

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

Major: Principles and Practices of Banking and Insurance

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

Time: 2 hours
Marks: 60

Answer the following: (Attempt any 4/6)

- Q1.** A) Define Banking. Explain the function of Banks. (08)
B) Explain the reasons for regulation of banks. (07)
- Q2.** A) Explain the types of bank accounts. (08)
B) Write a note on KYC. (07)
- Q3.** A) Elaborate the use of AI in banking sector with examples. (08)
B) Explain in brief basic Principles of Insurance. (07)
- Q4.** A) What is Life Insurance? Explain the types of Life insurance policy (08)
B) Define Actuary. Explain the role of Actuaries in insurance. (07)
- Q5.** Write Short Notes on: (ANY 3) (15)
1. Role of Actuary.
 2. Functions Insurance.
 3. Marine Insurance.
 4. Risk Management.
 5. E-Banking.
- Q6.** A) What is health insurance? Explain the characteristics of health insurance. (08)
B) List out the benefits of motor insurance. (07)

B.COM. (BANKING AND INSURANCE)**END OF FIRST SEMESTER EXAMINATION NOVEMBER 2025****MAJOR: Fundamental Accounting - I****DURATION: 1 Hr.****Marks: 30 Marks****NB: (a) Attempt any 2 out of 3.
(b) Figures to the right indicate full marks.****Q.1 Moonlight Ltd. has purchased and issued the materials in the following order: (15)**

Month	Date	Particulars	Units	Cost per Unit (₹)
January	1	Purchases	300	3
January	4	Purchases	600	4
January	6	Issues	500	-
January	10	Purchases	700	4
January	15	Issues	800	-
January	20	Purchases	300	5
January	23	Issues	100	-

Ascertain the quantity of closing stock as on 31st January and state what will be the value under the First In First Out Method.

OR**Q.1 On 18th October, 2023 the premises of Mithila were destroyed by fire, but sufficient records were saved from which the following particulars were found: (15)**

Particulars	₹
Stock (01/04/2022)	67,200
Stock (31/03/2023)	99,000
Purchases (F.Y. 2022 - 2023)	8,38,800
Sales (F.Y. 2022 - 2023)	10,20,000
Purchases (01/04/2023 to 18/10/2023)	4,95,200
Sales (01/04/2022 to 18/10/2023)	5,19,000

Stock for the Balance Sheet at 31/03/2023 was valued at 10% above cost. During May, 2023 Mithila withdrew goods costing ₹ 25,000. The Policy amount was ₹ 1,20,000. The stock salvaged was worth ₹ 29,000. Show the amount of claim to be lodged with the insurance company.

Q.2 Prepare Manufacturing Account and Trading Account from the following information relating to the year 2025. (15)

Particulars	₹
Stock on 01-01-2025	
Finished Goods	33,000
Raw Materials	16,000
WIP (at prime cost)	11,000
Purchases of Materials	1,50,900
Carriage	4,200
Wages	65,000
Factory Salaries	26,000
Repairs of Machinery	8,300
Depreciation - Machinery	25,000
Sundry factory expenses	5,300
Stock on 31-12-2025	
Finished Goods	27,500
Raw materials	18,300
WIP (at prime cost)	9,400
Sales	3,60,000

It is the practice to transfer goods from factory to sales godown at cost plus 10%.

Q.3 (A) Ms. Rajni purchased a car on hire purchase system. The cash price is ₹ 15,000. Payable ₹ 2,000 down and 5 yearly instalment of ₹ 3,000 each. Interest is charged @ 5% p.a. Prepare a statement showing analysis of payment. (5)

Q.3 (B) State with reasons whether the following expenditure is capital, revenue or deferred revenue: (10)

1. Purchased old Machinery ₹ 15,000.
2. Spent ₹ 10,000 on preparation of sale deed in connection with purchase of building.
3. License fees paid for carrying on the work of the factory.
4. Claim received from insurance co. for loss of machine.
5. Compensation received for loss of goodwill.

FIRST YEAR B.COM (BANKING AND INSURANCE)
END OF SEMESTER EXAMINATION OCTOBER 2025

VCS: LOGIC AND DATA INTERPRETATION – I

DURATION: 1 Hr.

MARKS: 30

NOTE: ALL QUESTIONS CARRY EQUAL MARKS.

