

**FY B.COM (BANKING AND INSURANCE)**  
**END OF SEMESTER EXAMINATION NOVEMBER 2024**

**MAJOR: PRINCIPLES AND PRACTICE OF  
BANKING AND INSURANCE**

**DURATION: 3 Hrs.**  
**Marks: 60**

**Note: 1) Attempt any FOUR questions out of SIX**  
**2) Figures to the right indicate full marks.**

- Q.1 A) Distinguished between public company and private company. [08]**
- Q.1 B) Elaborate the types of co-operative bank? [07]**
- Q.2 A) Describe the features of cooperative bank. [08]**
- Q.2 B) Describe the functions of RBI? [07]**
- Q.3 A) Elaborate the concept of core banking? [08]**
- Q.3 B) Explain the benefits of E-banking? [07]**
- Q.4 A) Distinguished between NEFT v/s RTGS. [08]**
- Q.4 B) Explain the types of ATM. [07]**
- Q.5 A) Explain the purpose of insurance. [08]**
- Q.5 B) Elaborate the eligibility criteria for fire insurance. [07]**
- Q.6 A) Explain the importance of general Insurance? [08]**
- Q.6 B) Elaborate the benefits of health insurance? [07]**

\*\*\*

**FYB.COM BANKING AND INSURANCE**  
**SEMESTER I (NEP 2020)**  
**END OF FIRST SEMESTER EXAMINATION NOVEMBER 2024**

**MAJOR: FUNDAMENTAL ACCOUNTING I**

**DURATION: 1Hr.**  
**MARKS: 30**

**Note: 1) Attempt any TWO questions out of THREE**

**2) Each question carries equal marks.**

**3) Figures to the right indicate full marks.**

**Q.1 From the following information relating Product B, value closing stock on 31-10-2023 applying (a) FIFO (b) LIFO [15 M]**

Stock (kgs) on 1-10-2023	5,000 units @ Rs.14
<b>Purchase (kgs)</b>	
On 18-10-2023	4,200 units @ Rs.13
On 23-10-2023	3,800 units @ Rs. 9
<b>Sales (kgs)</b>	
On 07-10-2023	1,200 units
On 16-10-2023	2,600 units
On 19-10-2023	1,800 units
On 30-10-2023	3,400 units
On 31-10-2023	200 units

**Q. 2 Fire occurred in the premises of M/s. Fortunate Traders on 1st September, 2024. Stock of the value of Rs. 1, 40,000 was salvaged and the business books and records were saved. The following information was obtained: [15 M]**

Particulars	01-04-2023 to 31-03-2024	March 2024	01-03-2024 to 31-08-2024
	Rs.	Rs.	Rs.
<b>Purchases</b>	7,00,000	40,000	2,40,000
<b>Sales</b>	11,00,000	60,000	3,60,000

Stock on 31-03-2023-Rs. 3, 00,000

31-03-2024-Rs. 3, 40,000

Stock on 31st March, 2023 was undervalued by Rs. 35,000.

Stock on 31st March, 2024 was overvalued by Rs. 20,000.

Calculate the amount of claim to be presented to the insurance company in respect of the loss. You are informed that the rate of gross profit has remained unchanged. The insurance policy is for Rs. 2,50,000.

Q.3 On 1st April, 2023 XYZ & Co. purchased a lathe machine from ABC Ltd. on hire purchase basis. The cash price of the machine was Rs. 2,50,000. The payment was to be made Rs. 50,000 on the date of agreement and the balance in 4 annual instalments of Rs. 50,000 plus interest at 5% per annum payable on 31st December each year, the first instalment being payable on 31.12.2023. [15 M]

Show ledger accounts in the books of XYZ & Co. and ABC Ltd. assuming that the account is closed on 31st December each year and depreciation at 10% p.a. is written off on the original cost. Also show how the items will appear in the Balance Sheet of XYZ & Co on 31.12.2023, 2024, 2025 and 2026.

\*\*\*\*\*

**FY B.COM (BANKING AND INSURANCE)**

**END OF SEMESTER EXAMINATION NOVEMBER 2024.**

**OE 1: Introduction to Fundamentals of Computers.**

**NB: (a) All questions are compulsory and carry equal marks  
(b) Figures to the right**

**Marks: 30**

**Time: 1 hour.**

---

**Q1. Answer the following**

**(Any 2)**

**15 Marks.**

- A. What is a computer? Explain the various parts of a computer.
- B. Explain the difference between input devices and output devices of a computer.
- C. Explain any 8 types of input devices of a computer.
- D. Explain the types of primary storage devices of a computer.

