



PRABODHAN EDUCATION SOCIETY'S
VIDYA PRABODHINI COLLEGE
OF COMMERCE, EDUCATION, COMPUTER & MANAGEMENT
PARVARI-GOA

TIME TABLE

F.Y.B.COM SEMESTER END EXAMINATION, APRIL/MAY 2025
(SEMESTER II) Repeat

As per CHOICE BASED CREDIT SYSTEM

DAY	DATE	TIMING	SUBJECT
Saturday	19 th April 2025	2:30 p.m. to 4:30 p.m.	Introduction to Marketing ✓
Tuesday	22 nd April 2025	2:30 p.m. to 4:30 p.m.	Financial Statement Analysis and Interpretation ✓
Thursday	24 th April 2025	2:30 p.m. to 4:30 p.m.	Managerial Economics ✓
Saturday	26 th April 2025	2:30 p.m. to 4:30 p.m.	Commercial Arithmetic-II ✓
Tuesday	29 th April 2025	2:30 p.m. to 4:30 p.m.	Production Management/ Tourism and Hospitality Management/ Banking-II/ Computer Application-II/ Specialized Accounting ✓
Saturday	3 rd May 2025	2:30 p.m. to 4:00 p.m.	Environmental Studies-II ✓
Note: The Business Communication SEE Time Table will be displayed separately			

(Mr. Rudresh Mhamal)
Chairperson, Examination



(Prof. Bhushan V. Bhawe)
Principal

Date: 18th March, 2025

FYBCOM Semester End Assessment (Regular/Repeat)

APRIL / MAY 2025

Course Title: Banking-II

Course Code: UCOG111

Category: Generic Elective-II

Semester: II

Duration: 02 Hours

Max Marks: 80

Instructions:

- All questions are compulsory having internal choice.
- Figures to the right indicate maximum marks allotted.
- Answer any 04 sub questions in Q1 & Q2 in not more than 100 words each.
- Answer any 01 question of Q3 to Q6 in not more than 400 words each.

Q.1. Write a short note on any four of the following.

(4×4=16 marks)

- Paperless banking
- Recent development in banking technology
- Capital adequacy ratios in performance analysis of banks
- Objectives of Reserve Bank of India
- Telephone banking
- Productivity ratios in performance analysis of banks

Q.2. Write a short note on any four of the following.

(4 x 4= 16 marks)

- Day-wise banking
- Microfiche
- Profitability ratios in performance analysis of banks
- Credit Information Bureau.
- Liquidity ratios in performance analysis of banks
- Types of Cheques

Q.3. Answer the any one of the following.

(1 x 12= 12 marks)

- Discuss rights of a banker in bank-customer relationship.
- Explain the role of a banker as trustee, agent, and consultant.

Q.4. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Mr. Mayur wants to make online payment. Discuss electronic banking methods.
- b. What is meant by conventional banking system? Explain its drawbacks.

Q.5. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Ms. Manju wants to learn about financial statement of a bank. Explain assets and liabilities of a bank.
- b. Discuss revenue and expenses for a commercial bank in India.

Q.6. Answer the any one of the following.

(1 x 12= 12 marks)

- a. Explain functions of the Reserve Bank of India.
 - b. Discuss reforms in banking sector (Second Generation Reforms).
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FYBCOM Semester End Assessment (Repeat)
April 2025 (As per CBCS)

Course Title: Financial Statement Analysis and Interpretation

Course Code: UCOC104

Category: Core Course

Semester: II

Duration: 2 Hours

Max Marks: 80

Instructions:

- **Question No. 1** is compulsory.
- Attempt **ANY 3** questions from Question no. 2 to Question no. 6.
- Each question carries **20 marks**.
- Prepare working note wherever necessary.

Q1. The following details have been extracted from Trading A/c and Profit and Loss A/c of Zomato Ltd. **(20 Marks)**

Particulars	₹	Particulars	₹
To opening stock	3,20,000	By Sales	20,00,000
To purchases	6,00,000	By closing stock	4,00,000
To wages	2,80,000		
To Gross profit c/d	12,00,000		
	24,00,000		24,00,000
To salaries	1,00,000	By Gross profit c/d	12,00,000
To office rent	60,000	By Interest	30,000
To electricity expenses	48,000	By rent	10,000
To advertising expenses	20,000		
To printing and stationery	12,000		
To insurance premium	24,000		
To net profit c/d	9,76,000		
	12,40,000		12,40,000

Calculate the following ratios:

1. Gross profit ratio
2. Net profit ratio
3. Operating ratio
4. Stock turnover ratio

Q2. The following information has been extracted from financial records of Dunzo Ltd. for the year ended 31st March 2024, you are required to prepare statement of profit and loss account for the year ended 31st March 2024: (20 Marks)

Particulars	Debit ₹	Credit ₹
Plant and Machinery	5,80,000	
Equipment and fittings	1,50,000	
Land and building	5,60,000	
Rent	6,400	
Interest on bank loan	15,000	
Opening stock of raw material	2,10,000	
Carriage inward	5,000	
Raw materials purchased	2,85,000	
Sales		7,20,000
14% Debentures		50,000
Interest of debentures		3,500
Salaries and wages	34,500	
Interest received		6,000
Miscellaneous expenses	3,200	
Canteen expenses	2,000	
Distribution expenses	1,100	

Additional information:

1. Depreciate Machinery by 15%, building by 10% and furniture by 15%.
2. Provide for income tax at 30% of net profit.
3. The value of closing stock of materials was ₹ 80,000.