ATTEMPT ANY TWO QUESTIONS OUT OF THREE

Q.1.A. ATTEMPT ANY THREE QUESTIONS OUT OF FOUR. [15M]

- a) P is the brother of Q. Q is the sister of R. R is the husband of S. How is S related to P?
- b) A woman walks 15 meters east, then turns left and walks 15 meters, then turns left again and walks 15 meters. She then sees her friend standing 15 meters to her right.
- c) If SUM = 60 and FUN = 45, what is the code for RUN?
- d) Find out the missing number in the series: 121, 100, 81, 64, ?, 36

Q.2.A. ATTEMPT ANY THREE QUESTIONS OUT OF FOUR. [15M]

- a) Aman walks 40 meters south, then turns left and walks 25 meters. He then turns left again and walks 40 meters. Finally, he turns right and walks 15 meters.
- b) If LION is coded as OLSR and BEAR is coded as EHDU, then what is the code for WOLF?
- c) Find the next number of the series: 121, 144, 169, 196, ?
- d) Which of the following is the odd one out?
A. Lion B. Tiger C. Elephant D. Leopard

Q.3. A. ATTEMPT ANY THREE QUESTIONS OUT OF FOUR. [15M]

- a) Find the next number in the series : AZ, BY, CX, DW, ?
- b) If A is the sister of B, B is the father of C, and C is the daughter of D, how is A related to D?
- c) Find the next number in the Series: 1, 4, 9, 16, 25, ?
- d) In a certain code:

“Rain is good” → “ke la mo” “Sky is clear” → “la pa jo”

“Good and clear” → “mo sa jo” What is the code for “clear”?

FIRST YEAR B.COM (BANKING AND INSURANCE)

END OF SEMESTER EXAMINATION OCTOBER 2025

VCS: FINANCIAL METHAMETICS

DURATION: 1 Hr.

MARKS: 30

NOTE: ALL QUESTIONS CARRY EQUAL MARKS.

ATTEMPT ANY TWO QUESTIONS OUT OF THREE.

Q.1.A. Attempt any Three questions out of Four.

[15M]

- a) Find the amount for the ordinary annuity with periodic payment of Rs. 3000 at the rate of interest 13% per annum for 5 years, when the period of payment is, (i) yearly (ii) half yearly (iii) quarterly and (iv) monthly.
- b) Find the median for the following data:

Class Interval	0 – 10	10 – 20	20 – 30	30 – 40	40 – 50
Frequency	18	22	25	21	14

- c) Rs. 5000 is invested at 8.5% simple interest per year. Find the amount after 3 years.
- d) Find the Rang and its coefficient for the following:

Weight in Kgs	30 – 60	60 - 90	90 – 120	120 – 150
Number of Cylinders	15	25	30	20

Q.2.A. Attempt any Three questions out of Four.

[15M]

- a) Find the sum borrowed by Jeny from a bank on compound interest of 8% per year, to be calculated annually. If she had to pay back Rs. 29,160 after 2 years.
- b) Find the mode for the following Data:

Class Interval	0 – 25	25 – 50	50 – 75	75 – 100
Frequency	15	25	30	20

c) The ages of 100 persons are tabulated below. Find P20 and P60.

Age (years)	10 – 20	20 – 30	30 – 40	40 – 50	50 – 60	60 – 70	70 – 80
No. of person	16	20	21	28	10	3	2

d) If Rs. 6,000 amounts to Rs. 7,500 at simple interest in 3 years, find the rate of interest.

Q.3. A. Attempt any Three questions out of Four.

[15M]

a) What principle will yield Rs. 600 as simple interest at 15% per annum in 2 years?

b) Calculate Mean Deviation of the following data.

X	- 2	- 1	0	1	2
Y	1	1	2	4	2

c) Sana purchased a refrigerator worth Rs. 90,000. She made a down payment of Rs. 30,000. The remaining balance was to be paid over 3 years in equated monthly instalments (EMIs) at an interest rate of 10% per annum.

Calculate the monthly EMI using:

(i) Interest on Reducing Balance method

(ii) Flat Interest Rate method

d) State Q1, Q2 and Q3 for the following:

Variate X	5	10	15	20	25
Cumulative Frequency	4	16	36	49	55

FIRST YEAR B.COM (BANKING AND INSURANCE)
END OF SEMESTER EXAMINATION OCTOBER 2025

VCS: MUTUAL FUND

DURATION: 1 Hr.

