

S-3176

Sub. Code

23MCC1C1

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

First Semester

Commerce with Computer Application

BUSINESS FINANCE

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section A

(10 × 2 = 20)

Answer **all** questions

1. What are the two purposes of Financial Management?
2. What is the time value of money?
3. State the meaning of Systematic Risk.
4. What is currency risk hedging?
5. Define 'Operating Leasing'.
6. What is Venture Capital?
7. What is Cash Conversion Cycle?
8. What is ABC Analysis?
9. How the Profitability Index is calculated in Capital Budgeting?
10. What is Opportunity Cost?

Section B

(5 × 5 = 25)

Answer **all** the questions choosing either (a) or (b).

11. (a) What are the objectives of Financial Management?

Or

- (b) Mr. Kumar deposits Rs. 2,00,000 at the end of each year in five-year time deposit scheme of a bank at 16% interest compounded quarterly. Find out the maturity value of his deposit.

12. (a) Highlight the role of risk assessment in financial decision-making.

Or

- (b) Explain the various financial instruments used for hedging currency risk.

13. (a) State the advantages of lease.

Or

- (b) Write the role of Venture Capital in startup financing.

14. (a) Bring out the motives of holding cash.

Or

- (b) Enumerate the factors influencing the size of receivables.

15. (a) A project an initial investment of Rs. 20,00,000. It will produce cash flow after tax of Rs. 40,00,000 p.a for 8 years. Find out payback period for the project.

Or

- (b) Sri Limited has Rs. 50,00,000 to invest. The following proposals are under consideration. The cost of capital of the company is estimated to be 16%:

	Profit Investment Rs.	Cash Flow after Tax	Life in Years
A	25,00,000	6,25,000	10
B	17,50,000	5,00,000	8
C	7,50,000	3,00,000	20

Rank the projects on the basis of:

- (i) Net Present Value
- (ii) Profitability index method

[Note: PV of annuity of Re.1 received discounted at 16% is given below]

8 Years: 4.344 10 Years: 4.833 20 Years: 5.929

Section C

(3 × 10 = 30)

Answer any **three** questions.

16. High-tech Offshore Limited offers 24 per cent interest on fixed deposit. What is the effective rate of interest if, compounding is done;
- (a) Half-yearly
 - (b) Quarterly and
 - (c) Monthly
17. Explain the various tools and techniques used for measuring risks in financial management.

18. Briefly state the different types of lease.
19. Explain the different techniques of Inventory Control.
20. A Limited company is considering investing in a project requiring a capital outlay of Rs. 25,00,000. Forecast of annual income after depreciation but before tax is as follows:

Cash Inflows :	Rs.
1 Year	12,50,000
2 Year	12,50,000
3 Year	10,00,000
4 Year	10,00,000
5 Year	5,00,000

Depreciation may be taken as 20% on original cost and taxation at 50% of net income.

Calculate:

- (a) Payback period
- (b) Rate of return on original investment
- (c) Rate of return on average investment
- (d) Discounted cash flow method taking cost of capital at 12%
- (e) Excess present value of index

S-3177

Sub. Code

23MCC1C2

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024.

First Semester

Commerce with Computer Application

DIGITAL MARKETING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions

1. What is digital marketing?
2. Specify the impact of the Internet.
3. What do you mean by e-product?
4. What is the meaning of online promotion?
5. What is a channel in digital media?
6. What is ePR in media?
7. How is CRM used in digital marketing?
8. Write any two benefits of E-CRM.
9. Why is digital analytics important?
10. What is digital branding?

Part B

(5 × 5 = 25)

Answer **all** questions choosing either (a) or (b).

11. (a) Distinguish between traditional marketing and digital marketing.

Or

- (b) What are the five ways of digital marketing?

12. (a) What is the target market for digital marketing?

Or

- (b) Why does digital marketing segmentation matter?

13. (a) How to build an opt-in SMS marketing list?

Or

- (b) Why is Facebook useful for campaign?

14. (a) What is culture in digital marketing?

Or

- (b) How to implement electronic customer relationship management?

15. (a) Why is peer review important?

