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) Emerging Trends in Credit Rating Methodologies.   **(7)**

   B) Evaluating the impact of Technology on Credit Rating Practices.   **(8)**

Q.2 A) Impact of Credit Rating on Bonds Yields and Pricing.   **(7)**

   B) What are the Rating Committee Process and Decision Making.   **(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)**

CLASS: F. Y. BCom/ BAF/ BFM/ BSc IT/ BAMMC SEMESTER: I
SUBJECT: Introduction to Cultural Activities (ICA-I) DURATION: 1hr
NOTE: 1. All questions are compulsory to attempt. MARKS: 30
　　　　2. Figures to the right side indicates maximum marks.
　　　　3. Answer to each question must begin on a new page.

Q. 1　Fill in the blanks with appropriate words. (any 6)　　　　6
　　1.　Culture is the man-made part of the＿＿＿.
　　　　(region, environment, religion)
　　2.　In ancient India, the ＿＿＿ system of education integrated cultural learning into daily life.
　　　　(Bhakti, Gurukul, Sufi)
　　3.　Speaking with grammatical correctness becomes ＿＿＿ with elocution practice.
　　　　(habitual, boring, irritating)
　　4.　＿＿＿ is not a type of fine art.
　　　　(Debate, Painting, Theatre)
　　5.　Bihu if a folk dance of ＿＿＿.
　　　　(Kerela, Assam, Bihar)
　　6.　Sanskrit drama typically combined music, dance and＿＿＿.
　　　　(suspense, mimicry, poetry)
　　7.　Indian classical music, the Hindustani Classical Music originated from ＿＿＿ India.
　　　　(Central, South, North)
　　8.　Sama Veda one of the four Vedas is considered the earliest source of ＿＿＿ music.
　　　　(Indian, Western, Eastern)

Q. 2　Answer any ONE of the following questions
　(A)　Define the term 'culture' and its manifestation.　　　　6
　(B)　Explain the role of cultural activities in preserving the heritage.　　　　6

Q. 3　Answer any ONE of the following questions
　(A)　Give reason why is the role of students' cultural activities is important in educational environment.　　　　6
　(B)　What role does Association of Indian University (AIU) play in preserving the Indian heritage?　　　　6

Q. 4　Answer any ONE of the following questions
　(A)　What are the elements of storytelling?　　　　6
　(B)　Explain the different types of fine arts.　　　　6

Q. 5　Answer any ONE of the following questions
　(A)　Mention the different types of Indian folk dances.　　　　6
　(B)　Explain in detail the regional folk theatres of India.　　　　6

BEST OF LUCK

Malini Kishor Sanghvi College of Commerce and Economics
Subject: Basics of Financial Services
Class: FYBFM   Sem: I

Time: 1 hour   Marks: 30

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

Q1. A) What is financial service? Explain the characteristics of financial services. (10)

OR

B) Explain the functions of stock broker.   (10)

Q2. A) Describe the range of banking services typically offered by commercial banks.   (10)

OR

B) List out the fee-based services available in India and briefly explain it.   (10)

Q3. A) Discuss in detail about the services of merchant bankers.   (10)

OR

B) Discuss the Advantages and Disadvantages of Hire Purchase Agreements.   (10)

MALINI KISHOR SANGHVI COLLEGE OF COMMERCE & ECONOMICS

SUBJECT: IKS (30 Marks)	**TIME: 1 HOURS**	
CLASS:	**SEM-I**	**SEAT NO.**
Name:	Dt:- 7.10.25	

Note: (i) All Questions are compulsory with internal choice.

Q 1 Attempt any Two.   6

1) Need for Indian Knowledge System.

2) Impact of Macaulay's Education Policy.

3) Home schooling as Ancient Education System

4) Nalanda University.

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 Arthashatra.

Q 3 Attempt any Three   12

1) Significance of astronomy in IKS.

2) Explain in brief ancient Sports in IKS

3) Advantages of Yoga and Well-being Practices

4) Types of Taxes.

5) Significance of Aesthetics.

Page 1 of 1

Malini Kishor Sanghvi College of Commerce and Economics
Introduction of Financial System: Sem 1 BFM

Time: 2 hours   Dt:- 8.10.25   Marks: 60

Note: 1. Attempt Any 4 out of 6
2. Figures to the right indicate marks.

Q 1   Answer the following: **15 marks**
   A. Explain in detail the overview of structure of a financial system.
   B. Mention in detail the importance of Capital Markets.

Q 2   Answer the following: **15 marks**
   A. Explain the interrelationships between various components of financial system.
   B. Highlight the growth and development taken place in Indian Financial system.

Q 3   Answer the following: **15 marks**
   A. Define the role of Financial Market in a Financial System.
   B. Explain briefly the components of money market.

Q 4   Answer the following: **15 marks**
   A. What is Commodity market? Who are its participants?
   B. What are the different types of equity instruments?

Q 5   Answer the following: **15 marks**
   A. Describe the different types of debentures.
   B. Mention briefly new instruments in debt markets.

