned	9,50,000
Commission and Exchange	48,750
Interest Paid	5,00,000
Salaries and Wages	52,500
Director's Fees	8,750
Rent and Taxes	17,500
Postage and Telegram	15,250

Profit on Sale of Investment	60,000
Loss on Sale of Investment	9,500
Rent Received	15,500
Depreciation	7,750
Stationary	15,000
Auditor's Fees	2,000

Additional Information:

- i. The profit and loss account had a balance of Rs. 2,50,000 on 1st April 2024.
- ii. An advance of Rs. 1,42,000 has become doubtful and it is expected that only 50% of the amount due can be recovered from the security.
- iii. A provision for tax to be made at Rs. 1,31,250.
- iv. A dividend of Rs. 29,250 is proposed.
- v) Transfer to Statutory Reserve at 25%.

Prepare a Profit and Loss Account of ICICI Bank for the year ended 31st March 2025.

OR

- Q2. B From the following balances, prepare Balance sheet. of Sanguem Co-operative Bank for the year ended 31st March 2025.

12
Mark

Particulars	Amount (Rs)
Equity Share capital	20,00,000
Statutory Reserve	10,00,000
Profit and Loss Account balance (cr)	14,00,000
Borrowings from RBI	10,00,000
Demand Deposits	24,00,000
Saving Bank Deposits	28,00,000
Cash credits	10,00,000
Term Deposits	20,00,000
Bills payable	3,00,000
Cash in hand	25,40,000
Money at call and short notice	5,00,000

Balance with RBI	30,00,000
Premises	25,00,000
Investment in Government securities	25,00,000
Term loans	6,00,000
Appropriation to Statutory Reserve	4,00,000
Overdrafts	6,60,000

The authorized capital of the bank is Rs. 5,00,000 shares of the face value of Rs. 10 each.

- Q.2 C Explain the different facilities extended to customers by bank. 04
Marks
- Q.3 A From the following figures taken from the books of Bajaj Allianz General Insurance Company Ltd. you are required to prepare a Profit loss account for the year ended 31st March 2025 along with relevant schedules. 12
Marks

Particulars	Amount (Rs)
Operating profit from fire insurance Business	52,00,000
Investments	18,00,000
Share capital (Equity shares of Rs. 100 each)	5,00,000
Profit on sale of investment	10,00,000
Rent paid	6,00,000
Cash in hand and bank balance	66,231
Expenses on management	2,15,974
Audit fees	18,000
Loss on sale of investment	2,00,000
Profit balance (cr) as on 1 st April 2024	3,00,000
Rates and taxes	2,902
Interest received on investments	76,500
Fixed Assets	6,00,000
Interim dividend paid	50,000
Dividend distribution tax	40,000

Borrowings	6,00,000
Provision for diminution in value of investments	2,00,000

The following further information may also be considered:

- Transfer to General Reserve Rs. 3,00,000.
- Income tax to be provided at 40%.
- A dividend of Rs. 1,20,000 is proposed.

Q.3 B General insurance includes policies like health, motor, home, travel, fire, marine, and commercial insurance. These provide financial protection against various risks such as accidents, damage, loss, or medical emergencies. Interpret the types of General Insurance. 04 Marks

OR

Q.3 C From the following information of The New India Assurance Co. Ltd. prepare the Revenue account as per Regulations of IRDA with necessary schedules for the year ended 31st March 2025. 04 Marks

Particulars	Amount (Rs.)
Premium received	9,37,500
Claims paid	5,27,000
Commission	97,000

Additional Information:

Interest and dividend (gross) Rs. 82,500.

The balance of funds on 1st April 2024 was Rs. 9,25,000 including additional reserve of Rs. 90,000. Additional reserve must be maintained at 10% of net premium for the year.

Q.4 A From the following trial balance of Vasco Hotel run by Sole Proprietor, Mr. Sam. Prepare Trading account and profit and loss account for the year ended 31st March 2025. 12 Marks

Particulars	Debit (Rs.)	Credit (Rs.)
Opening stock	5,00,000	

Receipts from visitors		35,00,000
Fuel and lights	5,00,000	
Rent	4,00,000	
Bank interest		10,000
Rates and Taxes	40,000	
Advertising	8,000	
Purchases	3,00,000	
China, linen and cutlery	45,000	
Salaries	7,00,000	
Furniture and fittings	50,000	
Capital		5,00,000
Bank charges	500	
Plant and Machinery	60,000	
Cash at bank	9,91,100	
Commission		5,600
Insurance	4,000	
Printing and stationery	12,000	
Sundry Debtors	4,05,000	
Total	<u>40,15,600</u>	<u>40,15,600</u>

Additional information

- i Stock on 31st March 2025 was Rs. 5,00,000.
- ii **Provide for depreciation**
On furniture and fittings at 10%.
Plant and Machinery Rs. 6,000.
China, cutlery and linen revalued at 42,000.
- iii Advertisement paid in advance Rs. 3000.
- iv Salary outstanding as on 31st March 2025 Rs. 30,000.