**Q2. Answer the following**

**(Any 2)**

**15 Marks**

- A. Explain the types of operating systems of a computer
- B. Explain the types of network topologies of a computer
- C. Explain in detail about how does an email work in a computer
- D. Explain the types of web browsers used in a computer

**FY B.COM (BANKING AND INSURANCE)**

**END OF SEMESTER EXAMINATION NOVEMBER 2024.**

**OE 2 : Google workspace**

**NB: (a) All questions are compulsory and carry equal marks  
(b) Figures to the right**

**Marks: 25**

**Time: 1 hour.**

---

**Q1. Answer the following**

**(Any 2)**

**13 Marks.**

- A. Explain in detail the concept of Google workspace
- B. Write an overview about the Concept of Google mail
- C. Explain in detail how to start a Google meet

**Q2. Answer the following**

**(Any 2)**

**12 Marks.**

- A. What kind of things can I do with Google form
- B. Explain the concept of Google Slides.
- C. Explain Google classroom interface

**BACHELOR OF BANKING AND INSURANCE (BBI)**

**END OF FIRST SEMESTER EXAMINATION NOVEMBER 2024**

~~MAJOR:~~  
**VSC: MUTUAL FUND**

**DURATION: 1 Hr**  
**MARKS: 30**

---

- Note:** 1) Attempt any TWO questions out of THREE.  
2) Each question carries equal marks.  
3) Figures to the right indicate full marks.

**Q1 A.** Elaborate about UTI in detail. (15 Marks)  
**Q1B.** Explain in detail about the Rights & Obligation of the Trustees.

**Q2 A.** Explain the concept of Risk and state its measures. (15 Marks)  
**Q2 B.** List the legal restrictions on Borrowings / Investments based on NAV.

**Q3. Write Short Notes On. (Any 3)** (15 Marks)  
1. What is Mutual Fund?  
2. Registrar & Transfer Agents (RTA)  
3. Gold Fund  
4. Systematic Investment Plan (SIP)  
5. Role of SEBI

**BACHELOR OF BANKING AND INSURANCE (BBI)**

**END OF FIRST SEMESTER EXAMINATION NOVEMBER 2024**

~~NAME:~~ **SEC: SERVICE MARKETING**

**DURATION: 1 Hr**  
**MARKS: 30**

---

**Note:** 1) Attempt any **TWO** questions out of **THREE**.  
2) Each question carries equal marks.  
3) Figures to the right indicate full marks.

**Q1A.** Define Services and explain its scope. **(15 Marks)**

**Q1B.** Explain the 7 Ps of Service Marketing.

**Q2A.** Explain in detail about the Gap Analysis Model. **(15 Marks)**

**Q2B.** Explain the importance of Conflict handling in service industry.

**Q3. Write Short Notes On. (Any 3)** **(15 Marks)**

1. Nature of Services
2. Banking Services in India.
3. Growth of Services.
4. Customer Delight.
5. Service Delivery.

**FY B.COM (BANKING & INSURANCE)**

**END OF SEMESTER EXAMINATION NOVEMBER 2024**

**AEC: BUSINESS COMMUNICATIONS SKILLS-I**

**DURATION: 1 Hr.  
MARKS: 30**

- 
- Note:** 1. All the questions are compulsory  
2. Each question carries equal marks.  
3. Figures to the right indicate full marks

**(1) Answer any ONE of the following: (10)**

A. What is Business Communication. Why is it important in the corporate world.

**OR**

B. Explain the various types of feedback.

**(2) Answer any ONE of the following: (10)**

A. Manjeet lost his original F.Y.B.A.Sem.-I marksheet in an auto he was travelling in. Draft his letter to the Principal, YR College applying for a duplicate marksheet. Use the Semi Block Layout.

**OR**

B. Write an application letter in response to the following advertisement: "Wanted a sales representative for a reputed company in Mumbai, with experience of 'House to House' sale. The candidate should be able to speak English, Hindi and Marathi fluently. Apply to Box No.348, The Times of India, Mumbai - 400 001. Use the Complete block format.

**Q.3 Answer any THREE of the following: (10)**

A. WhatsApp : A popular App. Discuss

B. 'You' Attitude in a business letter.

C. Any Five forms of Non-Verbal Communication

D. Need and importance of letters in modern business.

E. Shah Rukh has changed his residence from Malad to Bhandup. He has secured a post of clerk at Rustam International in Thane. Draft his letter of Resignation from the post of clerk at Poonam Stores, Borivali. Use the Modified Block layout.

