

ISC Class 12 • Commerce

Important Questions 2027

Most repeated questions from the last few years of board and sample papers, grouped chapter-wise.

Business Environment

1. Study the relation between the first pair and complete the analogy. Goods and Services Tax : Economic environment :: Consumer Protection Act 2019 : _____

Seen in: Board 2024, 2026 · Sample 2023, 2024

2. Discuss any five points highlighting the importance of business environment.

Seen in: Board 2026 · Sample 2024, 2025

3. State any three components of Social environment.

Seen in: Board 2023, 2024 · Sample 2023, 2024

4. In recent years, the street vendors have begun to accept UPI as a mode of payment. The feature of business environment indicated here is: (a) inter-relatedness (b) relativity (c) diversity (d) dynamism

Seen in: Board 2023, 2025 · Sample 2023

5. The Supreme Court clarified that its firecracker restrictions are applicable not only to Delhi-NCR but to all states. It directed state governments to control air and noise pollution, addressing petitions seeking a nationwide ban on the sale and use of firecracker. The court emphasised the importance of raising awareness and noted its previous orders must be implemented. (Source (edited): Economic Times-Nov 07, 2023) How does the decision of the Supreme Court affect the businesses? (P) Changes in preference of people affect consumer spending. (Q) Political changes influence the decisions of the business. (R) Judicial decisions impact business. (S) Social concerns change the mindset of consumer. (a) (P), (Q) and (R) are correct. (b) (P), (R) and (S) are correct. (c) (Q), (R) and (S) are correct. (d) (P), (Q) and (S) are correct.

Seen in: Sample 2024, 2025

6. State whether the following is True or False: A company can identify its strengths by analysing its external micro environment.

Seen in: Sample 2024, 2025

7. With reference to Macro environment, select the odd one out. (a) Changes in technology (b) Labour mobility to urban areas (c) Political unrest (d) Suppliers of raw materials

Seen in: Board 2025 · Sample 2026

8. Shine Ltd. is a company that encourages open communication, teamwork among its employees and rewards them for innovative initiatives. This leads to employee satisfaction which in turn increases their productivity. Which internal factor of the micro environment is clearly responsible for this outcome? (a) Company's financial position (b) Corporate culture (c) Marketing strategy (d) Government regulations

Seen in: Board 2025 · Sample 2026

9. Business organisations use a certain technique to diagnose and analyse their respective micro and macro environment. Name and explain the technique.

Seen in: Board 2025 · Sample 2026

10. Criya Automobiles Ltd. plans to increase its production services in India, hence they want to analyse the economic environment of the business. Which one of the following factors should the company focus on? (a) Increase in the disposable income of the people. (b) Facilities available for usage of automation in the production process. (c) Modification in the Foreign Policy of the Government. (d) The age composition of potential buyers.

Seen in: Board 2023 · Sample 2025

11. State whether the following is True or False: The organisational structure and the composition of the board of directors, are one of the internal factors of micro environment of a business organisation.

Seen in: Board 2023 · Sample 2023

12. Explain any five external factors of Micro environment that influence a business organisation.

Seen in: Board 2023, 2024

Capital and Financial Planning

13. Describe any five factors that a business organisation considers while determining its debt-to-equity ratio.

Seen in: Board 2024, 2026 · Sample 2023, 2025

14. A company borrows a loan at 10% interest and amplifies the returns of its equity shareholders by earning 18% return on investment. The financial concept illustrated here is _____.

Seen in: Board 2023, 2025 · Sample 2026

15. When XYZ company acquired a toy manufacturing company, it paid a large amount for the goodwill. Which source of business funds of XYZ company was impacted? (a) Fixed capital. (b) Special Working capital. (c) Circulating capital. (d) Gross Working capital.

Seen in: Board 2023 · Sample 2023

Sources of Finance for a Joint Stock Company

- 16.** Ms. Surabhi wants to invest ₹2,00,000 in a debt security of a company for ten years. She prioritises safety of her investment. Which debt security would you recommend for her investment? Explain any four of its features.

Seen in: Board 2025 · Sample 2023, 2025, 2026

- 17.** Jasdeep purchased a new car worth ₹9 lakhs and paid ₹1 lakh to the car dealer. She asked him to accessorise it with an enhanced music system and velvet seat covers. The car dealer told Jasdeep to pay the remaining amount after customisation. Identify the short-term source of capital used by the car dealer.

