

SECOND YEAR B.COM (BANKING AND INSURANCE)

END OF SEMESTER EXAMINATION OCTOBER 2025

VCS: FINANCIAL DECISION MAKING

DURATION: 2 Hr.

MARKS: 30

NOTE: ALL QUESTIONS CARRY EQUAL MARKS.

ATTEMPT ANY FOUR QUESTIONS OUT OF SIX.

Q.1.A. Describe the uses of financial ratios in banking and insurance? [6M]

Q.1.B. From the data below compute: [9M]

- Cost of Goods Sold: ₹ 12, 00,000
- Opening Stock: ₹ 1, 80,000
- Closing Stock: ₹ 2, 20,000
- Debt = ₹6, 00,000
- Equity = ₹4, 00,000
- Current Assets = ₹4, 00,000
- Current Liabilities = ₹2, 00,000

Calculate:

- a) Current Ratio
- b) Stock Turnover Ratio
- c) Debt Equity Ratio
- d) Liquid ratio

Q.2.A. Explain how Net Interest Margin (NIM) affects bank profitability. [6M]

Q.2.B. A bank earns ₹120 crores in interest income and pays ₹45 crores in interest on Deposits. Its average earning assets are ₹750 crores. Calculate the Net Interest Margin (NIM). [9M]

Q.3. A. Discuss the role of cash flow forecasting in banking. [6M]

Q.3.B. A project requires an initial investment of ₹8, 00,000. It generates annual cash inflows of ₹2, 00,000 for 5 years. Discount rate is 10%, PV factor for 5 years at 10% = 3.79. Calculate Payback Period and NPV. [9M]

B.COM. (BANKING AND INSURANCE)

END OF THIRD SEMESTER EXAMINATION NOVEMBER 2025

MAJOR: DIRECT TAXATION: COMPLIANCE AND IMPLICATIONS

DURATION: 2 Hr.

Marks: 60 Marks

- NB:** (a) Attempt any 4 out of 6.
(b) Figures to the right indicate full marks.

Q.1 Mr. Rohan has had multiple travels to Canada for work. Below are his travel records:

Departure	Arrival
15-04-2018 (first time)	09-08-2019
18-09-2019	10-02-2021
25-07-2021	15-05-2022
22-06-2022	05-10-2022
05-02-2023	10-12-2023
20-02-2025	

Determine Residential status for AY 2025-26. (15)

Q.2 Ms. Priya received the following incomes during PY ending 31st March 2025. Compute her Gross Total Income for AY 2025-26 assuming: (15)

- (a) Resident and Ordinarily Resident
(b) Resident but Not Ordinarily Resident
(c) Non-Resident

Sr. No.	Particulars	₹
1	Rent from property in Kenya	1,40,000
2	Interest from Bank Account in New Zealand	1,30,000
3	Dividend from Cooperative Bank in India	1,90,000
4	Salary earned and received in France	2,00,000
5	Income from Business in Afghanistan controlled from India	2,20,000
6	Income received in UAE for services in India	2,35,000
7	Interest from Indian Government Bonds	2,65,000
8	Past untaxed profit earned outside India, brought to India.	2,30,000
9	Dividend from US Company, received in India	1,60,000
10	Payment received in Russia for services rendered in Italy	1,40,000

Q.3 A) Mr. Imran sold a house in Lucknow purchased on 10-10-2004 for ₹ 20,00,000.

He improved the house in FY 2012-13 for ₹ 5,00,000.

Sold on 15-03-2025 for ₹ 1,36,00,000.

Transfer expenses: ₹ 1,30,000.

Invested in bonds of NHAI. ₹ 45,00,000 on 27-03-2025

Cost Inflation Index:

2004-05 = 113, 2012-13 = 200, 2024-25 = 363

(8)

Q.3 B) Ms. Geetha sold a house in Surat inherited from her grandfather in July 2004. The house was sold on 20-12-2024 for ₹ 68,00,000.

Her grandfather had bought it in March 2000 for ₹ 3,50,000, FMV on 1-4-2001 was ₹ 5,00,000.