Q.4 B From the following receipt and payment account of CES college of Commerce, Cuncolim-Goa, you are required to prepare an income and expenditure account for the month of March 2025. 04
Marks

Receipts	Amount (Rs.)	Payments	Amount (Rs.)
<u>To balance b/d</u>		By electricity charges	5,000
Cash in hand	10,000	By Books	6,000
Cash at bank	55,000	By Furniture	45,000
To Donations	1,00,000	By Stationary	6,000
Term Fees	1,00,000	By Telephone Charges	4,000
Tuition fees	1,30,000	By Water Charges	4,000
		By Repairs & maintenance	2,000
		<u>By Bal c/d</u>	
		Cash in hand	24,000
		Cash at bank	2,99,000
	<u>3,95,000</u>		<u>3,95,000</u>

Additional information:

- i Outstanding tuition fees for the current year amounted to Rs. 4,200.
- ii Tuition fees includes Rs. 12,000 received for last year.

OR

Q.4 C Mr. Raghu and Mr. Suresh are partners of Great Hyderabad Hotel. 04
From the information given below prepare the profit and loss Marks
appropriation account for the year ending 31st March 2025.

- i Capital:
Mr. Raghu Rs. 35,000
Mr. Suresh Rs. 30,000
- ii The net profit earned by the Hotel for the year ending 31st March 2025 was Rs. 11,850.
- iii The partnership deed provides 4% interest on capital.
- iv Mr. Raghu is entitled to a salary of 10% on net profit.
- v Profits and losses are shared in proportion of 5:4 between Raghu and Suresh.

Q.5 A Dr. Garg is a medical practitioner. On 1st April 2024 he had following 12

assets in his profession: Equipment's and Furniture Rs. 40,000; Telephone installation Rs. 3,000; Stock of medicines Rs. 2,000; cash in hand Rs. 7,000.

The following is the Receipt and payment account of the profession for the year ended 31st March 2025.

Receipts	Amount (Rs.)	Payments	Amount (Rs.)
Cash in hand	7,000	Purchase of Medicines	40,000
Consultation fees	4,00,000	Salary of Assistant	72,000
Income from lectures	10,000	Postage and stationery	5,000
Sale of Medicines	56,000	Telephone charges	12,000
		Professional periodicals	4,000
		Motor car expenses	30,000
		Subscription to IMA	1,000
		Household drawings	2,00,000
		Travelling expenses	4,000
		Electricity charges	8,000
		Cash in hand	97,000
	<u>4,73,000</u>		<u>4,73,000</u>

Additional information:

- i Stock of medicines on 31st March 2025 was Rs. 3,000
- ii Depreciate equipment and furniture by 5%
- iii Consultation fees accrued Rs. 7,000.
- iv Salary of assistant due Rs. 2000.
- v 50% of motor car services are enjoyed by the family of Dr. Garg.
- vi 60% of electricity charges may be considered for household.
- vii 40% of telephone charges are used for professional purpose.

From the above information, you are require to prepare income and expenditure account of Dr. Garg for the year ended 31st March 2025.

Q.5 B The relationship between the accounts of professional persons and their household accounts lies in how they manage their personal and professional finances, often requiring clear separation for tax, legal, and budgeting purposes. Interpret the above paragraph. 04 Marks

OR

Q.5 C Discuss the types of advances given by banks to the customers. 04 Marks

Swami Vivekanand Vidyaprasarak Mandal's College of Commerce Bori Ponda Goa
Semester End Examination, April 2025

Semester: IV

Class: S.Y.B. Com

Duration: 1 Hour

Paper Code and Title: (CFA-205) Forensic Accounting

Max. Marks: 40

No. of Pages: 03

Date: 30th April 2025

- Instructions:
1. All Questions are Compulsory, However Internal choice is available.
 2. Figure to the right indicates full marks for respective question.