MARKS: 30

NOTE: ALL QUESTIONS CARRY EQUAL MARKS.

ATTEMPT ANY TWO QUESTIONS OUT OF THREE.

Q.1.A. What are the Mutual Funds? What are features of Mutual Funds investment?
[8M]

Q.1.B. Discuss the structure of mutual funds in India? **[7M]**

Q.2.A. Explain in detail Open Ended funds, Close Ended funds. Actively managed funds passively managed funds. **[8M]**

Q.2.B. Calculate Closing Units and Closing NAV: **[7M]**

- Sales & repurchases NAV to be Rs. 20/-
- Opening NAV = Rs. 18 /-
- Outstanding units = Rs. 75,000
- Appreciate in portfolio = Rs. 10,000
- Units subscribed = 3000 Units
- Unit sold/ redeemed = 1200 units
- Dividend received = Rs. 1,000
- Expenses = Rs. 850

Q.3. A Write Short Note: [Any Three] [15M]

1. Role of AMFI in mutual fund
2. Assets Management Company
3. Disadvantages of Mutual Funds
4. Offer Document
5. Liquid Funds

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

Major: Service Marketing

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 2/3)

- Q1. A) Discuss the role of digital and mobile banking in modern marketing strategies. (08)**
B) Explain the importance of customer education and financial literacy in insurance marketing. (07)
- Q2. A) What factors influence customer expectations when interacting with service providers? (08)**
B) How do marketing communications and brand promises influences customer expectations? (07)
- Q3. A) Explain the importance of customer participation in service delivery processes. (08)**
B) How does delivering quality services contribute to customer loyalty and retention? (07)

First Year Bachelor of Banking and Insurance (FYBBI)

End of First Semester Examination October 2025

Duration: 1 hr

AEC – Business Communication

Marks: 30

Q.1. (Theory Question – 10 Marks)

- (a) Explain verbal and non-verbal communication with suitable examples. (5 Marks)
- (b) Discuss the role of feedback in communication and explain the types of feedback. (5 Marks)

OR

- (a) Define communication barriers. Explain physical, psychological, and semantic barriers with examples. (10 Marks)

Q.2. (Theory Question – 10 Marks)

- (a) What is reading comprehension? Explain strategies to improve reading skills. (5 Marks)
- (b) Discuss the importance of body language and gestures in effective speaking. (5 Marks)

OR

- (a) Explain the process of writing a business letter. Discuss the layout and essentials of a professional letter. (10 Marks)

Q3. Case Study / Short Notes – 10 Marks)

(Attempt any 2 short notes, 5 marks each)

- a) Explain the Kinds of communication (formal and informal)
- b) What are the Common errors in writing
- c) Explain the Tips for effective note-making
- d) What is the Importance of clarity in communication

B.COM. (BANKING AND INSURANCE)

END OF FIRST SEMESTER EXAMINATION NOVEMBER 2025

VEC: Environmental Management & Sustainable Development -I

DURATION: 1 Hr.

Marks: 30 Marks

NB: (a) Attempt any 3 out of 4.

(b) Figures to the right indicate full marks.

Q.1 Describe the energy flow in an ecosystem and explain food chains and food webs with examples. (10)

Q.2 Explain the concepts of renewable and non-renewable energy resources, including examples and environmental implications. (10)

Q3. Discuss case studies of disaster management (e.g., floods or cyclones) and their environmental impact.(10)

Q.4 Assess the challenges and strategies related to achieving Sustainable Development Goals (SDGs). (10)

FY. BA/B.Sc/B.Com

Reg. / ATKT

Sem - I

RIZVI COLLEGE OF ARTS, SCIENCE AND COMMERCE

16/10/2025

SUB: INDIAN KNOWLEDGE SYSTEM (IKS) 2025-2026

SEM I

30 MARKS

1 HOUR

ALL QUESTION ARE COMPULSORY

Q1. Attempt any TWO question

(6 marks)

1. Define the Indian Knowledge System and list its characteristic features.
2. Explain Macaulay's Education Policy highlighting its positive aspects.
3. Why should the Indian Knowledge System and ancient traditions be revisited?
4. Discuss the education systems of Madarasa in the Indian context.
5. Define IKS and describe its contributions to the development of modern science.