\*\*\*\*\*



**BACHELOR OF BANKING AND INSURANCE (BBI)**

**END OF FIRST SEMESTER EXAMINATION NOVEMBER 2024**

**IKS (INDIAN KNOWLEDGE SYSTEM SERIES I)**

**DURATION: 1 Hr  
MARKS: 30**

---

**Note: 1) Each question carries equal marks.  
2) Figures to the right indicate full marks.**

**Q1. Attempt any TWO questions out of FIVE. (6 Marks)**

1. Explain the concept of knowledge.
2. Nalanda University
3. Explain in brief about Amatya or the minister.
4. Modern Astronomy.
5. Banking in India Post- Independence.

**Q2. Attempt any THREE questions out of SIX. (12 Marks)**

1. What is Indian Knowledge System?
2. Impact of Macaulay's Education Policy.
3. Features of Ancient Education System.
4. Town Planning in Medieval Period.
5. Astronomy and its Evolution overtime.
6. Elaborate on Vyakarana (Grammar).

**Q3. Attempt any THREE questions out of SIX. (12 Marks)**

1. Structure of Gurukul System.
2. Benefits of Ayurveda.
3. Components and Application of Nyaya school of Philosophy.
4. Explain the important forms and concepts of Natyashastra.
5. Traditional Indian sports and games
6. Dhanurveda

FIRST YEAR SEMESTER I NEP 2020 EXAMINATION NOVEMBER 2024

Subject: INTRODUCTION TO SPORTS, PHYSICAL LITERACY, HEALTH AND FITNESS AND YOGA

Duration: 1 Hr.

Marks: 30

SPORTS

Note: Attempt all questions

**Q1. Multiple choice questions. (Any 6 out of 8) (06)**

1. Deepa Karmarkar is an International player in which sport?  
a. Boxing      b. Gymnast      c. Cricket      d. Fencing
2. Which of the following is an International player of Wrestling?  
a. Geeta Phogat      b. Saina Nehwal      c. Mary Kom      d. Jemimah Rodrigues
3. Which term refers to the overall state of well-being that includes physical, mental and social health?  
a. Fitness      b. Health      c. Exercise      d. Wellness
4. Which type of yogic practice focuses on controlling the breath?  
a. Asana      b. Pranayama      c. Meditation      d. Bandha
5. Which Famous cricketer is also known as the wall of Indian cricket?  
a. Sachin Tendulkar      b. Rahul Dravid      c. Rohit Sharma      d. Virat Kohli
6. What does the term Yoga Mean?  
a. Relaxation      b. Meditation      c. Unite      d. Exercise
7. Captain of Indian Cricket Team in T-20 format?  
a. Rohit Sharma      b. Suryakumar Yadav      c. Rishabh Pant      d. Yashashvi Jaiswal

**Q2. Attempt any 2 questions. (06)**

- A. What is Physical Literacy? And why it is important for a healthy lifestyle?
- B. What are the latest trends in health and fitness?
- C. Write a Note on importance of Yoga?

**Q3. Attempt any 2 questions. (06)**

- A. Outline the fundamental principles of fitness train and yoga?
- B. Importance of Major Dhyan Chand Khel Ratna Award in sport?
- C. Importance of Mental Health awareness?

**Q4. Attempt any 2 questions. (06)**

- A. Discuss some of the Major sports awards in India?
- B. Importance of Physical Fitness in your life?
- C. Discuss the importance of sports in your life?

**Q5. Attempt any 2 questions. (06)**

- A. What are the benefits of meditation in our lives?
- B. State some of the Olympic players of India with their game.
- C. Mention some of the opportunities in Sports?

**Time: 1 Hour**

**FYBA/BCom/Self Finance Courses**

**Semester I**

**Marks: 30**

**Introduction To Cultural Activities**

**Instructions:**

- 1) All questions are compulsory.
  - 2) Mixing of sub questions is not allowed.
  - 3) Write in clear and legible handwriting.
- 

**Q.1) Attempt Following Six Multiple- Choice Questions:**

**(6)**

1. Which state is Kathakali a classical dance form from?
  - a. Kerala
  - b. Karnataka
  - c. Andhra Pradesh
  - d. West Bengal
2. Which of the following is folk dance from Gujarat?
  - a. Kathak
  - b. Bharatnatyam
  - c. Garba
  - d. Kuchipudi
3. Which is the oldest Veda?
  - a. Samveda
  - b. Rigveda
  - c. Yajurveda
  - d. Atharvveda
4. Which of the following is an Indian classical music?
  - a. Ghazal
  - b. Qawwali
  - c. Hindustani
  - d. Bhajan

**P.T.O**

5. Hindustani music is primarily associated with:

- a. Northern India
- b. Southern India
- c. Western India
- d. Eastern India

6. Which state is known for the folk dance Bhangara?

- a. Maharashtra
- b. Punjab
- c. Gujarat
- d. Rajasthan

**Q.2) Attempt Following:**

**(6)**

- a. How do cultural activities help in preserving a community's heritage?
- b. How do cultural activities play a crucial role in student life?

