



Jai Hind Sindhu Education Trust's
MANGHANMAL UDHARAM COLLEGE OF COMMERCE

PIMPRI, PUNE - 411 017.

(Affiliated to Savitribai Phule Pune University, Pune)

NAAC Reaccredited 'B++'
☎ : 9028004422

Dr. Vinita Basantani (M.A., Ph.D.)
Principal

Ref. No. :

Date :

CRITERION- II	
KEY INDICATOR	2.6 Student Performance and Learning Outcomes
METRIC NO.	2.6.1

Programme Outcomes (POs) and Course Outcomes (COs) for all Programmes offered by the institution are stated and displayed on website and attainment of POs and COs are evaluated

Manghanmal Udharam College of Commerce, Pimpri, Pune – 411 017

Examination – Continuous evaluation under the CBCS pattern (Component – Class Test – 1 - Retest)
 Class : F. Y. B. Com Divisions : A, B and C
 Time : 10:30 to 11:30 a.m. Max. Marks : 20
 Subject : Fundamentals of Banking and Finance Semester : II
 Date : June 18, 2022

Important Instructions –

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Answers must be to the point and excessive elaboration of answers should be done away with.

Q1. Solve the following questions.

(4*5 = 20)

1. What is Liquidity? Explain the aspects that determine liquidity
2. Distinguish between a Facultative Endorsement and Sans Recourse Endorsement.
3. Explain credit card using the following points: a) procedure and documents required, b) credit limit, c) use of credit card, d) payment of credit purchases and credit cycle.
4. How does a negotiable instrument differ from any other non negotiable but financial instrument?

Bloom's taxonomy

Sr. No.	Bloom's Taxonomy
1	Remembering
2	Analysing
3	Understanding
4	Remembering, Understanding, Applying
5	Understanding, Applying

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Examination – Continuous evaluation under the CBCS pattern
(Component – Class Test - 1)

Class – First Year B.Com

Time – 1 hour

Subject – Fundamentals of Banking

Date – May 10 , 2022

Divisions – A,B, and C

Maximum Marks – 20

Semester – 2

Important Instructions –

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Answers must be to the point and excessive elaboration of answers should be done away with.

- Q1. Do you think the principles of sound lending are at dispute with each other? What makes you say so? (5)
- Q2. What is the most important component on the liabilities side of a balance sheet of a bank and what is it on the assets side? (5)
- Q3. A cheque is a bill of exchange, but it still differs from a bill of exchange. How? Explain. (5)
- Q4. What are sections 4,5,6,7, and 13 of the Negotiable Instruments Act, 1881. (5)

Bloom's Taxonomy

Ques number	Level of Bloom's Taxonomy
1	Analysing
2	Remembering
3	Understanding
4	Remembering



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**Examination – Continuous evaluation under the CBCS pattern
(Component – Class Test - 1)**

Class	: Second Year B.B.A.	Semester	: IV
Date	: May 17, 2022	Time	: 1 hour
Subject	: International Business Management- (404)	Max. Marks	: 20

Important Instructions –

1. Solve any four from the following.
2. Figures to the right indicate full marks.
3. Answers must be to the point and excessive elaboration of answers should be done away with.

Q1. Solve the following questions

(20)

1. "International business has a wider scope compared to international trade". Do you agree? Explain.
2. Taking a hypothetical 'two nation two product' model prove that trade improves domestic and world output. What is the basis of improvement in output?
3. "Leontiff's paradox is an empirical test of the H-O theory." Do you agree? Explain.
4. Aaron can produce 5 quarts (a quart is approximately a litre) of lemonade or 15 pounds of carrots in an hour, and Angela can produce 10 quarts of lemonade or 10 pounds of carrots in an hour.
 - a. What are the opportunity costs to Aaron and to Angela of producing one quart of lemonade? *1 QL = 3 Pof Carrots / Angela - 1 pound of Carrot*
 - b. What are the opportunity costs to Aaron and to Angela of producing one pound of carrots? *Aaron - 1 CC = 1/3 Lem and Ang = 1.*
 - c. In which good does each producer have a comparative advantage?
5. What is balance of trade? How does it differ from balance of payments? *Aaron - Carrot, Angela - Lemonade*

Bloom's Taxonomy

Question number	Level of Bloom's Taxonomy
1	Understanding
2	Applying
3	Understanding
4	Applying



Yes / 3

*H.O - LI/LI }
CI / LI }
Lab*

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Examination – Continuous evaluation under the CBCS pattern
(Component – Class Test - 1)

Class – Third Year B.Com

Time – 1 hour

Subject – Banking Law and Practices in India

Date – May 02, 2022

Divisions – A,B, C and D

Maximum Marks – 20

Semester – 2

Important Instructions –

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Answers must be to the point and excessive elaboration of answers should be done away with.

