

Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE & ECONOMICS
FARMAGUDI, PONDA-GOA.

B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025

COM-241 - ACCOUNTING SOFTWARE APPLICATION

Duration: 1 hour

Marks: 20

Instructions: All questions are compulsory.

Q.1. Answer the following (1 mark each):

- | | |
|--|---------|
| a) Define transaction. | CO1 BL1 |
| b) Name any two source documents required for recording a transaction in accounting. | CO1 BL1 |
| c) Explain what is a ledger? | CO1 BL1 |
| d) State the accounting equation. | CO1 BL1 |

Q.2. Answer the following (2 marks each):

- | | |
|--|---------|
| a) State any four features of Tally accounting software. | CO1 BL2 |
| b) What is cloud-based accounting software? Explain. | CO1 BL2 |

Q.3. Answer the following (2 marks each):

- | | |
|--|---------|
| a) Explain the use of accounting software in generating financial reports. | CO1 BL2 |
| b) Describe the double-entry accounting principle and its implementation in accounting software systems. | CO1 BL2 |

OR

- c) What are the key advantages of using accounting software as compared to manual accounting.
- CO1 BL2

Q.4. Answer the following (2 marks each):

- | | |
|---|---------|
| a) Explain the use of Trial Balance report in Tally? | CO2 BL2 |
| b) State the steps to create multiple stock items in Tally? | CO2 BL2 |

OR

- | | |
|---|---------|
| c) For what type of transactions is IGST, CGST and SGST applicable. | CO2 BL2 |
|---|---------|

P.T.O.

Q.5. Answer the following (2 marks each):

a) Match the following ledgers with their respective groups.

CO2 BL3

1	SBI Bonds	A	Secured Loan
2	Rent Paid	B	Fixed Assets
3	Furniture and fixture	C	Indirect Expenses
4	Loan from Axis Bank	D	Investments

b) Suppose a company receives an amount of ₹10,000 from a customer. Using Tally, explain how this transaction gets reflected in both the Cash Account and the Customer Account under the double-entry system.

CO3 BL3

OR

c) What process would you follow to record goods returned to a supplier in Tally? Specify which voucher type is used and the steps involved.

CO3 BL3

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FARMAGUDI, PONDA – GOA**

**B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025
MINOR-1 CBM-211 – BUSINESS FINANCE**

Time: 2 Hours

Marks: 80

Instructions:

- 1. All questions are compulsory.**
- 2. Internal Choices are given.**
- 3. Figures to the right indicate maximum marks for the questions.**

Q.1.A) Answer the following question:

- | | |
|---|----------------|
| 1) What is the Nature of Business Finance? | (2) (CO1)(BL1) |
| 2) Meaning of Financial Planning in Business. | (2) (CO1)(BL1) |
| 3) Need for Promotion Capital requirement in a Company. | (2) (CO2)(BL1) |
| 4) Concept of Working Capital. | (2) (CO2)(BL1) |
| 5) Meaning of Venture Capital. | (2) (CO3)(BL1) |
| 6) What are Debt Securities? | (2) (CO3)(BL1) |
| 7) Importance of Capital Structure. (Two Points) | (2) (CO4)(BL1) |
| 8) What is Trading on Equity? | (2) (CO4)(BL1) |

Q.2.A) Explain the various Principles of Business Finance. (12)(CO1)(BL2)

OR

Q.2.A) Describe the steps involved in the Financial Planning Process. (12)(CO1)(BL2)

Q.2.B) Differentiate between Business Finance and Corporate Finance. (Any Four Points)

(4)(CO1)(BL2)

Q.3.A) “A small business owner needs immediate funds to pay suppliers and cover wages before receiving customer payments”. Describe the possible Sources of Working Capital available to meet these Short-Term Needs. (12)(CO2)(BL3)

P.T.O.

Q.3.B) Choose and write any Four Factors that determine Fixed Capital requirement. (4)(CO2)(BL3)

OR

Q.3.B) Identify any Four Characteristics of Fixed Capital. (4)(CO2)(BL3)

Q.4.A) “Imagine a startup that requires purchase of equipments to begin its operations but is unable to finance the same”. Analyze the Types of Leasing Options available and suggest with justification the most suitable method for the startup. (12)(CO3)(BL4)

Q.4.B) List and Explain Four Features of Venture Capital. (4)(CO3)(BL3)

OR

Q.4.B) Explain any Four Disadvantages of Lease Financing. (4)(CO3)(BL3)

Q.5.A) List and Explain the major Causes of Overcapitalization, and analyze how each can negatively impact the financial health and operational efficiency of a business. (12)(CO4)(BL4)

Q.5.B) Explain Theories of Capitalization. (4)(CO4)(BL3)

OR

Q.5.B) Write a short note on the Traditional Approach. (4)(CO4)(BL3)

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**Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS,
FARMAGUDI, PONDA - GOA**

**B.COM. UGC-CCFUP (SEMESTER- III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025
MGF-231 – FINTECH FOUNDATION AND EMERGING TRENDS**

Duration: 02hrs.