Q2. Attempt any THREE question

(12 marks)

1. Discuss the diagnostic techniques of Ayurveda.
2. Explain the importance of Alchemy.
3. Write about the Logic and it's usefulness in India.
4. Elucidate the Arthashastra and its contribution in governance.
5. Discuss the limitation of logic.
6. Discuss the drugs in disease management.

Q3. Attempt any THREE question

(12 marks)

1. Explain aesthetics and it's different art forms.
2. Describe the architecture of ancient India.
3. Discuss the importance of Yoga as part of IKS
4. Explain the problems of banking systems in India.
5. Describe the strategic studies and six sports in ancient Indian knowledge.
6. Discuss the emerging trends in banking.

F4BCom / BA

251017

NA 2/25

DLLE (Department of Lifelong Learning and Extension)

Semester I

Time: 1 hour

Total Marks: 30

1. Rewrite the following statement by choosing correct alternative given in the bracket.

6 marks

- i) Elderline is a national helpline in India that provides support to
(Minor Citizen / Senior Citizen)
- ii) Honest is an example of..... (Ethical value / Physical Activity)
- iii) Recycling can help (reduce pollution / increase pollution)
- iv) is non-biodegradable. (plastic / paper)
- v) Pride marches are held to celebrate (LGBT community / food festival)
- iv) Personal values influence..... (our decisions / traffic rules)

2. Write short notes on any two of the following.

6 marks

- i) Examine the role of values in shaping an individual's behavior.
- ii) Examine the steps that society can implement to protect senior citizens.
- iii) Define air pollution as a severe type of pollution.
- iv) Significance of the Stonewall act 1969 for LGBTQIA+.

3. Answer in detail on any three of the following.

18 marks

- i) Explain the role of the Government of India in the welfare of senior citizens.
- ii) Define Soil Pollution with its effects on the environment.
- iii) Define LGBTQIA+ and its awareness through social media.
- iv) Explain ethics and values. Highlight their importance in individual and social life.
- v) Discuss measures to control and reduce environmental pollution.

External examination

Subject-NSS SEM1

Marks30

TIME-1 HOUR

Q1. Rewrite the following by choosing the correct options given below
(6 marks)

1. Which of the following is a core component of NSS?

- a) Teachers
- b) Engineers
- c) Business leaders

2. What is the main objective of the National Service Scheme (NSS)?

- a) Academic excellence through exams
- b) Development of the personality of students through community service
- c) Financial Analysis using software

3. Which value is not explicitly promoted by the NSS?

- a) Discipline
- b) Dignity of labour
- c) Material wealth

4. The NSS emphasizes the cultivation of which attribute among students?

- a) Academic excellence
- b) Entrepreneurial skills
- c) Social consciousness

5. What did the First Five-Year Plan (1952) emphasize for students?

- a) Military training

b) One year of social work

c) Higher education

6. The NSS emphasizes the importance of which group in driving positive societal change?

a) Senior citizens

b) Government officials

c) Youth

Q2. Write Short Notes (Any 2 out of 4)

(6 marks)

1. Utkarsh Festival

2. Objectives of NSS

3. Emblem of NSS

4. Formation of NSS unit

Q3. Answer the following (Any 3 out of 5)

(18 marks)

1. Explain any 6 basic qualities of an NSS volunteer.

2. Discuss the role of NSS in disaster management with suitable examples.

3. Explain the role of Mahatma Gandhi's philosophy in shaping the objectives and activities of NSS.

4. Which activities you can perform at the College level? Explain.

5. What is the importance of environment activities under NSS.?

Co-Curricular Course: Introduction to Cultural Activities

Sem-I Oct12025

N.B: (1) All the questions are compulsory.
(2) Each question indicates full marks to the right.
Total Marks: 30 Duration: 1 Hour

Q.1 Fill in the blanks with the appropriate answer. 06Marks

- _____ is a performing art. (Elocution/Dance/Story writing/Installation)
- _____ is an important form of visual art. (Lip Trills/Painting/Debate/Essay)
- The _____ Veda is considered the originator of music. (Sama/Rig/Yajur/Atharva)
- The folk dance of Garba is predominantly associated with _____ state in India.
(Gujarat/Maharashtra/Bihar/Rajasthan)
- Spot photography is the form of _____ art.
(Performing/Fine/Literary/Active)
- _____ is the form of literary art. (Music/Dance/Painting/Debate)

Q.2 Attempt any two from the following questions. (03 Marks each)

- Write a note on manifestation of culture.
- Give an overview of Indian cultural practices.
- How cultural activities help in preserving heritage?
- What are some notable cultural practices from around the world?

