

F.Y.BFM - Sem I - A.T.K.T.(NEP) - April' 25

Dt:- 21-4-25

F.Y.B.F.M SEM-I CREDIT RATING PRINCIPLES & PRACTICES

Time: 1 Hour

Total Marks: 30



ATTEMPT ANY TWO QUESTIONS FROM THE FOLLOWING.

- Q.1** A) Briefly explain the Role of Credit Rating Agencies. (7)  
B) Evaluating the impact of Technology on Credit Rating Practices. (8)

- Q.2** A) What are the types of Due Diligence. (7)  
B) What are the Qualitative and Quantitative factors in Credit assessment. (8)

- Q.3.** A) Case study on Corporate Credit Rating – Apple Inc.  
Background: Apple Inc. is one of the largest technology companies globally, known for its innovative products and strong market presence. (8)
- B) Sovereign Credit Rating – India  
Background : India, a large emerging market economy, has experienced significant economic growth and structural reforms. (7)

**EXTERNAL EXAM**

**Class: FYBFM**

**Semester: I**

**Date:-**

**Course: Basics of Financial Services**

**Marks: 30 Marks**

**Dt:- 22/4/25**

**Time: 1 hr.**



**Note-**

1. All questions shall be compulsory with internal choice within the questions.
2. Figures to the right indicate full marks.

**Q.1. Answer the following. (Any 2) (5 marks each)**

**(10 marks)**

1. Discuss the Fund based activities/Asset based services.
2. Explain the features of Depository System.
3. Write a brief note on Sub-Broker.

**Q.2. Answer the following. (Any 2) (5 marks each)**

**(10 marks)**

1. Explain the functions of Venture Capital.
2. Discuss the importance of Mutual Funds.
3. Distinguish between Hire Purchase and Instalment Purchase.

**Q.3. Answer the following. (Any 2) (5 marks each)**

**(10 marks)**

1. Describe the facilities offered by Stock Broker.
2. Explain functions of Pension Funds.
3. Discuss the key components of Fee-Based Services.

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Dt:- 22/4/25

SET C

SUBJECT - IKS ✓  
COURSE- FYBFM/FYBSCIT/FYBAF ✓

MARKS - 30  
TIME - 1 HOUR

Q 1 Attempt any Two.

6

1. Features of Indian Knowledge System.
2. Impact of Macaulay's Education Policy.
3. Ancient Education System
4. Pathashala

Q 2 Attempt any Three.

12

1. Key Principles of Ayurveda
2. Explain brief Key aspects of Indian Alchemy.
3. Ancient Indian contributions to Mathematics.
4. What are the key benefits of Ayurveda?
5. Integration of IKS and Arthashastra.

Q 3 Attempt any Three.

12

1. Significance of Aesthetics in the Indian Knowledge System.
2. Indian town planning and IKS
3. Importance of Sports in the Indian Knowledge System.
4. Benefits of Yoga.
5. Taxation in ancient India.

FYBFM

SUB: INTRODUCTION OF FINANCIAL SYSTEM

MARKS:60

TIME: 2 HOURS

NOTE: 1] ALL QUESTIONS ARE COMPULSORY

2] Figures in the bracket to the right indicate full marks allotted to the question.

- Q.1] A] Define Financial System. Explain its Role and Functions. [8]  
B] what is the Role of Capital Market? [7]  
OR  
C] Explain the functions of International Monetary Fund. [8]  
D] Explain the challenges of Indian Financial System. [7]
- Q.2] A] What is the importance of Financial Market? [8]  
B] What is the structure of Indian Financial Market? [7]  
OR  
C] What is the role of Capital Market in Capital formation? [8]  
D] What are the Functions of Secondary Market? [7]
- Q.3] A] Explain the types of Debentures. [8]  
B] What are the types of Debt Funds? [7]  
OR  
C] Explain Advantages and Disadvantages of Mutual Funds. [8]  
D] What are the recent development in Equity Market? [7]
- Q.4] A] What are the importance of Financial Regulatory Institutions? [8]  
B] What are the role of RBI? [7]  
OR
- Q.4] Write Short Notes (Any Three) [15]  
A] Post Bretton Period  
B] Features of Foreign Exchange Market  
C] Types of Risks  
D] Functions of NABARD  
E] Role of NHB





**Malini Kishor Sanghvi College of Commerce and Economics**  
**Stock Market for Beginners: Sem 1 BFM**

**Time: 1 hour**

*Dt: 24.4.25*

**Marks: 30**

**Note: 1. All questions are compulsory with internal choice.**  
**2. Figures to the right indicate marks.**

**Q1 Attempt any Two from the following:**

**(10 marks)**

- Discuss in detail types of orders and trading mechanism
- Secondary Market v/s Primary Market
- How to apply for the IPO in Indian stock market?