Marks: 60

Instructions: *1. All questions are compulsory.
2. Internal Choices are given.
3. Figures to the right indicate maximum marks to the questions.*

Q1 A) Write short Notes on following : (6x2=12 Marks)

- 1) Fintech and Ecommerce. (C01, BL1)
- 2) Any two limitations of Fintech. (C01, BL1)
- 3) Robo-Advisors. (C02, BL1)
- 4) Blockchain technology. (C02, BL1)
- 5) RegTech. (C03, BL1)
- 6) Regulatory Bodies in Regtech Ecosystem. (C03, BL1)

Q2 A) What is Fintech? What are its advantages? (6 Marks) (C01, BL1)

Q2 B) Explain Digital payment solution, its advantages and disadvantages.
(6 Marks) (C02, BL1)

Q3 A) Outline the main benefits and challenges of digital transformation in finance.
(6 Marks) (C01, BL1)

Q3 B). Explain what is Insurtech and its importance. (any 4) (6 Marks) (C02, BL2)

OR

Q3C) Outline the stakeholders in Regtech ecosystem (With Examples).
(6 Marks) (C03, BL2)

Q4 A) Explain how Artificial Intelligence can solve real challenges in the financial sector.
(6 Marks) (C02, BL2)

Q4 B) Explain the meaning and evolution of Regtech. (6 Marks) (C03, BL2)

OR

Q4 C) Explain the core technologies in Fintech. (6 Marks) (C01, BL2)

P.T.O.

Q5 A) Suppose you are planning to establish a Regtech start-up to help financial institutions meet compliance requirements. Based on your understanding, what key challenges would you anticipate while developing and implementing your Regtech solutions?

(6 Marks) (CO3, BL3)

Q5 B) Demonstrate how Crowd funding and peer-to-peer lending platforms are transforming traditional financial services and improving financial accessibility for consumers.

(6 Marks) (CO2, BL3)

OR

Q5 C) Explain how fintech applications have transformed traditional banking services. Illustrate your answer with suitable examples of digital payment systems or lending platforms.

(6 Marks) (CO1, BL3)

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Goa Vidyaprasarak Mandal's
Gopal Govind Poy Raiturcar College of Commerce and Economics, Ponda- Goa
B.Com. UGC-CCFUP (Semester-III) Regular Semester End Examination,
October/November 2025

CFA--201 - GOVERNMENT ACCOUNTING

Duration: 2 Hours

Marks: 80

- Q. 1. **Answer the following:** (8X2 = 16 Marks)
- a. What is the meaning of 'Contingency Fund'? (CO1, L1)
 - b. Describe the term "Government Accounting"? (CO1, L1)
 - c. List any four major sources of revenue in the case of a Municipality. (CO2, L1)
 - d. What are local self-governing bodies? (CO2, L1)
 - e. What does "Capital Budgeting" mean? (CO3, L1)
 - f. Define BOOT. (CO3, L1)
 - g. State any 4 items appearing under the head of "Cost of Generation, Operation, Maintenance" in the Profit and Loss statement of the Electricity Corporation (CO4, L1)
 - h. State the treatment of the adjustment stated for Transfer to General Reserve in the balance sheet preparation. (CO4, L1)
- Q. 2. A. Explain what is meant by government accounting. Describe the difference between government accounting and commercial accounting. (12 Marks, CO1, L2)
- OR**
- Q. 2. B. Explain the accounting procedure followed for government expenditure. (12 Marks, CO1, L2)
- Q. 2. C. Explain the various objectives of government accounting. (04 Marks, CO1, L2)
- Q.3. A. Apply the concept of budgeting to a municipality and demonstrate the steps involved in the municipal budgeting process. (12 Marks, CO2, L3)
- Q.3. B. How accounting is applied in local self-governing bodies in the case of a Panchayat. (04 Marks, CO2, L3)

OR

P.T.O

- Q.3. C. Apply the given financial information of Betul Panchayat for the year ended 31st March 2025 and prepare the Receipts and Payments Account. (04 Marks, CO2, L3)

Particulars	Amount
Cash in Hand as on 1 st April 2024	10,50,000
Grants from the Government	
• 14 th Finance Commission	14,00,000
• Disposal of Garbage	1,00,000
• Matching Grants	2,00,000
• Members Salary	4,50,000
Building Tax	2,50,000
Salary to Staff	14,60,000
Expenses on Disposal of Garbage	92,000

- Q.4. A. Analyse the given data to calculate the Payback Period of the project. (12 Marks, CO3, L4)

Capital Outlay Rs. 20,00,000/-

Scrap Value – Nil

Useful Life of asset 5 years

Tax Rate – 35%

The cash inflow before tax and before depreciation is given as follows:

Years	Amount
1	10,00,000
2	10,00,000
3	8,00,000
4	8,00,000
5	4,00,000

- Q.4. B. With a suitable example identify the need for capital budgeting? (04 Marks, CO3, L3)

OR

- Q.4. C. Develop the General Outline of the Public Works System. (04 Marks, CO3, L3)

P.T.O

- Q.5. A. Analyse the data of Vasco Electricity Corporation Ltd. that gives you the following extract from its trial balance as on 31st March 2025. Prepare Profit and Loss statement for the year ended 31st March 2025. (12 Marks, CO4, L4)

Particulars	Debit (₹)	Credit (₹)
<u>Repairs and Maintenance:</u>		
• Building	22,500	
• Plant and Machinery	7,500	
• Transformers	90,000	
• Mains and Services	5,10,000	
• Lorries	18,000	
• Electricity Duty	10,50,000	
Purchase of Energy	62,25,000	
Salaries	6,00,000	
Wages	6,00,000	
Establishment Expenses	19,95,000	
Rent, Rates and Taxes	76,500	
Conveyance Expenses	60,000	
Audit Fees	22,500	
General Expenses	1,50,000	
Directors Fees	25,500	
Interest on Loans	3,52,500	
Interest on Consumers' Security Deposits	1,20,000	
<u>Sale of Energy:</u>		
• Domestic		25,75,000
• Industrial		1,49,00,000
Rent of Meters		1,05,000
Maintenance of Public Lamps		22,500
Hire Charges on Meters		37,500
Miscellaneous Receipts		15,000

Additional Information:

1. Depreciation for the year – ₹17,25,000
2. Provision for Taxation – ₹22,80,000

- Q.5. B. From the following information extracted from the books of Mapusa Electricity Corporation Ltd., prepare a Statement of Reserves and Surplus as on 31st March 2025 by applying the required appropriations and showing all workings clearly.:

Particulars	Amount (₹)
Balance of Profit & Loss A/c (as on 1-4-2024)	75,350
Profit for the period	17,25,000
Transfer to Contingency Reserve	2,25,000
Transfer to Development Reserve	1,20,000

OR

- Q.5. C. From the following information extracted from the books of Panjim Transport Corporation Ltd., prepare Notes to Accounts showing Revenue from Operations and Other Income for the year ended 31st March 2025. Apply and identify the items under Revenue from Operations and Other Income appropriately.