Q.3 Attempt any two from the following questions. (03 Marks each)

- How do cultural activities contribute to personal and academic development?
- Write a short note on historic revolution of student cultural activities in India.
- "The Association of Indian Universities plays a significant role in preserving and promoting Indian cultural heritage." Discuss briefly.
- What is the historical background of students' cultural activities in Maharashtra?

Q.4 Attempt any two from the following questions. (03 Marks each)

- Brief out the different categories of literary arts.
- Describe in short the various forms of fine arts.
- Share the information on some of the famous literary artists in the world.
- Mention some of the fine arts personalities around the world.

Q.5 Attempt any two from the following questions. (03 Marks each)

- Explain various forms of dance.
 - Briefly discuss the types of theatre.
 - What are the different categories of music?
 - Write about the famous personality from any of the performing arts.
-

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NC2125

FIRST YEAR SEMESTER I NEP EXAMINATION

Subject: Introduction to Sports, Physical Literacy, Health & Fitness and Yoga

Maximum Marks: 30

| Duration: 1 hr

Roll Number: _____ Sup Sign: _____

Class & Division: _____

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. Sports are activities played with:
a) No rules b) Strict rules only for professionals c) Rules and skills d) Only for fun
2. Which organization defines sports as activities improving fitness and social life?
a) WHO b) IOC c) AIU d) BCCI
3. Which of the following is a team sport?
a) Table Tennis b) Badminton c) Volleyball d) Chess
4. One main aim of sports is:
a) Increase stress b) Promote teamwork c) Avoid competition d) Reduce stamina
5. The ability to do daily work without fatigue is called:
a) Health b) Fitness c) Yoga d) Literacy
6. Who launched Khelo India Programme?
a) Rajyavardhan Singh Rathore b) P.V. Sindhu c) Dhyan Chand d) Narendra Modi
7. Khelo India Youth Games are for which age groups?
a) Under 12 b) Under 14 c) Under 17 & Under 21 d) Above 25

8. The national sport of India is:
a) Cricket b) Hockey c) Kabaddi d) Football
9. Which athlete is called the "Lightning Bolt"?
a) Carl Lewis b) Usain Bolt c) Michael Phelps d) Tyson Gay
10. P.V. Sindhu is associated with which sport?
a) Badminton b) Tennis c) Boxing d) Wrestling
11. How many players are there in a standard football team (on field)?
a) 9 b) 10 c) 11 d) 12
12. Who is known as the "God of Cricket" in India?
a) Virat Kohli b) MS Dhoni c) Sachin Tendulkar d) Rohit Sharma

B. True / False (1 mark each × 10 = 10 marks)

(10)

1. Sports are played without any rules. []
2. Physical literacy means confidence and motivation to be active. []
3. Fitness means ability to work daily without fatigue. []
4. Health means only absence of disease. []
5. Yoga includes postures, breathing, and meditation. []
6. Khelo India Youth Games are for under-17 and under-21 athletes. []
7. Arjuna Award is given to coaches. []
8. Sports federations make rules and organize competitions. []
9. Cricket is played with 9 players in each team. []
10. Hockey World Cup is played every 4 years. []

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

(10)

1

Column A	Column B
1. Aim of Sports	a) Less stress
2. Benefit of Fitness	b) Focus & flexibility
3. Importance of Yoga	c) Prevent lifestyle diseases
4. Health Objective	d) Community bonding
5. Social Benefit	e) Teamwork & discipline

2

Column A	Column B
1. Sachin Tendulkar	a) Flying Sikh
2. Milkha Singh	b) Olympic Gold Shooting
3. Abhinav Bindra	c) Chess Grandmaster.
4. Mary Kom	d) Master Blaster
5. Viswanathan Anand	e) Boxing World Champion