- Q1. What does creation of charge mean? What charge is created in case of an immovable property? (5)
- Q2. Compare and contrast usufructuary mortgage from English mortgage. (5)
- Q3. Propose the possible charges a banker can create in the following events – 1) Lending for purchase of a two wheeler, 2) Lending against gold, 3) Lending against Life Insurance Policy. Justify your answer. (5)
- Q4. Who are the parties to bailment, pledge and mortgage? Classify them as lenders and borrowers for better understanding. (5)

Bloom's Taxonomy

Ques number	Level of Bloom's Taxonomy
1	Remembering
2	Evaluating
3	Creating
4	Analysing




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Name : Mahek Khatri
Std : F.Y (Bcom) - B

Rollno: 136 Date : 14/06/2022

Subject : Banking and Finance

Q.1 Ans Liquidity : Asset which can be converted into cash ~~in any other cases~~ is known as liquidity (Liquidity = Assets - Liabilities)
eg: Gold, Building, etc

Q.3 Ans Procedure and documents required : Any document which is valid in India lik Aadhar card, pan card and the procedure is that you have to fill the form and submit the required documents

- 2) Credit limit : ~~It is 5 yrs~~ It totally depends upto the Bank
- 3) Use of Credit Card : It helps us to use money on any given upon time whenever needed
- 4) Payment of credit purchase and credit cycle : Payment is automatically deducted by the first week of every month

Q.4 Ans Negotiable instrument are those unconditional promise done by one person to pay definite sum amount to another pay person it could through cheque, draft, etc and the non-negotiable instrument doesn't have any type of promise by one person to another person

Q.2 Ans Facultative Endorsement means that the payment is done in full on any specified date and time

2 Sans Recourse Endorsement means that the payment is done in installments on any specified date and time.

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17/20

Roll no.:- 15
Subject:- Banking and Finance
Date:- 10/05/2022

17] Principles of Sound Lending - Safety, Liquidity, Profitability and Diversification

- i] When an investment is safe it cannot be liquid or when it is liquid it cannot be safe.
 - ii] When an investment has to be profitable it cannot be safe or when it is safe it cannot be profitable.
 - iii] When the assets are liquid they are not profitable, when they are profitable they cannot be liquid.
- Hence, points above are reasons because of which principles of sound lending are at dispute with each other.

03

27] Most important component on the liability side of a balance sheet is 'Deposits' and on the assets side is 'Loan and Advances' and 'Investments'.

05

37] Bill of Exchange cannot be drawn on a specified banker and it cannot be crossed.
Cheque can be in an electronic form but Bill of Exchange cannot be in an electronic form.

05

- 47] Section 4 of Negotiable Instrument Act, 1881 - Promissory Note
- Section 5 of Negotiable Instrument Act, 1881 - Bill of Exchange
- Section 6 of Negotiable Instrument Act, 1881 - Cheque
- Section 7 of Negotiable Instrument Act, 1881 - -
- Section 13 of Negotiable Instrument Act, 1881 - Negotiable Instruments

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ANNUAL / TERM END EXAMINATION

5924

B.Com. / B.B.A. / B.C.A. / M.Com.

12 Pages

Seat No.: 112 Seat No. In Words: Hundred and twelve

Day & Date: 17/5/22 Tuesday Subject: International Business Management

Main Answer Book + No. of Supplements: 2

Jr. Supervisor Name, Signature & Date: alab

Q.No.	1	2	3	4	5	6	7	8	9	10	11	12	Total	Signature of Examiner
	15												15	(Signature)

(Start Writing from here)

Ans. 2.

	India	UK	Total
India Cotton	10 (20)	2 (0)	12 (20)
Wine	2 (0)	10 (20)	12 (20)
			24 (40)

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Without trade output was 24 units and with trade and specialisation the output increases to 40 units considering the homogeneity in labour work.

Ans 3. → Heontiff empirically tested the H-O theory and opposed this theory → As he found, the US imports the capital intensive goods, where H-O theory says it should export the K intensive goods. This is called Heontiff paradox and import L intensive goods.

Ans 4 a. $\frac{\text{Aaron}}{\text{Angela}} = \frac{5}{10} = \frac{1}{2}$ (production of lemonade)
 b. $\frac{\text{Aaron}}{\text{Angela}} = \frac{15}{10} = \frac{3}{2}$ (production of carrots)
 c. production of lemonade → Angela
 production of carrots → Aaron

Ans 5 i) Balance of Trade includes import and export of Merchandise / Tangible Goods. whereas,



Balance of Payment Includes

- Capital a/c, Current a/c, Official Reserves
- Current a/c includes
 - BOT (Balance of Trade)
 - BOS (Balance of Services)
 - Unilateral ~~to~~ Payments
- Capital a/c includes
 - Investments
- Official Reserves include
 - Gold, FDI, Forex, etc

04

Ans 1) 1) International business includes many other activities other than import exports. It builds relations between nations.

2) International trade includes only import and export of good and services. No relations are build in international trade

3) International Business is a set and International Trade is a subset.



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1300

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