Investments:

Residential house in Jammu on 31-03-2025 for ₹ 32,00,000

Bonds of Indian Railways Finance Corp. for ₹ 17,00,000 on 06-02-2025

Cost Inflation Index: 2001-02 = 100; 2004-05 = 113; 2024-25 = 363

(7)

Q.4 Mr. Rahul's income details for AY 2025-26:

(15)

Salary per month -- ₹ 7,000

Dearness Allowance per month (not forming part) -- ₹ 650

House Rent Allowance per month (Exempt ₹ 950 p.m) -- ₹ 900

Professional Tax -- ₹ 1,700

Interest on Savings Account -- ₹ 6,000

Dividend on UTI shares -- ₹ 4,000

Interest on PPF -- ₹ 2,200

Income from UTI units -- ₹ 4,500

LIC Premium -- ₹ 6,400

Contribution to PPF -- ₹ 7,500

Interest accrued on NSC IX Issue -- ₹ 5,400

Note: He was certified as severely disabled on 27th March, 2025.

Q.5 The following is the Profit and Loss Account for M/s. Tanvi Garments (AY 2025-26). Compute the taxable income and tax liability of the proprietor, Ms. Tanvi:

(15)

Particulars	₹	Particulars	₹
To Salary & Bonus	1,80,000	By Gross Profit	5,20,000
To Printing & Stationery	37,500	By Dividend	13,000
To Advertising	19,800	By Interest-Debenture	16,500
To Office Expenses	12,700	By Interest-Deposits	20,500
To Depreciation	32,600	By Income Tax Refund	9,800
To Collection charges	1,200	By Interest NSC	3,900
To Fire Insurance	2,700		

(2)

To Sales Tax	15,500	
To Income Tax - Current year	13,800	
To Bad debt Reserve	2,900	
To LIC Premium- Self	20,000	
To School Fee - Daughter	13,000	
To Net Profit	2,68,100	
	5,80,700	5,80,700

• **Additional Information:**

1. Depreciation as per IT Rule: ₹ 37,000
2. Salary includes ₹ 20,000 bonus payable (unpaid)
3. Advertisement includes ₹ 15,000 for charity
4. Printing & Stationery includes ₹ 12,000 for private event
5. Dividend: ₹ 7,000 from a foreign company
6. PPF Deposit: ₹ 18,000, interest in PPF: ₹ 10,000
7. ₹ 12,000 paid for treatment of disabled daughter

Q.6 The following information is submitted by Mr. Aman for AY 2025-26. Compute Net Taxable Income and Tax Liability. (15)

Particulars	House I	House II
Fair Rent	31,000	35,000
Rent Received	45,000	42,000
Municipal Valuation	32,500	36,000
Municipal Tax Paid	5,800	4,100
Repairs	9,500	2,700
Insurance	7,900	3,700
Land Revenue	6,800	—
Ground Rent	5,900	3,800
Interest on capital borrowed	4,900	
Unrealised Rent (2024-25)	1,800	
Unrealised Rent (2020-21)		6,500
Nature of Occupation	Let out	Let out

Mr. Aman invested ₹ 55,000 in PPF, ₹ 8,000 in NSC, paid LIC premium ₹ 13,000 (self/spouse), and paid medical insurance for self/spouse ₹ 12,000 and parents (senior citizens) ₹ 27,000.

(3)

**BACHELOR OF BANKING AND INSURANCE (BBI)
END OF THIRD SEMESTER EXAMINATION NOVEMBER 2024**

Major: Basics of Service Sector

**NB: (1) All questions are compulsory and carry equal marks
(2) Figures to the right indicate marks**

**Time: 2 hours
Marks: 60**

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- 1) Answer the following: (15)**
- (a) What do you mean by services? Explain the characteristics of services. (08)
- (b) What is consumer expectation? What factors influence consumer expectations? (07)
- 2) Answer the following: (15)**
- (a) Enumerate the opportunities and challenges in services sector in India. (08)
- (b) Explain the meaning and features of organized and unorganized retailing. (07)
- 3) Answer the following: (15)**
- (a) What is Real Format? Explain retail formats based on merchandise offered. (08)
- (b) Explain the position of franchising in India. State the factors favorable for rapid growth of franchising in India (07)
- 4) Answer the following: (15)**
- (a) What is Business Planning Outsourcing? Explain its advantages and disadvantages. (08)
- (b) What is KPO? Explain its benefits and limitations (07)
- 5) Answer the following: (15)**
- (a) What do you understand by the term logistics? Describe its main objectives (08)
- (b) What are the advantages and limitations of e-commerce? How is e-commerce different from traditional commerce? (07)
- 6) Answer the following: (15)**
- (a) What are the limitations of Business to Consumer (B2C) model of E-commerce? (08)
- (b) What are the challenges involved in e-transition for Indian corporates? (07)