Particulars	Amount (₹)
Earnings from Operations	1,00,00,000
Casual Contract Earnings	50,000
Interest Income	25,675
Rental from Investment Properties	75,000
Pass Issue Collection	15,400
Concessional Seasonal Pass	1,50,000
Bus Stand Parking Fees	55,000
Toilet Fees Collection	7,500
Mail Receipt	50,000
Parcel Income	89,450
Sale of Scrap	1,60,000
Subsidy from the Government (Students Pass)	20,00,000

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FARMAGUDI PONDA-GOA

B.COM UGC-CCFUP (SEMESTER – III) END EXAMINATION,

OCTOBER/NOVEMBER 2025

HIN-251 COMMUNICATION SKILLS (SAMPRESHAN KAUSHAL)

DURATION – 1hr

Max marks – 40

No. of Pages -02

प्र.1 निम्नलिखित प्रश्नों में से किन्हीं चार प्रश्नों के लघु उत्तर लिखिए। (Marks) (CO) (BL)

1. बातचीत के दौरान किन बातों का ध्यान रखना चाहिए? (2) CO1,BL1
2. कविता वाचन के लिए आवश्यक बिंदु कौनसे हैं? (2) CO1,BL5
3. संप्रेषण की प्रक्रिया पर प्रकाश डालिए। (2) CO1,BL1
4. संप्रेषण के साधनों की चर्चा कीजिए। (2) CO1,BL2
5. संप्रेषण के महत्त्व को स्पष्ट कीजिए। (2) CO1,BL5

प्र. 2 अ. संप्रेषण के प्रकारों को विस्तार से समझाइए। (8) CO3,BL5

अथवा

प्र.2 आ. टिप्पणियाँ लिखिए।

1. साक्षात्कार का स्वरूप। (4) CO3,BL1
2. नाट्यवाचन के लिए आवश्यक बिंदु। (4) CO3,BL4

प्र.3. अ. संप्रेषण के द्वारा व्यक्तित्व का विकास कैसे किया जा सकता है? (8) CO4,BL2

अथवा

प्र.3. आ. टिप्पणियाँ लिखिए।

1. एकालाप और संवाद में अंतर। (4) CO4,BL5
2. श्रवण कौशल की आवश्यकता। (4) CO4,BL3

प्र.4. अ. भारतीय अभिनेता 'अक्षय कुमार' के साक्षात्कार के लिए प्रश्नावली लिखिए। (8)CO2,BL6

अथवा

प्र. 4. आ. टिप्पणियाँ लिखिए।

1. पठन कौशल के प्रकार। (4) CO2,BL4
2. मीडिया कवरेज का स्वरूप। (4) CO2,BL4

प्र.5. अ. कृत्रिम बुद्धिमत्ता (AI) इस विषय पर दो मित्रों के बीच संवाद लिखिए। (8) CO3,BL6

अथवा

प्र.5. आ. टिप्पणियाँ लिखिए।

1. संप्रेषण का स्वरूप एवं अवधारणा। (4) CO3,BL4
2. संप्रेषण कौशल में आंगिक भाषा की भूमिका। (4) CO3,BL2

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B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025**

COM-244 – INTRODUCTION TO AUDITING (THEORY)

Time: 1 Hour

Marks: 20

- Q. 1 Answer following questions - **(4x1=4 Marks)**
1. Define Auditing. **(BL1) (CO1)**
 2. What is a fraud in terms of audit? **(BL1) (CO1)**
 3. What is an Audit Notebook? **(BL1) (CO2)**
 4. What is an Audit Programme? **(BL1) (CO2)**

Q.NO. 2 A) What is Non-Statutory Audit? **(2 Marks) (BL1) (CO1)**

Q.NO. 2 B) What is meant by the term substantive procedure in the process of collecting audit evidence? **(2 Marks) (BL1) (CO2)**

Q.NO. 3 A) Explain the planning step in audit process in brief. **(2 Marks) (BL2) (CO4)**

Q.NO. 3 B) Explain Interim Audit and its advantages. **(2 Marks) (BL2) (CO1)**

OR

Q.NO. 3 C) Explain any two basic principles governing an audit in brief. **(2 Marks) (BL2) (CO1)**

Q.NO. 4 A) How would you summarize the concept of Qualified report in your own words. **(2 Marks) (BL2) (CO4)**

Q.NO. 4 B) Differentiate between Audit Working Papers and Permanent Working Papers. **(2 Marks) (BL2) (CO3)**

OR

Q.NO. 4 C) Outline in brief the general considerations to be followed in vouching of Nominal Accounts. **(2 Marks) (BL2) (CO3)**

P.T.O.