Seen in: Board 2026 · Sample 2024, 2025

- 18.** Krishna Tech Ltd., a growing Start-up in the Robotics industry, needs finance to meet its working capital requirements. Prerna Ltd., an Ed-Tech Company, had purchased Robotics Training Kits and Equipment from Krishna Tech Ltd. with a credit period of three months and is due to pay ₹15,00,000 on 30th July 2025. Based on the above information, suggest a suitable form of short-term financing that Krishna Tech Ltd. can opt for. Explain any three of its features.

Seen in: Board 2024 · Sample 2023, 2026

- 19.** Anjum is a first-time investor wanting to invest ₹10 lakhs in long term capital appreciation. She is willing to take risks in return for high growth. Which type of security should she invest in? Suggest any four features of this type of security.

Seen in: Board 2023 · Sample 2024, 2025

- 20.** Companies which follow a liberal dividend policy may not benefit from Self-financing method by retaining its profits. Justify this statement by discussing any three advantages and any two disadvantages of Retained Earnings.

Seen in: Board 2023, 2025 · Sample 2026

- 21.** Food and grocery delivery company, Swiggy announced a programme before its Initial Public Offering (IPO). This programme allows employees to buy a portion of their company stock option for a combined total of up to \$65 million. (Source (edited): <https://www.business-standard.com>) Identify and explain the financial incentive given to the employees.

Seen in: Board 2024, 2025 · Sample 2025

- 22.** Name the hybrid security that carries a fixed rate of dividend and is a source of long-term finance for a company. Explain any four types of such security.

Seen in: Board 2023, 2026 · Sample 2024

- 23.** Chia Ltd. has earned a profit of ₹1,00,000 for the financial year ending 31st March 2025. After providing the Interest on Debentures for ₹15,000, Dividend on Preference Shares for ₹25,000 and Dividend on Equity Shares for ₹20,000, it paid Ranjana, a shareholder a share from the residual profits of ₹40,000 along with a fixed rate of dividend. Identify the type of share held by Ranjana.

Seen in: Board 2025 · Sample 2026

- 24.** Blossom Ltd. is a newly established company which faces a challenge of raising additional capital from the public for its long-term needs. Therefore, it approaches SIDBI and SFCs, for support. Evaluate any two advantages and any two disadvantages to Blossom Ltd. of raising capital through financial institutions mentioned above.

Seen in: Board 2026 · Sample 2023

Banking - Latest Trends

- 25.** Shubhi has to transfer ₹1 lakh to her son's account who is pursuing a course in engineering in Mumbai. She considers NEFT for transferring funds. Discuss any four features of the method of fund transfer considered by Shubhi.

Seen in: Board 2026 · Sample 2025, 2026

- 26.** Explain any three features of Digital Banking.

Seen in: Board 2024, 2025 · Sample 2026

- 27.** Shreya owns a café in Bengaluru. She wants to explore different electronic payment methods to streamline transactions with customers. She also weighs the pros and cons of accepting debit cards and credit cards. Compare these two methods of payment to help Shreya choose a suitable method of transaction.

Seen in: Board 2023, 2025 · Sample 2026

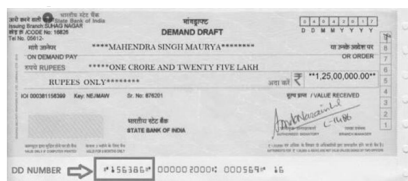
- 28.** With reference to settlement of funds, what does the term 'Real Time' signify in RTGS? (a) Settlement after one hour (b) Settlement at a fixed time every day (c) Continuous processing and settlement (d) Settlement only during bank hours

Seen in: Sample 2024, 2026

- 29.** Rita wants to transfer her first salary to her mother's bank account through RTGS. What is the minimum amount that she can transfer through RTGS? (a) ₹ 50,000 (b) ₹ 2,00,000 (c) ₹ 1,00,000 (d) ₹ 20,000

Seen in: Board 2023 · Sample 2023

30. State one unique feature of the document shown below.



(Source(edited): [Quora.com](#))

Seen in: Board 2025 · Sample 2026

31. Identify and explain two features of a plastic money having an overdraft facility which is issued by the commercial bank to its customers.

Seen in: Sample 2023, 2025

32. Electronic banking is banking over the internet and is a part of virtual banking. In the light of this statement, state any three forms of electronic banking.

Seen in: Board 2023 · Sample 2024

Nature and Importance of Management

33. [context: Arjun, a Sales Manager, manages five sales representatives in the Delhi region, assigns targets and plans their daily routine] Discuss any three functions of the level of management indicated in the above scenario.