- Q1. Answer the following questions (04 x 2 Marks) 08 Marks
- a Define Forensic Accounting.
 - b What is Fraud.
 - c Write the full form of CPA and CFE in Forensic Accounting.
 - d Name any four types of documents analyzed by Forensic Accountant during Investigation.
- Q.2 A i) What are the ethical considerations in Forensic Accounting. 03 Marks
- OR
- Q.2 A i) Describe the types of Money Laundering. 03 Marks
- Q.2 B i) What are the different fraudulent activities in Insurance. 03 Marks
- Q.2 C i) Define Forensic Accountant. 02 Marks
- Q.3 A i) Explain the types of fraud. 03 Marks
- OR
- Q.3 A i) How would you summarize the term "Sumrfing" 03 Marks
- Q.3 B i) How employers can detect the embezzlement of funds done by the employee of the company. 03 Marks
- Q.3 C i)How would you explain the concept of "Insolvency Investigation". 02 Marks

Q. 4 A i) Data analysis can help identify anomalies, patterns, trends, or relationships that indicate fraud or irregularity. How would you paraphrase the above sentence. 03 Marks

OR

Q. 4 A i) Explain the purpose of insolvency investigation. 03 Marks

Q. 4 B i) Discuss the role of forensic accounting in detecting and preventing insurance fraud. 03 Marks

Q. 4 C i) How would you compare Money Laundering and Tefrorism financing. 02 Marks

Q. 5 A i) Following Transactions are recorded in the books of Makton Ltd. for the month March 2025. 03 Marks

On 1st March 2025 Mr. Sam who is employee (Accountant) of Makton Ltd. paid from petty cash of the company Rs. 5,000/- towards repair of his Personal Laptop.

On 15th March 2025 Mr. Sam took from Petty cash of the company Rs. 500/- towards purchase of bulb in the office. the Actual cost of bulb was Rs. 80/-. Mr. Sam kept for himself Rs. 420/-, the balance amount.

On 20th March 2025 Mr. Sam received Rs. 400/- towards sale of old newspapers of the company. Mr. Sam kept Rs. 400/- for himself.

From the above, how would you apply your understanding to find out and interpret the types of fraud, if any.

OR

Q. 5 A i) Following is the Profit and Loss account of Nekson Ltd. For the year ending 31st March 2024 and 31st March 2025. 03 Marks

Particulars	2024	2025	Particulars	2024	2025
To Salaries	8,00,000	18,00,000	By G/p b/d	17,00,000	15,00,000
To Stationary	5,00,000	6,00,000	By Commission	70,000	80,000
To Insurance	80,000	2,00,000	By Net Loss c/d		10,31,000

To Dep:					
On Machinery	4,000	5,000			
On Furniture	3,000	6,000			
To Net profit c/d	3,83,000				
	<u>17,70,000</u>	<u>26,11,000</u>		<u>17,70,000</u>	<u>26,11,000</u>

Note:-

1. There were no additional purchases nor sale of fixed assets for both the years.
2. No additional recruitment of staff nor hike in the salary of staff for both the years.

From the above Analyze the Financial Statements and identify and interpret the Fraudulent Transactions.

- Q. 5 B i) If you were a forensic accountant, how might you apply the investigation techniques to detect corporate fraud. 03 Marks
- Q: 5 C i) If you were a forensic accountant, how might you apply the investigation techniques to detect contract disputes. 02 Marks
-

Semester: IV

Class: S.Y.B. Com

Duration: 1 Hour

Paper Code and Title: (CBF-205) Financial Statement Analysis of Banks

Max. Marks: 40

No. of Pages: 04

Date: 30th April 2025

- Instructions**
1. All Questions are Compulsory, However Internal choice is available.
 2. Figure to the right indicates full marks for respective question.

- Q1.** Answer the following questions (04 x 2 Marks) 08 Marks
- a Define Annual Report.
 - b What is window dressing?
 - c State the importance of Annual Report.
 - d Define quick ratio.

- Q2.** A The following figures are obtained from the books of ICICI Bank 06 Marks
for the year ended 31st March 2025.

Particulars	Amount (Rs)
Interest and Discount Earned	2,37,500
Salaries	13,125
Commission Received	12,188
Interest Paid	1,25,000
Profit on Sale of Investment	15,000
Auditor's Fees	500
Rates and Taxes	4,375
Stationary	3,750

Additional Information:

- i) Transfer to Statutory Reserve at 25%.
Prepare a Profit and Loss Account of ICICI Bank for the year ended 31st March 2025.

OR

- Q2. B Answer the following questions (2 x 3)
- 1) Explain in brief the importance of Bank financial statements.
 - 2) The following figures are obtained from the books of HDFC Bank for the year ended 31st March 2025.

Particulars	Amount (Rs)
Interest and Discount Earned	10,00,000
Interest Paid	4,00,000
Commission paid	35,000
Postage and Telegram	14,000
Salaries	1,20,000
Rent Received	15,500
Director's Fees	9,500
Rates and Taxes	15,600
Auditor's Fees	50,000
Depreciation	5,000
Profit on Sale of Investment	30,000
Stationary	15,000

From the above you are required to prepare a schedule of Interest Earned and other expenses.