Q.NO. 5 A) Identify and explain any four objectives of Vouching. **(2 Marks) (BL3) (CO3)**

Q.NO. 5 B) Apply your understanding of audit reporting to identify situations where an auditor would issue a Disclaimer of Opinion. **(2 Marks) (BL3) (CO4)**

OR

Q.NO. 5 C) How would you organise an audit report if you were the Auditor?
(2 Marks) (BL3) (CO4)

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GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE & ECONOMICS
FARMAGUDI, PONDA- GOA
B.COM. UGC-CCFUP (SEMESTER- III) REGULAR EXAMINATION,
OCTOBER / NOVEMBER 2025
SUBJECT: KONKANI

KON-251: कोंकणी भाशेचें मुळावें गिन्यान

[Duration: 1 Hour]

[Total Marks: 20]

No of Pages: 02

सुचोवण्यो:

1. सगळे प्रस्न सक्तीचे आसात.
2. प्रस्नांचे आंकडे स्पश्ट बरोवचे.
3. प्रस्ना सामकार दरेकाचे गूण दिल्यात.

प्रस्न. 1. सकयल दिल्ल्या खंयच्याय चार प्रस्नांच्यो जापो बरयात. (CO1, BL1) (4 x 2= 08)

- अ. भूतकाळ म्हणल्यार कितें तें सांगून ताची देख दिवपी एक वाक्य तयार करात.
- आ. मनशाचे जिणेंत भाशेक म्हत्वाचें स्थान कित्याक फावो जालां?
- इ. आवयभाशेची व्याख्या मांडून तिचें म्हत्व बरयात.
- ई. कोंकणी भाशेची खंयचीय दोन खाशेलपणां बरयात.
- उ. भास अनुकरणजन्य प्रक्रिया जावन आसा अशें कित्याक म्हणटात?

प्रस्न. 2. सकयल दिल्ल्या खंयच्याय तीन प्रस्नांच्यो जापो बरयात. (CO4, BL2) (3 x 2= 06)

- अ. गुणविशेशण आनी संख्याविशेशण हांचे विशीं देखी सयत बरयात.
- आ. पुरुशलिंगी नाम आनी स्त्रीलिंगी नाम हांची संकल्पना देखी सयत स्पश्ट करात.
- इ. विकारी आनी अविकारी उतरां हांचे मदलो फरक बरयात.
- ई. लिखित कौशल्यांचें म्हत्व बरयात.

पान 02 पळयात...

प्रस्न.3. अ. सकयल दिल्ल्या प्रस्नांच्यो जापो बरयात. (CO3, BL 3) (2 x 3= 06)

अ. नाम आनी ताचे प्रकारां विशीं देखी सयत बरयात.

आ.मनशाच्या जिवितांत मौखीक कौशल्य कित्याक गरजेचें तें विस्तारान बरयात.

वा

प्रस्न.3. ब. सकयल दिल्ल्या प्रस्नांच्यो जापो बरयात. (CO3, BL 3) (2 x 3= 06)

अ. अव्यय आनी ताचे प्रकारां विशीं देखी सयत बरयात.

आ.मौखीक कौशल्याची संकल्पना स्पश्ट करून तांचो विकास कशे तरेन करूं येता हाचेर विस्तारान बरयात.

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B.COM. UGC-CCFUP (SEMESTER- III) REGULAR EXAMINATION, OCTOBER/NOVEMBER 2025
MAR - 251 - PERSONALITY DEVELOPMENT

Duration: 1 hour

Marks: 40

सूचना

- सर्व प्रश्न अनिवार्य आहेत; तथापि, प्रश्न 1, प्रश्न 2, प्रश्न 3, प्रश्न 4 मध्ये अंतर्गत पर्याय दिलेले आहेत.
- प्रश्न 1 मधील उपप्रश्नांसाठी 50 शब्दात उत्तर लिहावे.
- प्रश्न 2 मधील उपप्रश्नांसाठी 100 शब्दात उत्तर लिहावे.
- प्रश्न 3 आणि प्रश्न 4 मधील उपप्रश्नांसाठी 400 शब्दांत उत्तर लिहावे.

प्रश्न 1) खालील पैकी कोणत्याही ४ प्रश्नांची उत्तरे ५० शब्दात लिहा.

(4x2 = 8 गुण)

- अ. विविध व्याख्यांच्या आधारे 'व्यक्तिमत्व' ही संकल्पना स्पष्ट करा.
- आ. व्यक्तित्व आणि व्यक्तिमत्व यांतला भेद स्पष्ट करा.
- इ. व्यक्तिमत्वातील विविध घटक स्पष्ट करा.
- ई. छत्रपती शिवाजी महाराजांचे जन्मस्थान सांगून शिवाजी महाराजांनी स्वराज्य स्थापनेसाठी कोणत्या किल्ल्यापासून सुरुवात केली ते लिहा.
- उ. स्वामी विवेकानंदांच्या जीवनातील कोणताही एक घटना प्रसंग लिहा.
- ऊ. सिंधुताईना 'अनाथांची माय' म्हणून का ओळखले जाते याविषयी लिहा.

प्रश्न 2) खाली दिलेल्या प्रश्नांपैकी कोणत्याही २ प्रश्नांची उत्तरे १०० शब्दात लिहा. (2x4 = 8 गुण)

- अ. 'समाज व व्यक्तिमत्वाचा संबंध असतो' या विधानाचे स्पष्टीकरण द्या.
- आ. व्यक्तिमत्वाचा विकास होण्यासाठी आवश्यक गुण व कौशल्ये स्पष्ट करा.
- इ. साने गुरुजींच्या जीवनातून विद्यार्थ्यांनी कोणते गूण अंगिकारावे असे तुम्हाला वाटते?
- ई. स्वामी विवेकानंदांच्या आयुष्यातून विद्यार्थी म्हणून काय शिकण्यासारखे आहे?

P.T.O.

प्रश्न 3) खाली दिलेल्या प्रश्नांपैकी कोणत्याही एका प्रश्नाचे उत्तर ४०० शब्दात लिहा.