Seen in: Board 2025 · Sample 2024, 2025, 2026

34. The sales team at Nikhar Beauty observed a decline in the customer's interest. The marketing manager decided to adopt a creative approach to address the issue. He designed a unique social media campaign and created 'vlogs' (video clips) wherein customers shared their views and experiences. Which aspect of the nature of management is evident in the approach adopted by the marketing manager? (a) Management as a Science (b) Management as a Profession (c) Management as an Art (d) Management as a Discipline

Seen in: Board 2025, 2026 · Sample 2026

35. Explain any three points on the relevance of objectives of management.

Seen in: Board 2023, 2026 · Sample 2024

36. Management can be identified as the driving force in every organisation and at every level. Identify the feature of management highlighted in the above statement.

Seen in: Board 2025 · Sample 2026

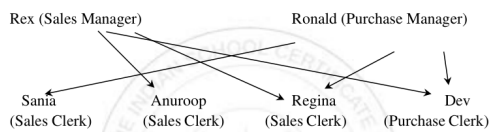
Principles of Management

37. Observe the images shown below and answer the question that follows. Identify and explain the principle of management, as suggested by Henri Fayol, that is not being followed in Image 1.



Seen in: Board 2024, 2025 · Sample 2025, 2026

38. Analyse the organisation chart given below carefully and identify the Principle of Management, as given by Henri Fayol, that is being violated here. (a) Unity of Direction (b) Equity (c) Unity of Command (d) Discipline



Seen in: Board 2023 · Sample 2025

39. 'Science not Rule of Thumb' is a basic principle of F. W. Taylor's theory, which states that: (a) there should be healthy cooperation between employer and employees. (b) there should be separation of planning from operational work. (c) every job should be based on scientific study and analysis. (d) working conditions must be standardised.

Seen in: Sample 2023, 2024

40. State whether the following is True or False: According to Henri Fayol, mental revolution is a change in the attitudes of both employers and employees that increases productivity.

Seen in: Board 2025 · Sample 2026

Planning

41. Given below is a poster put up in a library. Identify the type of plan depicted by it. DOS and DON'TS: 1. Quiet please! 2. Put your mobile phone on silent mode. 3. No food or drink is allowed in the library. 4. Keep the library clean. 5. Put the books in correct order in shelves.

Seen in: Board 2023, 2026 · Sample 2024

42. Illustrate any four ways by which comprehensive planning contributes to goal alignment within different levels of a business organisation.

Seen in: Board 2023 · Sample 2024, 2025

- 43.** A school allocates ■10 lakhs for infrastructural upgrades, ■5 lakhs for staff training and ■3 lakhs for student activities. This type of financial plan acts as a control while helping the school prioritise its objectives. What type of plan has the school put into action? Enumerate any three of its inherent features.

Seen in: Board 2025 · Sample 2026

- 44.** Though Planning is an important function of management, it may not always give desired results. Justify this statement by explaining any four limitations of Planning.

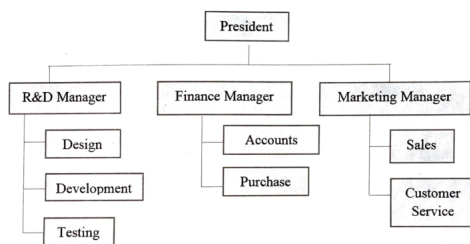
Seen in: Board 2024 · Sample 2023

- 45.** Explain method as a type of Plan.

Seen in: Board 2024 · Sample 2023

Organising

- 46.** Identify the organisation and the type of structure shown below. (a) Informal organisation and Divisional structure (b) Informal organisation and Functional structure (c) Formal organisation and Divisional structure (d) Formal organisation and Functional structure



Seen in: Board 2024, 2025 · Sample 2026

- 47.** The Board of Directors at Meet & Geet Ltd. takes all major and minor decisions which often results in a delay in execution of work. To overcome this challenge, they decide to disperse the authority of decision making to all the levels of management. Analyse any four ways in which this change will benefit Meet & Geet Ltd.

Seen in: Board 2024, 2026 · Sample 2025

- 48.** The organising function of management helps transform chaos into coordinated structure, clarifies communication and promotes effective teamwork. In the light of this perspective, explain any four points highlighting the importance of organising function in management.

Seen in: Sample 2023, 2026

- 49.** Assertion: Delegation of authority reduces the workload of managers. Reason: It allows the managers to focus on strategic activities by assigning the routine work to subordinates. (a) Both Assertion and Reason are true and Reason is the correct explanation for Assertion. (b) Both Assertion and Reason are true but Reason is not the correct explanation for Assertion. (c) Assertion is true and Reason is false. (d) Both Assertion and Reason are false.

Seen in: Board 2026 · Sample 2025

- 50.** A company has five hundred workers. The management has created a structure in which each worker has a clearly defined role and responsibility. Identify the type of organisation described above. State any three of its features.