**Q.3) Attempt Following:**

**(6)**

- a. Describe about the history of student cultural activities in India?
- b. How does cultural activities play a significant role in education?

**Q.4) Attempt Following:**

**(6)**

- a. Describe the Importance of presentation and relevance in Story Writing?
- b. Describe the process of Poster Making?

**Q.5) Attempt Following:**

**(6)**

- a. Discuss about the Classical Dance?
- b. Describe the different types of Indian Music?

**NSS (National Service Scheme)****Instructions:**

- 1) All questions are **compulsory**.
  - 2) Mixing of sub questions is not allowed.
  - 3) Write in clear, legible, writing.
- 

**Q1) Choose the correct alternative:****(6)**

1. \_\_\_\_\_ is a key component of the NSS's philosophy
  - A. Economic Development
  - B. Military Training
  - C. Social Responsibility
  - D. Industrial Growth
  
2. The 'Rath' wheel in the NSS emblem symbolizes:
  - A. The cycle of creation
  - B. A fixed point in time
  - C. Static progress
  - D. Academic achievements
  
3. Who is responsible for advising the Ministry on the development of the NSS programme?
  - A. Programme Coordinator
  - B. State Liaison Officer
  - C. Programme Adviser
  - D. Regional Centre Head
  
4. Who is responsible for appointing the NSS Programme Officer at the institution level?
  - A. NSS Regional Centre
  - B. State Liaison Officer
  - C. College Principal
  - D. Programme Coordinator
  
5. How many hours of community work are NSS volunteers expected to complete in an academic year?
  - A. 80 hours
  - B. 120 hours
  - C. 100 hours
  - D. 150 hours
  
6. Which of the following is a key focus area of NSS activities in slum areas?
  - A. Luxury housing development
  - B. Financial literacy
  - C. Organizing fashion shows
  - D. Building shopping malls

**Q2) Short Notes:- (Any two):**

**(6)**

1. Philosophy of NSS
2. Republic day parade camp
3. Motto of NSS
4. NSS Residential Camp

**Q3) Answer the following:- (Any Three)**

**(18)**

1. Explain functions of state NSS cell (any 6)
2. Explain the procedure of Formation of NSS Unit at the college
3. What are the objectives of Regular Activities of NSS?
4. What is the role of NSS volunteers in National Development?
5. What are the Activities to be conducted in adopted village related to Gender Equality?

\*\*\*\*\*

D L L E

Extension Work

Marks: 30

Semester I Examination

Time: 1 Hour

---

**Q1. Rewrite the following statements by choosing the correct alternatives given below.**

**(06 Marks)**

1. Pollutants that cannot be broken down into simpler, harmless substances in nature are called \_\_\_\_\_ pollutants. (biodegradable/ non-biodegradable/ beneficial)
2. It is predicted that by 2031, number of senior females will \_\_\_\_\_ number of senior males. (be same as/ be less than/ exceed)
3. Ethics and values help in communal \_\_\_\_\_ violence. (avoiding/ strengthening/ supporting)
4. Stigma and \_\_\_\_\_ affect the mental health and well-being of LGBTQIA+ youth. (discrimination/ inclusion/passion)
5. Unintentional poisoning arises from excessive exposure to \_\_\_\_\_. (fragrances/ chemicals/ sun)
6. Industrial effluents contribute to \_\_\_\_\_ Pollution. (Air/ Water/Soil)

**Q2. Write short notes on any TWO of the following.**

**(06 Marks)**

1. Role of ethics in personal fulfilment.
2. Rapid Industrialisation as a cause of pollution.
3. Difference in the status of senior citizens in last 30 years.
4. Impact of World War 2 on LGBTQIA+ movement.

**Q3. Answer any THREE of the following questions.**

**(06x3=18 Marks)**

1. What is the importance of Ethics in our professional life?
2. Describe three steps India can take to get ready for its aging population.
3. Explain any three types of environmental pollution.
4. What do you understand by the concept of Inclusion in LGBTQIA+ studies?
5. Write in detail about climate change.