(1x12 = 12 गुण)

अ. व्यक्तिमत्व विकासाचे टप्पे सांगून आजच्या तरुण पिढीने व्यक्तिमत्वात कोणते बदल घडवले पाहिजेत, यावर तुमचा दृष्टिकोन मांडा.

आ. SWOTT पद्धतीच्या माध्यमातून शिवाजी महाराजांच्या व्यक्तिमत्वातील गुणांचे सोदाहरण विश्लेषण करा.

प्रश्न 4) खालील पैकी कोणत्याही एका प्रश्नाचे उत्तर ४०० शब्दात लिहा. (1x12 = 12 गुण)

अ. व्यक्तिमत्त्वाच्या ४ खिडक्या (Johari Window) स्पष्ट करून व्यक्तिमत्व विकासात याचे महत्त्व स्पष्ट करा.

आ. साने गुरुजींनी 'श्यामची आई' या पुस्तकात संगीतलेली विचारमूल्ये मानवी जीवनात कशी उपयुक्त ठरतात?

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**Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS
FARMAGUDI, PONDA – GOA**

B.COM. UGC-CCFUP (SEMESTER- III) REGULAR EXAMINATION

OCTOBER /NOVEMBER, 2025

CBM-201 - MARKETING MANAGEMENT

DURATION: 2 HOURS

MARKS: 80

Instructions:

- 1. All questions are compulsory.*
- 2. Internal Choices are given.*
- 3. Figures to the right indicate maximum marks for the questions.*

Q.1.A) Answer the following questions. (8 × 2M = 16 Marks)

- | | |
|--|------------------|
| 1. Define Marketing Management. | (02) (CO1) (BL1) |
| 2. What is Digital Marketing? | (02) (CO1) (BL1) |
| 3. What is Penetration Pricing? | (02) (CO2) (BL1) |
| 4. Define the concept of Price Skimming? | (02) (CO2) (BL1) |
| 5. What is Physical Distribution? | (02) (CO3) (BL1) |
| 6. What is Direct marketing? | (02) (CO3) (BL1) |
| 7. What is Customer Lifetime Value? | (02) (CO4) (BL1) |
| 8. Define Marketing Intelligence. | (02) (CO4) (BL1) |

Q.2.A) Describe the detailed scope of Marketing. (12) (CO1) (BL2)

OR

Q.2.B) Illustrate all the elements of the Marketing Mix (7 P's). (12) (CO1) (BL2)

Q.2.C) Discuss Any Two Methods of Marketing used by companies to promote products and reach customers. (04) (CO1) (BL2)

Q.3.A) Explain product Positioning Strategies with examples. (12) (CO2) (BL3)

Q.3.B) Briefly explain how a product goes through the stages of the Product Life Cycle. (04) (CO2) (BL3)

OR

Q.3.C) Explain the Two Types of Consumer Products with examples. (04) (CO2) (BL3)

P.T.O.

Q.4.A) Your company plans to launch a new line of organic skincare products. Explain and analyze the factors that will influence your choice of Distribution Channels for these products.

(12) (CO3) (BL4)

Q.4.B) Explain the application of Any Two Tools of Promotion in marketing a product

(04) (CO3) (BL3)

OR

Q.4.C) Justify the need for using Two Distribution Channel levels for a product.

(04) (CO3) (BL3)

Q.5.A) Imagine you are the marketing manager of a new smartphone brand. Explain and analyze the factors that will influence Consumer Buying Behaviour for your product.

(12) (CO4) (BL4)

Q.5.B) You are the Marketing Head of a company. Explain how the Four A's of marketing can be applied to your product.

(04) (CO4) (BL3)

OR

Q.5.C) Explain any two differences between B2B and B2C markets in terms of marketing.

(04) (CO4) (BL3)

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Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS
FARMAGUDI, PONDA - GOA
B.COM. UGC-CCFUP (SEMESTER- III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025
CCA-201 - METHODS OF COSTING - I

Duration: 2 hrs

Marks: 80

Instructions:

1. All questions are compulsory.
2. Internal Choices are given.
3. Figures to the right indicate maximum marks to the questions.

Q.1) Answer the following questions

(8X2Marks)

- | | |
|--|-------------------|
| 1) Write ANY TWO features of single/output costing | (BL1, CO1) |
| 2) What is cost classification | (BL1, CO1) |
| 3) What is Job Costing | (BL1, CO2) |
| 4) Write ANY TWO features of Batch Costing | (BL1, CO2) |
| 5) Recall and write meaning of Reconciliation | (BL1, CO3) |
| 6) What are the objectives of Reconciliation | (BL1, CO3) |
| 7) Recall and write ANY TWO features of integral accounting | (BL1, CO4) |
| 8) What is the meaning of finished goods ledger | (BL1, CO4) |

Q.2.A) From the following information relating to financial and cost records of a business, pass entries in Cost- Journal.

(12 Marks BL2,CO3)

Purchases	₹45,000
Carriage Inward	₹3,000
Direct Labour	₹42,000
Indirect labour	₹18,000
Stores Issued	₹43,000
Factory Overheads	₹41,000
Materials Used in Repairs	₹2,800
Cost of Finished Output	₹1,46,000

OR

Q.2.B) From the following particulars, pass journal entries in an integrated accounting system.

(12 Marks BL2,CO3)

Issued materials ₹3,00,000 of which 2,80,000 was direct material
Net wages paid ₹70,000 deductions being ₹12,000
Gross Salaries payable for the period is ₹26,000, deductions ₹2,000
Sales (Credit) ₹8,00,000
Discount allowed ₹5,000
Salaries and wages allocation : ₹60,000 direct and out of the balance, 50% production, 30% administration and 20% selling and distribution overheads

P.T.O.

Q.2.C) Explain the advantages of using an integral accounting system in an organisation.