Seen in: Board 2025, 2026

Staffing

- 51.** Study the relation between the first and the second words given below and complete the analogy. Creates a large pool of candidates : Recruitment :: Eliminates unsuitable candidates :

Seen in: Board 2025 · Sample 2026

- 52.** Explain any three fundamental differences between Recruitment and Selection.

Seen in: Board 2024 · Sample 2025

Directing

- 53.** Which barrier to communication arises when the sender and receiver interpret a message differently?

Seen in: Board 2024 · Sample 2023

- 54.** Tara Ltd. provides medical insurance to all its employees as a part of their compensation package. According to Maslow's theory, which one of the following needs of the employees is fulfilled by Tara Ltd.? (a) Social (b) Safety (c) Esteem (d) Physiological

Seen in: Board 2026 · Sample 2026

- 55.** [context: XYZ Company's senior managers communicated a 'zero tolerance' theft policy to all employees; penalties were to be imposed and HR added it to the employee handbook] Mention any two objectives of Communication with reference to the above case.

Seen in: Board 2025 · Sample 2026

- 56.** Which element of directing is shown below? (a) Leadership (b) Motivation (c) Supervision (d) Communication



(Source: www.googleimages.com)

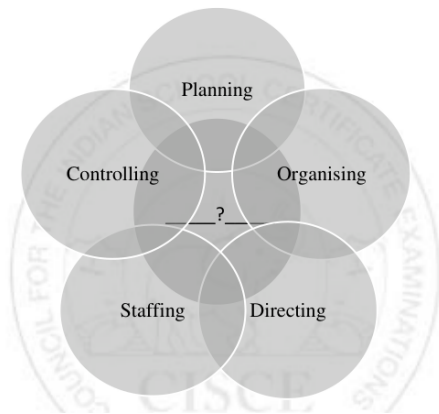
Seen in: Board 2025 · Sample 2025

- 57.** [context: HR departments apply Maslow's hierarchy to make the workplace a second home - comfortable rest places, food and drinks, transport, training on workplace ethics and respect, rewards such as club membership, profit shares, promotion, retirement plans, social and medical insurance and paid vacations] Discuss how each need, as given by Maslow, is satisfied in the above case.

Seen in: Board 2024 · Sample 2025

Controlling and Coordination

58. The diagram below shows that _____ is inherent in all the functions of management.



Seen in: Board 2023 · Sample 2023, 2024, 2025

59. Coordination is inherent in Planning, Organising and Staffing functions of management. Validate this statement by giving three suitable reasons.

Seen in: Board 2025 · Sample 2026

60. [context: XYZ Company missed its 30% profit-margin target due to employee theft; the Board set a 'zero tolerance' policy, installed CCTV, senior managers communicated it to all employees, penalties were imposed and HR added it to the employee handbook] A few steps of Controlling have been emphasised in the above case. Discuss any two of them.

Seen in: Board 2025 · Sample 2026

61. [context: XYZ Company used controlling measures (standards, CCTV, penalties) after missing its profit target due to employee theft] Explain the importance of Controlling by giving any four points.

Seen in: Board 2025 · Sample 2026

62. Discuss the interplay between the goal setting during Planning phase and the use of these goals as benchmarks for performance evaluation in Controlling phase.

Seen in: Board 2024 · Sample 2025

63. Mr. Raj, the CEO of a company, 'tried to control everything in his organisation but ended up controlling nothing'. Also, he did not focus on certain crucial areas like productivity. Briefly explain the two aspects of Controlling that were overlooked by Mr. Raj as the CEO of the company.

Seen in: Board 2023 · Sample 2024

Marketing Concept and Functions

- 64.** State whether the following is True or False: As a facilitating function of Marketing, Packaging ensures protection of a product.

Seen in: Board 2025 · Sample 2023, 2026

- 65.** Explain any five objectives of Marketing.

Seen in: Board 2025, 2026 · Sample 2025

- 66.** Study the relation between first and the second words given below and fill in the fourth word on that basis. Commodity Market : Gold :: Capital Market : _____

Seen in: Board 2023 · Sample 2024, 2025

- 67.** Enumerate any four distinctions between Marketing and Selling.

Seen in: Sample 2024, 2025

- 68.** Assertion: Profit through customer satisfaction is one of the primary aims of Marketing.
Reason: Marketing begins after production and does not end with sale. (a) Both Assertion and Reason are true and Reason is the correct explanation for Assertion. (b) Both Assertion and Reason are true but Reason is not the correct explanation for Assertion. (c) Assertion is true and Reason is false. (d) Both Assertion and Reason are false.