Q 6   Answer the following: **15 marks**
   A. Outline the role of Reserve Bank of India in Credit control (Qualitative and Quantitative) in Indian Economy.
   B. Explain the functions performed by NABARD

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

Time: 1 hour   Marks: 30

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

Q1 A. What is the Secondary market? Explain in detail the functions of the Secondary market.
(10 marks)

OR

Q1 B. Explain in detail Exchange-Traded Markets (ETM).   *(10 marks)*

Q2 A. Define IPO. Discuss the advantages of an IPO from the Companies' perspective.
(10 marks)

OR

Q2 B. What do you mean by stock market index? Explain the types of stock market indices.
(10 marks)

Q3 A. Distinguish between BSE and NSE.   *(10 marks)*

OR

Q3 B. Discuss in detail Corporate Actions – Dividend and its impact on prices.   *(10 marks)*

Business Communication Skills -I

FY B.Com / FYBAF/ BFM Semester 1 (NEP)

Dt:- 9.10.25

Marks: 30

Time: 1 hour

Answer all the questions

Language and grammar will be considered during evaluation

All questions carry 10 marks

Q1. What are the different channels of communication? Discuss grapevine communication in detail.

OR

Q1. Discuss the ways in which technological advancement have impacted communication

Q 2. Reply to the following advertisement:

"Wanted Sales Managers for **Seeds Fincap Financial Service** Ltd. which is India's leading fintech software company for their Mumbai sales office. Management Graduates with at least 2 years of experience, a good academic record and good communication skills can apply with separate Resume to **Seeds Fincap** Financial Services Ltd. **2133, Maker Chambers Mahim West**, Mumbai 400084."

Q 3. Write short answers (Any two)

i.   Nonverbal communication

ii.   Advantages and disadvantages of oral communication

iii. Importance of communication in Business

iv.   Write the resignation letter of Ms Subbu Y who wishes to resign from her post as a Banking Associate at Laxmi Bank, Charni Road, Mumbai.

v.   Write an appreciation letter for Mr Vijay Kumar who displayed extraordinary commitment in implementing the new Customer Relationship Management System project at Intro Tech Solutions Ltd.

#################

FYBFM/FYBAF: SEMESTER- I

(As per NEP 2020 Syllabus Academic Year 2025-26)

SUBJECT: INTRODUCTION TO BASIC STATISTICS

Total Marks:30   Dt:- 10.10.25   **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 <u>One</u> out of Two: **[10 Marks]**

a) Ms. Amita is the director of the student financial aid office at Andheri College. She has used available data on the summer earnings of all students who have applied to her office for financial aid to develop the following frequency distribution:

Summer Earning: (in Rs.)	800-1000	1000-1200	1200-1400	1400-1600	1600-1800	1800-2000	2000-2200
No of Students	21	35	40	50	28	30	24

Find the Standard Deviation and its coefficient of variation.

b) i) Distinguish between primary and secondary data.
   ii) Define Arithmetic Mean. Also discuss its merits and demerits as an Average.

Q-II Attempt any <u>Two</u> out of Three: **[10 Marks]**

a) Draw less than cumulative curve of the following data and hence locate median graphically.

Profit in Rs.1000	120-140	140-160	160-180	180-200	200-220	220-240	240-260
No. of Employees	15	27	33	44	24	35	18

b) 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. Find Mean and Mode from the prepared frequency distribution.

70, 64, 40, 52, 40, 20, 65, 72, 35, 22,
50, 60, 66, 59, 52, 35, 40, 42, 38, 41,
57, 41, 39, 60, 54, 58, 48, 43, 17, 54,
48, 62, 38, 69, 48, 67, 57, 60, 40, 49,
50, 54, 56, 46, 42, 39, 60, 32, 28, 12.

c) Explain the following terms -
   i) Primary Data
   ii) Population
   iii) Frequency
   iv) Questionnaire
   v) Mode

Q-III Attempt any Two out of Three: [10 Marks]

a) Find M.D. from Mean and its relative measure from the following data:

Income(Rs.)	1000	1100	1200	1300	1400	1500
No. of persons	16	24	26	30	18	6

b) Find the Range and Coefficient of Range. Also find Coefficient of Variation from the following data:

52,57,49,48,35,37,39, 50

c) Find Quartile Q_1 and Q_3 from the following data:

No. of units	40-50	50-60	60-70	70-80	80-90	90-100
No. of persons	9	18	35	32	28	10

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

ENVIRONMENTAL MANAGEMENT AND SUSTAINABEL DEVELOPMET – I

Semester 1

FYBCOM (A&B), FYBAF, FYBFM, FYBAMMC, FYBSCIT

Maximum Marks. 30

Duration 1 Hour

All questions are for 10 marks.

Attempt <u>any three</u> questions.

Q.1. Explain the structure of Ecosystem along with Aquatic Ecosystem.

Q.2. Describe Sustainability and Sustainable Development.

Q.3. Write a note on Disaster Management.

Q.4. What is Noise Pollution? Identify various sources of Noise Pollution, their effects and measures that can be taken to combat the problem.

MALINI KISHORE SANGHVI COLLEGE OF COMMERCE AND ECONOMICS

SUBJECT :- IT Fundamentals of Computers

FYBFM

Dt:- 11.10.25.

TIME:1 HOUR   MARKS:30

Q.1 Attempt any two

1. (i) write algorithm on the program to find addition of two numbers
   (ii) Write algorithm to find the largest of three numbers

2. Write note on classification of Computer.
3. Write note on system software
4. Write note on primary and secondary memory

Q.2 Attempt any two

1. Explain types of network Media.
2. Write note on following protocols
(i)SMTP   (ii)POP 3
3. Write application of Internet.
4. Write a note on the TCP/IP Model and its layers.