(4 Marks BL2, CO3)

Q.3A) Orient Company Ltd has provided the following cost information as on 31st March 2025.

Using the data given, prepare a Cost Sheet showing the total cost of manufacturing 2,000 units of pens and compute the cost per unit.

(12 Marks BL3, CO1)

Purchase of Raw Material	₹60,000
Factory Rent & Insurance	₹25,000
Carraige Inward	₹5,000
Other Factory Overheads	₹20,000
Direct Wages	₹35,000
Administrative Overheads	₹40,000
Depreciation on Machinery	₹5,000
Selling and Distribution Overheads	30% of Works Cost
Salesman Salary	₹8,000
Managers Salary(1/4-Factory,3/4- Administrative)	₹10,000

Q.3.B) Apply your understanding of cost classification to explain and categorize various costs according to their functions.

(4 Marks BL3, CO1)

OR

Q.3.C) Apply your understanding of cost classification to explain and categorize various costs according to their nature.

(4 Marks BL3, CO1)

Q.4 A)The following direct costs were incurred on Job No 83 of Sunshine Ltd.

(12 Marks BL4, CO2)

Materials ₹6000

Wages :

Department

X 60 Hrs@ ₹4 per hour
Y 40 Hrs@ ₹5 per hour
Z 20 Hrs@ ₹6 per hour

Overhead expenses for these three departments were estimated as follows:

Variable Overheads

Department

X ₹10,000 for 5000 hours
Y ₹3,000 for 1,500 hours
Z ₹6000 for 3,000 hours

Fixed Overheads estimated at ₹20,000 for 10,000 working hours
 Administrative Overheads were ₹22,000
 Selling and Distribution Overheads were ₹38,000
 Analyze the cost components and prepare a Job Cost Sheet to determine the total cost of the job.
 Further, analyze the relationship between cost and selling price to calculate the price that would yield a profit of 25% on the selling price.

Q.4.B) Apply your understanding of Job Costing to explain its key features in your own words, showing how each feature helps in determining job costs. **(4Marks BL3, CO2)**

OR

Q.4.C) Orient Manufacturing Ltd produces 10,000 units of a product annually. The set-up cost per batch is ₹200, and the carrying cost per unit per year is ₹0.10. Using the given information, apply the Economic Batch Quantity formula to calculate the optimum batch size for production. **(4Marks BL3, CO2)**

Q.5 A) From the following figures, analyze the causes of difference between cost accounts and financial accounts, and prepare a Reconciliation Statement to reconcile the two profits. Support your statement with appropriate adjustments and reasoning. **(12 Marks BL4, CO4)**

Profit as per financial accounts	₹2,26,000
Profit as per cost accounts	₹4,00,000
Income Tax	₹1,20,000
Share Transfer fee	₹8000
Overheads as per cost accounts	₹68,000
Overheads charged in financial accounts	₹56,000
Reserve for doubtful debt	₹40,000
Directors fees shown in financial accounts	₹16,000
Depreciation charged in financial accounts	₹14,000
Value of Closing Stock in Cost Accounts	₹37,500
Value of Closing Stock in Financial Accounts	₹41,500
Interest on Investment	₹8,000
Goodwill written off	₹18,000
Stores Adjustment (Cr)	₹2000

P.T.O.

Q.5.B) You are required to prepare Memorandum Reconciliation Account from the following information obtained from Daisy company for year ended 2023-2024 and find financial profit.

(4 Marks BL3, CO4)

Profit as per costing records	₹4,45,000
Works Overheads over absorbed in cost accounts	₹11,000
Closing stock undervalued in cost accounts	₹9,000
Bank Interest & Transfer Fees	₹21,000
Selling & Distribution overheads recovered less in cost accounts	₹15,600
Depreciation under charged in cost	₹7,200

OR

Q.5.C) A company maintains separate cost and financial books. During the year, the profit as per cost accounts was ₹2,40,000, while the profit as per financial accounts was ₹2,10,000. Explain the need for preparing a Reconciliation Statement in this situation and prepare a brief reconciliation showing any three possible causes for the difference. **(4 Marks BL3, CO4)**

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B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025
COM- 243 - PERSONAL FINANCIAL PLANNING

Marks: 20

1) All questions are compulsory however internal choice is available.
2) Figures to the right indicate marks.

a. What is the meaning of Personal financial planning?	(1) (CO1) (BL1)
b. What do you mean by the concept of Present Value?	(1) (CO1) (BL1)
c. How would you explain the term General Insurance?	(1) (CO1) (BL1)
d. What is the need for Estate Planning?	(1) (CO1) (BL1)

Q.No.2b) Can you list any two methods of handling the risk? (2) (CO1) (BL1)

Q.No.3b) Can you list the types of Pure Risk? (2) (CO2) (BL2)

Q.No.3c) How would you explain Modern Portfolio Theory? (2) (CO2) (BL2)

Q.No.4b) Can you list four sources of credit? (2) (CO3) (BL2)

Q.No.4c) Compare different types of Loans (any four). (2) (CO3) (BL2)

Q.No.5b) How would you explain the tools of Estate Planning? (2) (CO4) (BL3)

Q.No.5c) Construct the various steps in Estate planning? (2) (CO4) (BL3)

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Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS
FARMAGUDI, PONDA – GOA

B.COM. UGC-CCFUP (SEMESTER-III) SEMESTER END OCTOBER/NOVEMBER 2025
CBF-201 – PRINCIPLES AND PRACTICE OF BANKING

Duration: 02 hours

Marks: 80

- Q.1. Answer the following questions: (8 x 2= 16 marks)
- a) What is the role of a bank as a lessor? (BL1) (CO1)
 - b) State an example of bailor-bailee relationship in the banking context. (BL1) (CO1)
 - c) List two rules of operations for a Minor's account. (BL1) (CO2)
 - d) What are the advantages of a Joint Account? (BL1) (CO2)
 - e) Name two types of Cash Management Services offered by Banks. (BL1) (CO3)
 - f) What is a Demand Draft? (BL1) (CO3)
 - g) State the objectives of Banking Codes and Standards Board of India. (BL1) (CO4)
 - h) Why is Customer Service Committee of the Board formed in Banks? (BL1) (CO4)

Q.2. a) Explain the concept of Banker's Lien.