BACHELOR OF BANKING AND INSURANCE (BBI)
END OF THIRD SEMESTER EXAMINATION NOVEMBER 2024

Minor: Environment and Conservation of Sustainable Development

NB: (1) All questions are compulsory and carry equal marks

(2) Figures to the right indicate marks

Time: 1 hour

Marks: 30

Answer the following: (Attempt any 2/4)

- (1) Write a detailed note on 'Biogeographic zone of India. (15)
- (2) Explain the problems associated with degradation of soil resources. (15)
- (3) Explain the features of disaster management strategies. (15)
- (4) Describe how land gets degraded due to deforestation and desertification. (15)

B.COM. (BANKING AND INSURANCE)

END OF THIRD SEMESTER EXAMINATION NOVEMBER 2025

VSC: INCOME TAX RETURN (ITR) FILING

DURATION: 1 Hr.

Marks: 30 Marks

NB: (a) Attempt any 2 out of 3.
(b) Figures to the right indicate full marks.

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- Q1. A)** Explain the difference between direct and indirect taxes with examples. (8)
- Q1. B)** Describe the tax compliance framework relevant to banking and insurance professionals. (7)
- Q2. A)** Show the procedure and steps involved in rectification of Income Tax Return. (10)
- Q2. B)** Discuss the role of digital taxation and recent reforms impacting ITR filing. (5)
- Q3. A)** Recommend tax-saving investments for an insurance agent and justify your recommendations. (8)
- Q3. B)** Develop a checklist for ITR filing compliance for a banking professional. (7)
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द्वितीय वर्ष/सेमिस्टर - III / AEC- हिंदी भाषा व्यावहारिक प्रयोग
(Hindi Language Practical Usage)

समय : 01 घंटे

अंक : 30

सूचना: 1) निम्नलिखित तीन प्रश्नों में से कोई भी दो प्रश्नों के उत्तर लिखिए
2) दायीं ओर के अंक गुण दर्शाते हैं।

प्रश्न 1. निम्नलिखित प्रश्नों के उत्तर लिखिए

15

अ) शब्दभेद का सामान्य परिचय देते हुए सर्वनामों प्रकाश डालिए ?

आ) मौलाना आज़ाद स्कूल में सहायक कंप्यूटर शिक्षक पद हेतु आवेदन प्रस्तुत कीजिए?

प्रश्न 2. निम्नलिखित प्रश्नों उत्तर लिखिए

15

अ) राजभाषा हिंदी की संवैधानिक स्थिति एवं महत्व पर अपने शब्दों में प्रकाश डालिये ?

आ) कारक का अर्थ एवं प्रकार बताकर विराम चिन्हों पर प्रकाश डालिए ?

प्रश्न 3. निम्नलिखित प्रश्नों के उत्तर लिखिए

15

अ) स्वर एवं व्यंजन को परिभाषित करते हुए हिंदी वर्णमाला लिखिए ?

आ) राजभाषा विभाग में आर टी आई (RTI) के तहत हिंदी भाषा के प्रयोग एवं स्थिति के संदर्भ में जानकारी का प्रारूप बनाइये ?