Or

- (b) What are the measures of an Instagram post?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Illustrate the advantages and limitations of digital marketing.
 17. Describe the Internet features that influence the purchase decisions.
 18. Discuss the advantages and disadvantages of digital media.
 19. Explain the factors affecting online consumer behaviour.
 20. Who are opinion leaders? What are the measurements of opinion leadership?
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Sub. Code

23MCC1C3

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

First Semester

Commerce with Computer Application

BANKING AND INSURANCE

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is the role of Fintech in banking?
2. What is digital finance?
3. Distinguish between Bitcoin and Blockchain.
4. What is DLT in financial sector?
5. List any two functions of an Insurance Company.
6. Mention any two activities typically found in surveyors' job descriptions.
7. What is an Ombudsman in insurance?
8. What is the integrated grievance management system?
9. What is basic risk in insurance?
10. What is the difference between insurance and risk?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) What is the market outlook for fintech?

Or

- (b) What is Electronic Clearing Service (ECS)?

12. (a) How are Blockchains used?

Or

- (b) What are the challenges in implementing AI?

13. (a) What is the role of insurance in Indian market?

Or

- (b) Distinguish between insurance agent and broker.

14. (a) What is the importance of service quality in insurance industry?

Or

- (b) What are the ethical issues with insurance companies?

15. (a) What is the difference between insurance and risk?

Or

- (b) What are the steps to risk management in insurance sector?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. What is an E-Payment System? Explain how it works.
 17. What is Cloud Computing? Explain its benefits in the banking sector.
 18. Describe the organizational structure of insurance.
 19. What are the role and guidelines IRDA in Indian Insurance Sector?
 20. Illustrate the essential techniques of Risk Management.
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S-3179

Sub. Code

23MCC1E1

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

First Semester

Commerce with Computer Application

Elective — INTRODUCTION TO INDUSTRY 4.0.

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is meant by Industry 4.0.?
2. Define cloud computing.
3. Define artificial intelligence.
4. Mention any four applications of artificial intelligence.
5. List out any four technologies of IoT.
6. Mention any two applications of IoT.
7. Define virtual reality.
8. Define augmented reality.
9. Define curriculum 4.0.
10. List out any two artificial intelligence jobs in 2030.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) What are the design principles of the Industrial Revolution 4.0.?

Or

- (b) Write a note on cyber security.

12. (a) Write briefly about the history of artificial intelligence.

Or

- (b) What are the technologies of artificial intelligence?

13. (a) How will you develop IoT applications?

Or

- (b) Explain the processing frameworks of big data.

14. (a) What are the impact of Industry 4.0 on business?

Or

- (b) Explain briefly the robotics.

15. (a) What are the tools used for education 4.0.?

Or

- (b) Write a note on faculty 4.0.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the Industry Revolution 4.0.
17. Explain the future prospects of artificial intelligence.

18. Enumerate the applications of big data.
 19. Illustrate the tools for artificial intelligence.
 20. Summarize the concept of education 4.0.
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Sub. Code

23MCC1E2

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

First Semester

Commerce with Computer Application

Elective – BIG DATA ANALYTICS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is sequence processing?
2. What do you mean by medical image processing?
3. List out any two best practices of big data analytics.
4. Write down the four computing resources of big data storage.
5. What is velocity?
6. Define big data.
7. What is data exploring?
8. What is data science?
9. Define HDFS.
10. What is map reduce?

Part B

(5 × 5 = 25)

Answer **all** questions choosing either (a) or (b).

11. (a) Explain natural language processing.

Or

- (b) Explain the network modeling in data science.

12. (a) What are the most importance of big data?

Or

- (b) What are advantages of big data analytics?

13. (a) Explain the characteristics of big data.

Or

- (b) Distinguish between Variety and Velocity.

14. (a) What are the methods of acquiring data in research?

Or

- (b) Explain the data preprocessing model.

15. (a) Explain the programming model for big data.

Or

- (b) Explain the benefits of cloud computing.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe about the three dimensions of big data.
 17. Illustrate the various phases involved in big data analytics with neat diagram.
 18. Discuss about getting value of out of big data using five steps process mode.
 19. Illustrate the building a big data strategy in detail.
 20. Explain the importance of big data enabler.
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23MCC1E3

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

First Semester

Commerce with Computer Application

Elective – ENTERPRISE RESOURCE PLANNING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is the difference between business functions and business processes?
2. List any two reasons for the growth of ERP Market.
3. What is lead time in shipping?
4. Distinguish between Resource allocation and Resource utilization.
5. What is Business Process Outsourcing?
6. Mention any two goals of Data Warehousing.
7. What is ERP market?
8. Who are the top two vendors that supply ERP software?
9. What is an ERP implementation?
10. Specify two reasons to buy ERP.