OR

Q.2. b) Discuss three types of relationships between a banker and a customer. (BL2)(CO1) (12 marks)

Q.2. c) Explain the Right of Appropriation in the context of bank-customer relationship. (BL2)(CO1) (4 marks)

Q.3. a) 'Sam and Tom want to open a bank account for their Limited Liability Partnership (LLP).' What are the aspects the banker should be aware of while opening an LLP account? (BL3)(CO2) (12 marks)

Q.3. b) 'A migrant worker from Nepal, currently employed in India, wishes to send small amounts of money regularly to his family in Nepal'. Identify the most suitable remittance scheme available for this purpose and explain its features.

OR

Q.3. c) 'Mr. Raj, an NRI, wants to send money to India and also be able to repatriate it fully later.' Which account should he opt for and why? (BL3)(CO2) (4 marks)

Q.4. a) 'Mr. Mit receives a cheque for payment and wishes to ensure it is honoured without issues.' Analyse the key factors to be assessed by him. (BL4)(CO3) (12 marks)

Q.4. b) How is the Reserve Bank of India ensuring financial literacy among different sections of society?

OR

Q.4. c) How are the Rural Self Employment Training Institutes empowering youth? (BL3)(CO3) (4 marks)

P.T.O.

Q.5. a) Examine how the Reserve Bank - Integrated Ombudsman Scheme, 2021 has strengthened the grievance redressal mechanism for bank customers. (BL4)(CO4)(12 marks)

Q.5. b) How should the bank handle the customer's account operations when it receives a garnishee order from the court to attach funds in a customer's account?

OR

Q.5. c) Under what circumstances are banks legally required to disclose customer information to authorities? (BL3)(CO4) (4 marks)

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Goa Vidyaprasarak Mandal's
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS
FARMAGUDI, PONDA – GOA

B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION OCTOBER/NOVEMBER 2025
COM-200 PUBLIC ECONOMICS

Duration : 2 hours

Marks: 80

Instructions:

- i) *All questions are compulsory however internal choice is available.*
- ii) *Figures to the right in brackets indicate marks.*

Q.1. Answer the following questions. (8x2=16)

- i. Define a merit good and give an example. (2M)(CO1)(BL1)
- ii. Explain the ability-to-pay principle of taxation. (2M)(CO1)(BL1)
- iii. Describe revenue expenditure with an example. (2M)(CO2)(BL1)
- iv. State the meaning of public revenue. (2M)(CO2)(BL1)
- v. Define direct tax and provide an example. (2M)(CO3)(BL1)
- vi. Explain the concept of tax burden. (2M)(CO3)(BL1)
- vii. Describe external debt with an example. (2M)(CO4)(BL1)
- viii. Explain redeemable debt with an example. (2M)(CO4)(BL1)

Q.2.A. Describe why a public sector is important for the developing country like India. (12M)(CO1)(BL2)

OR

Q.2.B. Explain the meaning of public goods and describe their main characteristics with example. (12M)(CO1)(BL2)

Q.2.C. Compare surplus and deficit budgets and explain the difference using example. (4M)(CO1)(BL2)

Q.3.A. Given a scenario of a developing country, identify the factors that would determine its public expenditure. (12M)(CO2)(BL3)

Q.3.B. What would result if public expenditure is in excess? (4M)(CO2)(BL3)

OR

Q.3.C. How can the principles of canon of productivity and canon of sanction in public expenditure be applied in real life scenario? (4M)(CO2)(BL3)

P.T.O.

Q.4.A. Analyse the structure and functioning of Tax administration in India. (12M)(CO2)(BL4)

Q.4.B. The government increases the GST rate on electronic goods. Apply the concepts of forward and backward shifting to explain who will bear the tax burden in the supply chain. (4M)(CO2)(BL3)

OR

Q.4.C. A government wants to revise income tax rates. Explain how horizontal and vertical equity can make the tax system fair for different taxpayers. (4M)(CO2)(BL3)

Q.5.A. Examine the different methods of redeeming public debt in India and suggest which method would be most effective in reducing the government's debt burden. (12M)(CO2)(BL4)

Q.5.B. What would result if the public debt is in excess? (4M)(CO2)(BL3)

OR

Q.5.C. Explain the main function (any one) of the Finance Commission and how it helps in the fair distribution of funds between the Centre and the States. (4M)(CO2)(BL3)

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GOA VIDYAPRASARAK MANDAL'S
GOPAL GOVIND POY RAITURCAR COLLEGE OF COMMERCE AND ECONOMICS,
FARMAGUDI, PONDA-GOA
B.COM. UGC-CCFUP (SEMESTER-III) REGULAR EXAMINATION
OCTOBER/NOVEMBER 2025
CFA-211 SPECIALIZED ACCOUNTING

Marks: 80

Duration: 2 Hours

Instructions:

1. All questions are compulsory
 2. Internal choice is available
 3. All figures to the right indicate marks
 4. The question paper comprises of 04 pages
-

Q 1) Answer the following questions: (8 x 2 = 16 Marks)