Seen in: Board 2025 · Sample 2026

- 69.** What is marketing research? State any two features of Marketing Research.

Seen in: Board 2024 · Sample 2024

Marketing Mix

- 70.** Identify the element of Promotion Mix used in the image shown below. (a) Sales Promotion (b) Publicity (c) Advertising (d) Personal Selling



(Source: Yahoo Images)

Seen in: Board 2023, 2025 · Sample 2024, 2025, 2026

- 71.** Ms. Sheena, a graduate in Human Relations with ten years of experience in the Corporate sector, plans to set up her start-up. She wants to set up a Soft Skills Training Academy to train and equip fresh graduates be industry ready. Name the type of product that she is planning to offer. Explain any three of its features.

Seen in: Board 2024, 2025 · Sample 2024, 2026

72. Pep-up Beverages introduced fruit juices in tetra packs which displayed the brand's name, ingredients, nutritional value, expiry date, and price. It also mentioned 'No Added Sugar' to attract health-conscious buyers. State any four merits of the facilitating marketing function indicated in the above scenario.

Seen in: Board 2026 · Sample 2024, 2025

73. Study the relation between first and the second words given below and fill in the fourth word on that basis. Advertiser : Advertising :: Publicity : _____

Seen in: Sample 2023, 2024, 2025

74. Samsung sells mobiles, televisions, laptops and other electronic products under a single unique name. This has led to an increase in its market share. With reference to the above context, discuss any four benefits of the facilitating marketing function.

Seen in: Board 2024, 2026 · Sample 2023

75. As a Marketing Manager, explain any four objectives of Advertising you will familiarise a new sales team with, during their training and orientation sessions.

Seen in: Board 2023, 2024 · Sample 2025

76. Libas is an omnichannel brand that manufactures, designs, and sells women's apparel through its own website, exclusive brand outlets, and online marketplaces such as Myntra and Amazon. It operates under names like Libas, Gerua etc. (Source (edited), <https://trilegal.com/>, 31st May, 2024) Identify the different channels of distribution used by Libas. (P) Zero level (Q) One level (R) Two level (S) Three level (a) Only (P) and (Q) (b) Only (Q) and (R) (c) Only (R) and (S) (d) Only (Q) and (S)

Seen in: Board 2023, 2024, 2026

77. Several factors influence the price of a product. Explain any five of these factors.

Seen in: Board 2025 · Sample 2023

78. Dairy Dream is a company that sells milk, cheese, and yogurt. It ensures the freshness of these food items by using the First-In-First-Out (FIFO) method of stock management. Old stock is sold first, while new stock is stored in inventory. With reference to Inventory Management, identify the element of marketing mix used by Dairy Dream. (a) Product mix (b) Price mix (c) Place mix (d) Promotion mix

Seen in: Board 2023, 2026

Consumer Protection

- 79.** A couple sued an airline and its regional manager after they failed to allot them seats on a flight despite having paid extra for seat selection. The consumer court directed the airline to give a compensation of ₹25,000 and a refund of seat selection charges to the couple. Name the consumer right exercised by the couple.

Seen in: Board 2023, 2024, 2026 · Sample 2023

- 80.** Aradhya bought a tricycle online, but upon delivery found that its dimensions were not as big as she had expected. When attempting to return it, she realised that the item was non-returnable. Which consumer responsibility was overlooked by her?

Seen in: Board 2024 · Sample 2024, 2025

- 81.** Sampark, a mobile company advertises its phone as having an 'unbreakable screen'. A customer buys it, but the screen cracks after a minor fall. He requests a replacement, but the company refuses it saying that the advertisement was only for marketing. Which consumer rights are MOST relevant here for the customer? (P) Right to be Heard (Q) Right to Redressal (R) Right to Safety (S) Right to Information (a) Only (P) and (Q) (b) Only (Q) and (R) (c) Only (P) and (R) (d) Only (Q) and (S)

Seen in: Board 2025 · Sample 2026

- 82.** [context: Mr. Akash's ₹55 lakh car's airbags failed to deploy in an accident; his family seeks consumer redressal] Suggest two remedies available to the aggrieved party.

Seen in: Sample 2023, 2024

- 83.** Consumer protection is a necessity in today's business environment. Justify the statement by giving any four reasons.

Seen in: Board 2023, 2026

- 84.** Annie purchased a car for ₹1 crore from a showroom on May 7, 2023. Within few days, she noticed that its speedometer was not giving accurate results. Which consumer forum can Annie approach to file a complaint? Suggest any three remedies that the consumer forum can provide to Annie.

Seen in: Board 2023, 2025