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NA2325

SY SEM-III/AEC-URDU

Urdu Communication Skill- II

Timing: 01 hours

Marks: 30

Note:- Attempt Any Two

ہدایات:

1. تین سوالات میں سے کسی دو کے جواب مطلوب ہیں۔
2. تمام سوالات کے نمبر مساوی ہوں گے۔
3. ہر جواب سے پہلے متعلقہ سوال ضرور نقل کریں۔
4. ہر جواب نئے صفحہ سے شروع کریں۔

- سوال نمبر 1): اردو گنتی بندسوں اور عبارتوں میں بیس سے اسی تک لکھیے۔ 15
- سوال نمبر 2): اردو ضرب الامثال کی وضاحت کرتے ہوئے اس کی چند مثالیں پیش کیجیے۔ 15
- سوال نمبر 3): تشکیک و تائید کے اصول بیان کرتے ہوئے اس کی کم سے کم چھ مثالیں دیجیے۔ 15

NSS

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NATIONAL SERVICE SCHEME

NASL2325

SEMESTER III

Time: 1:00 Hours

Total Marks: 30

1. All questions are compulsory.
2. Figure to the Right indicates full marks.
3. Draw neat labeled drawings wherever necessary.

Q.1) Rewrite the following by choosing the correct options given below
06 marks.

1. Who worked for the upliftment of widows and helped pass the Widow Remarriage Act?

- a) Swami Vivekananda
- b) Ishwar Chandra Vidyasagar
- c) Raja Ram Mohan Roy
- d) Jyotiba Phule

2. Who is known as the 'Mother of Indian Feminism'?

- a) Annie Besant
- b) Sarojini Naidu
- c) Savitribai Phule
- d) Pandita Ramabai

3. The Servants of India Society was founded by whom?

- a) Mahatma Gandhi
- b) Gopal Krishna Gokhale
- c) Dadabhai Naoroji
- d) Bal Gangadhar Tilak

4. Who founded the Theosophical Society in India?

- a) Annie Besant
- b) Sarojini Naidu
- c) Pandita Ramabai
- d) Tarabai Shinde

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Co-curricular

CC

NASC.2325

Paper: Indian theatre: Classical roots and contemporary expression

Marks: 30

Time: 1 Hour

Q.1. Fill in the blanks

(6 Marks)

1. **Bharat Muni** has written an ancient text which is also known as fifth Veda,.....
2. **Bhayanak Rasa** is refers to..... Emotion.
3. "**Urubhanga**" famous drama is written by.....
4. National School of Drama is located in.....city.
5. **Nukkad Natak** is also known asplay.
6.theatre is profit oriented.

Q. 2. Descriptive questions (Attempt any two out of four) (6 Marks)

1. Write a note on **Natyashastra**.
2. Describe eight **Rasa** in the detail.
3. Write a note on Contemporary Indian drama.
4. Explain the contribution of Sanskrit drama in the development Indian drama.

Q.3. Descriptive questions (Attempt any two out of four) (6 Marks)

1. Write a detail note on **Abhinaya**.
2. What are the major key sections of **Natyagriha**.
3. Write a note on structure of good play.
4. Explain impact of **Natyashastra** on Indian Performing Arts.

Q.4. Descriptive questions (Attempt any two out of four) (6 Marks)

1. Describe **Bhasa's** contribution in Indian drama.
2. Explain **Kalidasa's** drama writing style.
3. Write a note on folk Drama.
4. What is plot structure?

Q.5. Descriptive questions (Attempt any two out of four) (6 Marks)

1. What is commercial Theatre? Write in detail.
2. Write a note on **Nukkad Natak**.
3. Write characteristics of One act play.
4. Explain importance of children theatre.

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NASC 2325

Time: 1 hr

DLLE SEM-1

Total Marks: 30

Instructions:

1. All questions are compulsory.
2. Figures to the right indicate maximum marks.

Q.1. Rewrite the following statement by choosing the correct alternative given below. (06 Marks)

1. Nasha Mukti means freedom from _____.
(a) Food Waste (b) Addiction (c) Discipline (d) Civic Sense
2. Civic sense mainly refers to _____.
(a) Using digital tools
(b) Responsible behavior in society
(c) Stress management
(d) Wasting food
3. The campaign "Digital India" was launched in the year _____.
(a) 2005 (b) 2010 (c) 2015 (d) 2019
4. Stress can be managed effectively through _____.
(a) Meditation and exercise
(b) Food wastage
(c) Lack of sleep
(d) Irregular routine
5. The slogan "Stop Food Wastage. Start Food Sharing" promotes _____.
(a) Discipline (b) Addiction (c) Civic sense (d) Stress management
6. A disciplined student is one who _____.
(a) Avoids homework
(b) Maintains punctuality and respect
(c) Wastes resources
(d) Encourages addiction