- a) Describe the term 'Average Clause'. (CO1, BL1)
- b) List out the steps in the process of settlement of fire insurance claims. (CO1, BL1)
- c) What is referred to as 'Bunker cost'? (CO2, BL1)
- d) Which are the various incomes shown in a Voyage a/c? (CO2, BL1)
- e) List out the features of lease accounting. (CO3, BL1)
- f) Describe the term 'Operating Lease'. (CO3, BL1)
- g) What is 'Dead Rent'? (CO4, BL1)
- h) Describe the term 'Short Working' in Royalty Accounting. (CO4, BL1)

Q 2. a) How would you explain the tax benefits that a lessee and lessor respectively get, in case of lease rentals? (12 Marks) (CO3, BL2)

OR

b) A private limited company, Tech Solutions Pvt. Ltd., signs a lease agreement for a new server with a lessor. The lease details are as follows:

- Lease term: 3 years, beginning on April 1, 2025.
- Annual lease rental: ₹ 3,20,000, payable at the end of each financial year (March 31).
- Lessor's interest rate: The interest rate implicit in the lease is 10 % per annum.

Year	1	2	3	4	5	6
P.V. Factor for 10%	0.909	0.826	0.751	0.683	0.621	0.564

- i. Prepare the asset amortization table for Tech Solutions Pvt. Ltd. for the 3-years lease term.
- ii. Pass the journal entries for the first year, in the books of the lessee.

c) How would you compare Operating lease with Finance lease? (4 Marks) (CO3, BL2)

Q 3. a) M/s Blue Ocean Shipping Co. completed a voyage from Mumbai to Singapore and back to Mumbai using their vessel, the M.V. Sea King. The voyage started on 1st May 2025 and concluded on 31st July 2025.

You are required to prepare the Voyage Account to ascertain the Net Profit or Loss for the completed voyage, using the following information:

Particulars	₹
Freight Earned (Mumbai to Singapore)	18,00,000
Freight Earned (Singapore to Mumbai)	22,00,000
Primage (5% on total Freight Earned)	?
Passage Money	50,000
Port Charges (Mumbai)	2,00,000
Port Charges (Singapore)	2,50,000
Stevedoring Charges	4,75,000
Stores Consumed	8,50,000
Wages & Salaries of Crew	6,90,000
Insurance Premium (For Hull and Cargo)	3,22,000
Address Commission (2 % of Gross Freight Earned from Mumbai to Singapore)	?
Depreciation of the ship (Annual)	6,00,000
Bunker cost	2,80,000
Lighthouse charges	95,000

(12 Marks) (CO2, BL3)

Q 3. b) The ship MV Samudra completed a round-trip voyage from Mumbai to Dubai & back in 40 days.

Particulars	₹
Total Freight earned	6,50,000
Primage 5%	?
Port charges	60,000
Bunker cost	90,000
Address commission & brokerage	50,000
Other expenses of the Voyage	1,10,000
Manager's Commission (5 % of the net profit before such commission)	?

Calculate the manager's commission as given above.

(4 Marks) (CO2, BL3)

OR

- c) Identify the various types of expenses a voyager would have to incur on a voyage.
(4 Marks) (CO2, BL3)

Q. 4 a) M/s. Reliable Traders had a fire on 20th July 2025, which destroyed most of their stock. The following information is available from their records:

Particulars	Year Ended 31/3/2025 ₹	Period: 1/4/25 – 20/7/25 ₹
Stock on April 1	15,000	20,000
Purchases (Net)	1,25,000	1,50,000
Sales (Net)	1,80,000	1,90,000
Wages & Direct Expenses	20,000	22,000

Additional information:

- The stock as on 31st March 2025 was undervalued by ₹ 5,000.
- Only goods worth ₹ 12,000 were salvaged from fire.
- The stock worth ₹ 52,000 was insured under a Loss of Stock Policy, subject to an average clause.

Prepare the following A/c:

- Trading A/c for the year ended 31.3.2025
- The Memorandum Trading A/c
- Statement for calculation of claim from insurance company.

(12 Marks) (CO1, BL4)

b) Annual turnover: ₹ 24,00,000

Annual gross profit rate: 25 %

Indemnity period: 3 months

Business was disrupted for 2 months due to fire

Reduction in turnover during the 2-month disruption: ₹ 3,00,000

Standing charges insured: ₹ 2,00,000 (full year)

Saving in standing charges during disruption: ₹ 10,000

Policy includes 100 % of gross profit.

Calculate the loss of profit claim.

(4 Marks) (CO1, BL3)

OR

- c) Identify at least four important terms used in fire insurance claims relating to loss of profit policy. (4 Marks) (CO1, BL3)

Q. 5 A) M/s. Green Fields Ltd. leased mining rights from Mr. Sharma on April 1, 2020.

Particulars	Details
Royalty Rate	₹ 5 per tonne of mineral extracted.
Minimum Rent	₹ 40,000 per annum.
Strike	There was a strike for 3 months in the year 2024
Recoupment Right	Short-workings of any year can be recouped within the next two years only.

The annual output (in tonnes) for the first five years is as follows:

Year Ended 31 st March	Output (Tonnes)
2021 (Year 1)	5,000
2022 (Year 2)	6,500
2023 (Year 3)	9,000
2024 (Year 4)	8,000
2025 (Year 5)	8,500

Prepare the Royalty Amortization Table for the five years. (12 Marks) (CO4, BL3)

B) Construct an amortization table from the following details: (4 Marks) (CO4, BL3)

- i) Minimum Rent ₹ 12,000 p.a.
- ii) Royalty payable ₹ 2 per ton of output.
- iii) Recoupment of short-working in the next 2 years, out of excess royalty.
- iv) Output for the first four years was:

Year	Output
1	3,000
2	5,000
3	6,500
4	8,000

OR

C) Identify any four terms associated with Royalty Accounting. (4 Marks) (CO4, BL3)