Q3. Following is the summarised Balance sheet of MG Ltd. as on 31st March 2023 & 31st March 2024. (20 Marks)

Balance sheet as on 31st March 2023 & 2024

Liabilities	2023 (₹)	2024 (₹)	Assets	2023 (₹)	2024 (₹)
Equity Share capital	13,00,000	14,80,000	Furniture	5,00,000	8,80,000
Preference share capital	5,20,000	4,40,000	Building	12,50,000	14,30,000
General reserve	1,44,000	1,36,000	Stock	2,20,000	2,40,000
Profit and loss A/c	4,20,000	3,80,000	Debtors	1,40,000	1,28,000
Long term loans	1,60,000	2,60,000	Copyrights	1,70,000	1,76,000
14% Debentures	1,90,000	1,60,000	Cash at bank	1,60,000	1,80,000
Creditors	70,000	94,000	Bills receivable	4,14,000	2,72,000
Provision for taxation	50,000	56,000			
	28,54,000	30,06,000		28,54,000	30,06,000

Prepare Comparative Balance Sheet from the above information in vertical form.

Q4. Following is the Trading and Profit and Loss A/c for the year ended 31st March 2024.

Particulars	₹	Particulars	₹
To opening stock of materials	10,80,000	By sales	36,60,000
To raw materials purchased	13,40,000	By closing stock	8,10,000
To wages	1,90,000		
To gross profit c/d	18,60,000		
	44,70,000		44,70,000
To office salaries	4,30,000	By gross profit b/d	18,60,000
To sundry expenses	70,000	By interest	25,000
To interest on loan	52,000	By dividend	14,400
To marketing expenses	92,000		
To depreciation on plant	82,000		
To provision for tax	50,000		
To Net profit c/d	11,23,400		
	18,99,400		18,99,400

You are required to prepare common size income statement.

(20 Marks)

Q5. From the following financial statement you are required to prepare cash flow statement of Ashray Ltd. for the year ended 31st March 2024

(20 Marks)

Balance Sheet as 31st March 2023 & 2024

Liabilities	2023 (₹)	2024 (₹)	Assets	2023 (₹)	2024 (₹)
Share capital	2,80,000	2,80,000	Machinery	2,00,000	3,64,000
Secured loan	---	1,60,000	Inventory	60,000	1,40,000
Profit and loss A/c	28,000	40,000	Debtors	20,000	80,000
Creditors	56,000	1,56,000	Cash	80,000	56,000
Tax payable	4,000	12,000	Preliminary exp.	8,000	8,000
	3,68,000	6,48,000		3,68,000	6,48,000

Revenue statement for the year ended 31st March 2024

Particulars	₹	Particulars	₹
To opening stock	60,000	By sales	4,00,000
To purchases	3,92,000	By closing stock	1,60,000
To Gross Profit c/d	1,08,000		
	5,60,000		5,60,000
To general expenses	44,000	By Gross Profit b/d	1,08,000
To depreciation	32,000		
To provision for tax	16,000		
To Net Profit c/d	16,000		
	1,08,000		1,08,000

To Dividend paid	4,000	By balance b/d	28,000
To Balance c/d	40,000	By Net profit b/d	16,000
	44,000		44,000

Q6. Following is the summarised Balance Sheet of Prime Ltd. as on 31st March 2024.

(20 Marks)

Liabilities	₹	Assets	₹
Equity Share capital (₹20 each)	20,00,000	Fixed assets (at cost)	49,60,000
14% Preference share capital	12,00,000	Stock	20,00,000
General Reserve	20,00,000	Short term investment	4,00,000
Debentures	24,00,000	Cash and bank balance	6,00,000
Long term loans	16,00,000	Trade receivables	38,00,000
Trade payables	12,00,000	Preliminary expenses	2,40,000
Provision for income tax	8,00,000		
Creditors	8,00,000		
	1,20,00,000		1,20,00,000

Additional information:

Trade payables for 2022-23 are 14,00,000 and trade receivables for 2022-23 are 18,00,000

Calculate the following ratios:

1. Current ratio
2. Proprietary ratio
3. Liquid ratio
4. Capital gearing ratio

Q3. A) Explain the reasons and issues faced by mass resettlement of people. **(05 marks)**

OR

X) What is climate change? Describe its causes and effect. **(05 marks)**

B) Differentiate between marine pollution and air pollution. **(05 marks)**

Q4. A) Elaborate on equitable use of resources is necessary for sustainable lifestyle. **(05 marks)**

OR

X) Describe the causes, effect and preventive measures of acid rain. **(05 marks)**

B) What is your role in preventing pollution? **(05 marks)**

FYBCOM Semester End Assessment (Repeat)

Course Title: Environmental Studies II

Course Code: USEA 102

Category: AECC

Semester: II

Duration: 1 hour 30 minutes

Max Marks: 40

Instructions:

1. The question paper contains 4 questions spread across 2 pages.
 2. All questions are compulsory however internal choice is available.
 3. You may answer randomly but every main question attempted should be answered serially.
 4. Figures to the right in brackets indicate maximum marks.
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Q1) Answer any five of the following questions:

(05 x 02 = 10 marks)

- a) What is Intellectual Property Right (PR)?
- b) Mention the negative impacts of Acid Rain.
- c) What is the 3R approach in waste management?
- d) How can you conserve water, as a responsible citizen?
- e) What are the sources of marine pollution?
- f) Name any four pollutants responsible for climate change.
- g) How can algal bloom be promoted because of agricultural runoff.

Q2. A) Describe the common water-related diseases.

(05 marks)

OR

X) How can you manage the waste produced by modern society?

(05 marks)

B) Describe the different types of wastes and its management in municipal region.

(05 marks)