Q.2. Write Short Notes on (Any Two out of Four):

(06 Marks)

- a) Importance of Nasha Mukti in Youth Development
- b) Role of Discipline in Building Personality
- c) Food Wastage and its Impact on Society
- d) Benefits of Stress Management Techniques

Q.3. Answer the following questions (Any Three out of Five):

(18 Marks)

1. Explain the importance of Nasha Mukti Abhiyan in building a healthy nation.
2. Analyze how discipline and civic sense contribute to the progress of society.
3. Discuss practical measures to stop food wastage at home and in public functions.
4. Evaluate different ways to manage stress among students.
5. Explain the objectives and advantages of Digital India campaign.

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NASC 2325

SECOND YEAR SEMESTER III NEP EXAMINATION

Subject: Introduction to Sports Training & Tests and Measurement

Roll Number: _____ Sup Sign: _____

Class & Division: _____

Duration: 1 Hr.

Marks: 30

Instruction:

- For MCQs, tick/mark the correct option in the paper.
 - For True/False, write "True" or "False" in the box given.
 - For Match the Column, draw arrows from Column A to Column B.
-

A. Multiple Choice Questions (Any 10 out of 12)

(10)

1. Off-season training mainly focuses on:
a) Peak performance b) Fixing weaknesses
c) Match tactics d) Competition preparation
2. Which of the following is NOT an objective of sports training?
a) To improve technical skills b) To develop mental strength
c) To promote laziness d) To prevent injuries
3. Who among the following helps athletes with injuries?
a) Coach b) Nutritionist
c) Physiotherapist d) Psychologist
4. Which is NOT a component of physical fitness?
a) Strength b) Endurance c) Flexibility d) Reading skill
5. Interval training is used primarily to develop:
a) Flexibility b) Speed endurance c) Balance d) Muscle mass
6. The principle of continuity in training means:
a) Training randomly b) Training should be regular and consistent
c) Training only once a week d) Training without rest

7. A training plan that considers a person's physical, mental, emotional, and lifestyle aspects is known as:
- a) A Person-Centred Approach b) A Holistic / Integrated Approach
- c) Periodization d) Training Load
8. Which component of physical fitness is measured using a push-up test or grip strength test?
- a) Cardio endurance b) Balance c) Strength d) Flexibility
9. The ability to change direction quickly is known as:
- A) Speed B) Strength C) Agility D) Balance
10. The principle that emphasizes the need to customize training for each athlete is called:
- A) Principle of Specificity B) Principle of Individualization
- C) Principle of Progression D) Principle of Overload
11. The key idea behind the Overload Principle is that you must:
- A) Always train at a low intensity to avoid injury b) Push your body beyond its normal limits to see progress c) Focus only on the skills of your sport d) Train alone without a coach
12. How many players are there in a standard basketball team on the court?
- a) 5 b) 6 c) 7 d) 11

B. True / False (1 mark each × 10)

(10)

1. Cricket is played with a round ball and a flat bat. []
2. Overload means pushing the body beyond its normal limits. []
3. Medical history is not important for designing safe training schedules. []
4. A person-centered approach means using the same training plan for everyone. []
5. Beginners should start with low-to-moderate training intensity. []
6. Sports training is defined as a random and unplanned form of exercise. []
7. Poor technique in a sport can lead to an increased risk of injury. []
8. A cricketer practicing batting daily is an example of sports training. []
9. If an athlete stops training, their muscular strength can begin to decrease in as little as 2-3 weeks. []
10. Varying your training routine can help prevent boredom and reduce the risk of overuse injuries. []

C. Match the Column (1 mark each × 10)

(10)

1.

Column A	Column B
1. Sprint	a) Short, fast running race
2. Progression	b) Train gradually, build up slowly
3. Coordination	c) Timing movements
4. Hockey	d) National sport of India
5. Current Health	e) Person's present physical condition

2.

Column A	Column B
1. Medical History	a) Family illness, past injuries
2. Level of Fitness	b) Strength, Endurance, Flexibility
3. Person-Centred Approach	c) Customized training plan
4. Roger Federer	d) Tennis Legend
5. FIFA World Cup	e) Football Tournament