**Q2 Attempt any Two from the following:**

**(10 marks)**

- What is earning? Elaborate its impact on stock prices?
- What are the macroeconomic factors responsible for price fluctuations in stock market?
- Discuss in detail Investors' sentiments and their impact

**Q3 Attempt any Two from the following:**

**(10 marks)**

- Demat Account
- Online Trading
- S&P 500 and Dow Jones

Dt:- 24.4.25

**Business Communication - 2**

FYB.Com / FYBBI / FYBIM / FYBAF / FYBFM Sem -I

Marks : 30

Time: 1 hour



Figures to the right indicate full marks

Q1. Answer **any 2** of the following:

**10**

- A. Why is feedback important in communication? What are the different types of feedbacks
- B. What is non-verbal communication? Discuss the different methods of non-verbal communication
- C. Discuss the impact of digital technology on communication

Q2.A. Write the job application and Resume for the following advertisement:

**10**

(Write in full block form of layout)

" Pooja Enterprises Ltd requires an experienced and qualified Marketing Manager for their Mumbai Office. Candidates should be Commerce graduates with good academic record. They should have a minimum of 2 years of experience in the field of sales and marketing. Candidates having knowledge of computer and a good command over English language would be preferred. Please apply with separate resume to Pooja Enterprises Ltd, 55 M Square, SEEPZ , Andheri West, Mumbai 400056"

Q3. Attempt **any two** of the following:

**10**

- A. Write the resignation letter of Ms Rushda Khan who wishes to resign from her post of a Junior teacher in St Andrews High School ( Semi Block Layout)
- B. Write an appreciation letter for Mr Patel Kumar whose presence of mind saved the office from a major accident
- C. E-mails
- D. Grapevine
- E. Blogs

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**FYBBI / FYBIM / FYBFM: SEMESTER- I**  
**(As per NEP 2020 Syllabus Academic Year 2024-25)**  
**SUBJECT: INTRODUCTION TO BASIC STATISTICS**

**Total Marks:30**

**Duration: 1 hour**

**NOTE:**

1. All questions are compulsory.
2. All questions carry equal marks.
3. Use of simple calculator is allowed.

**Q-I Attempt any One out of Two:**

**[10 Marks]**

- a) Calculate mean deviation from mean and its relative measure from the following data –

Daily profit (in Rs.)	100-140	140-180	180-220	220-260	260-300	300-340
No. of Shops	14	45	52	82	32	23

- b) i) Describe the various steps in conducting sample survey.  
ii) Enumerate the sources of secondary data.

**Q-II Attempt any Two out of Three:**

**[10 Marks]**

- a) Following is the attendance record of 50 students during the first term in a certain college. Prepare a frequency distribution of no. of days with class intervals 10-20, 20-30, 30-40, 40-50, 50-60, 60-70, 70-80.

48, 62, 38, 69, 48, 67, 57, 60, 40, 49,  
74, 44, 30, 62, 50, 20, 65, 72, 35, 22,  
50, 60, 66, 59, 52, 35, 40, 42, 38, 41,  
50, 54, 56, 46, 42, 39, 60, 32, 28, 12,  
57, 41, 39, 60, 54, 58, 48, 43, 17, 54.

- b) Explain the following terms -
- i) Secondary data
  - ii) Statistics
  - iii) Class Mark
  - iv) Classification
  - v) Questionnaire



- c). Calculate three quartiles for the following distribution also find it with the help of cumulative frequency curve "less than" type

Profit in Rs.1000	20-40	40-60	60-80	80-100	100-120	120-140	140-160
No. of Employees	5	29	31	42	56	35	18

**Q-III Attempt any Two out of Three:**

**[10 Marks]**

- a) Find Quartile Deviation and its relative measure from the following data:

Income(Rs.)	800	1000	1500	1800	2000	2500
No. of persons	16	24	26	30	20	6

- b) The following are the runs scored by two batsmen A and B in 5 test matches. Decide who should be selected for the coming tour, based on coefficient of variation.

Runs by batsman A: 56, 58, 60, 62, 59

Runs by batsman B: 70, 62, 50, 35, 69

- c) Solve the following -

- i) A student XYZ scored 50, 55, 60 and 45 in four subjects. Another student ABC scored 53, 50, 47 and 59 in the same subjects. If the weights are 2, 4, 3 and 1 respectively for these subjects, decide who is a better student.

- ii) Find Mean, Median and Mode from the following data:  
20, 12, 15, 11, 9, 14, 8, 14

X.....X.....X.....X





SET B

COURSE – FYBFM/~~FYBAF~~/~~FYBIM~~

MARKS 30

SUBJECT – SOCIAL MEDIA & COMMUNICATION

TIME 1 HOUR

Q 1 Attempt any One

10

- 1) Explain the current Application of Social Media Platform.
- 2) Explore Pros and Cons of Social Media Platforms.

Q 2 Attempt any One.

10

- 1) Explain the Types of Interpersonal Communication.
- 2) Discuss in detail the Uses of Social Media in Academia.

Q 3 Write any Two Short Notes.

10

- 1) Advantages of Social Media.
- 2) Disadvantages of Twitter.
- 3) Explain any three features of Snapchat.
- 4) Benefits of Social Media in Education.