- Q.2 C Explain in brief balance sheet.

02 Marks

- Q.3 A Finolex Ltd furnishes the following statement for the years ending 31st March 2025.

06 Marks

Balance Sheet
As at 31st March, 2025

Liabilities	Rs.	Asset	Rs.
Share Capital	1,00,000	Fixed Assets	2,50,000
Preference Share	1,00,000	Raw Materials	1,50,000
Reserve	1,00,000	Finished Goods	1,00,000
Debentures	2,00,000	Debtors	1,00,000
Sundry Creditors	1,00,000	Bank balance	50,000

Bills Payable	50,000		
	<u>6,50,000</u>		<u>6,50,000</u>

From the above information you are required to calculate the following ratios.

1. Current Ratio
2. Quick Ratio
3. Absolute Liquidity Ratio.

Q.3 B An annual report is a comprehensive report detailing a company's activities throughout the preceding year. Interpret the contents of the Annual Report in brief. 02 Marks

OR

Q.3 C Interpret the Proprietary Ratio. 02 Marks

Q.4 A Complete the following Comparative Income statement of Supriya Ltd. by ascertaining the missing 06 Marks

Particular	2024	2025	Increase /Decrease	% of Increase /Decrease
Sales	-	-	2,00,000	100
Cost of goods sold	-	1,80,000	1,20,000	200
Operating Expenses	40,000	-	-	120
Operating Profit	-	-	-	-
Non- Operating Income	-	-	3000	30
Non-Operating Expenses	5000	-	-	-
Net Profit Before Tax	-	-	-	-

Q.4 B Interpret the term Ratio Analysis. 02 Marks

OR

Q.4 C Standalone and consolidated financial statements are two different ways of presenting a company's financial information. 02 Marks

Differentiate between standalone and consolidated financial statements.

- Q.5 A Below is the income statement of XYZ Ltd. for the year ended 31st March 2025.

Particulars	Amount (Rs.)
Revenue from Operations	10,00,000
Cost of Goods Sold	6,00,000
Gross Profit	4,00,000
Operating Expenses	1,50,000
Operating Profit	2,50,000
Other income	50,000
Net Profit	3,00,000

6 Marks

Prepare the Common Size Income Statement of XYZ Ltd. for the year ended 31st March 2025.

- Q.5 B Explain the concept camle.

02 Marks

OR

- Q.5 C Discuss the Structure of a Bank's Cash Flow Statement.

02 Marks

Semester: IV

Class: S.Y.B. Com

Duration: 1 Hour

Paper Code and Title: (ENG-252) Functional English II: Communicative English 1.2

No. of Pages: 02

Max. Marks: 40

Date: 2nd May 2025

1. Figures to the right indicate maximum marks.

Instructions: 2. Start each question on a fresh page.

3. All the questions are compulsory.

Q1. Answer the following questions (4 x 2 = 8) 08 Marks

- a) What are Phrasal Verbs?
- b) What are Phrases?
- c) What is Literature review?
- d) Give any two examples of idioms and frame sentences using them.

Q.2. A) Elaborate on idiomatic expressions in English. 08 Marks

OR

Q.2. B) Explain the advantages of using idiomatic expressions in English. 08 Marks

Q.3. A) Elaborate on Citation in Research. 04 Marks

Q.3. B) Explain the different referencing styles 04 Marks

Q.4. A) Elaborate on the steps to draft a Research Proposal. 08 Marks

OR

Q.4. B) Elaborate on the various practices to write a good Research Proposal. 08 Marks

Q.5. A) Read the following passage, identify the errors and correct them 08 Marks

My little sister Lisa was practising how to riding a bicycle yesterday. Suddenly I hear a loud crash and ran to see what had happened. I saw that she was lying in the ground. I quickly pulled her up and bought her home.

She was crying out loud. I quickly go inside the house and brought the first aid box. After cleaning the wound, I apply antiseptic to the wound. Lisa has scratches on her hand and knee. To calm her down, I took her to the nearby shop and brought her a big chocolate.

OR

Q.5. B) Cataract was the major cause of blindness, which is also caused 08 Marks

by a damage to the cornea. It occur more often in old age. As one starts grow old, the lens of the eye hardens, loses its transparency and becomes opaque. It obstructs the light rays for entering the eye.

The onset in cataract blurs the vision. Sometimes, the cataract patient sees multiple images instead of an single object image. Because of the gradual development of cataract, the afflicted person loses his/her vision and the world becomes dark to him/her.

The development with cataract is a complex process. However, the following factors can be attributed to its formation. Cataract generally developed in old age but sometimes, children are born with cataract because of hereditary defect.