Part B

(5 × 5 = 25)

Answer **all** questions choosing either (a) or (b).

11. (a) Explain briefly five myths of Enterprise Resource Planning.

Or

- (b) What are the basic steps of Business Process Implementation?

12. (a) What are benefits of ERP?

Or

- (b) What are the benefits of ERP for customers?

13. (a) How Data Mining works?

Or

- (b) What are the main functions of Geographic Information Systems?

14. (a) What are the ERP tiers?

Or

- (b) Explain briefly the top five ERP modules.

15. (a) Write the benefits of an integrated ERP system.

Or

- (b) How to choose an ERP package?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the business functions with examples.
 17. What is ERP? Explain the crucial elements of an ERP System.
 18. What is CRM (Customer Relationship Management)? What are its components?
 19. Discuss the effect of ERP on Indian business scenario.
 20. What are the causes of ERP implementation failure? How to avoid it?
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S-3182

Sub. Code

23MCC1E4

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

First Semester

Commerce with Computer Applications

Elective – DATABASE MANAGEMENT SYSTEM

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define network model.
2. What is wildcard?
3. Define integrity.
4. What is functional dependency?
5. Define heap file.
6. What is data mining?
7. Define DML.
8. Mention any two date functions.
9. What is PL/SQL?
10. Define domain constraints.

Part B

(5 × 5 = 25)

Answer **all** questions choosing either (a) or (b).

11. (a) Explain the relational model.
Or
(b) Write a note on I/O redirections.
12. (a) Write any five queries in SQL with examples.
Or
(b) Classify the types of relationship in RDBMS.
13. (a) What are the different types of index?
Or
(b) Explain the secondary storage devices.
14. (a) Write a note on DDL.
Or
(b) Explain the data control language.
15. (a) Explain the referential integrity constraints.
Or
(b) Briefly explain PL/SQL block structure.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the Linux files.
17. Summarize the concept of normalization.
18. Elaborate the structure of B+ Tree.
19. Illustrate the set operators.
20. Discuss the types of locks.

S-3183

Sub. Code

23MCC2C1

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024.

Second Semester

Commerce with Computer Application

STRATEGIC COST MANAGEMENT

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. State the difference between SCM and traditional cost management.
2. Point out the meaning of cost of quality.
3. Give the meaning of cost reduction.
4. What do you mean by learning curve?
5. What do you understand by ABC management?
6. State the purpose of activity based costing.
7. What is called negotiated pricing?
8. Give the meaning of transfer pricing.
9. What do you mean by minimum support price?
10. State any two features of IT sector.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Describe the need of SCM.

Or

- (b) Enumerate the process involved in kaizen costing.

12. (a) Differentiate between cost control and cost reduction.

Or

- (b) Explain the importance of pareto analysis.

13. (a) Describe the benefits of activity based costing.

Or

- (b) Enumerate the stages involved in activity based costing.

14. (a) Elucidate the advantages of transfer pricing.

Or

- (b) Examine different methods of transfer pricing.

15. (a) Describe the cost management scope in agricultural sector.

Or

- (b) Evaluate the cost structure of IT sector.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the steps involved in value chain analysis.

17. Elaborate the cost strategies for each stage of PLC.

18. You are given the following data in respect of product A and B.

	Product A	Product B
Units produced	50	50
Material moves per product unit	16	32
Direct Labour hrs per unit	1740	1740

Budgeted material handling cost Rs. 4,00,000 Compute the cost per units of A and B using ABC.

19. Discuss the typical international transactions governed by transfer pricing rules.
20. Enumerate the tools to measure the performance of agriculture sector.
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S-3184

Sub. Code

23MCC2C2

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with Computer Application

CORPORATE ACCOUNTING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by Buy Book?
2. Give the meaning of prospectus.
3. What do you understand by Re-insurance?
4. State the meaning of average clause.
5. Trace the meaning of minority interest.
6. What is called capital reserve?
7. What do you mean by inflation?
8. State the meaning of forensic accounting.
9. What do you mean by CSR?
10. What are Indian Accounting standards?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Write down the proforma of companies balance sheet as per Companies Act 2013.

Or

- (b) Note down the maximum limit of remuneration payable to different categories of managerial personnel.

12. (a) The following balances extracted from the books of Surya Life Insurance Company.

	Rs.
Life Assurance Fund (31.3.2016)	60,00,000
Net liability as per Actuary's valuation	57,00,000
Interim Bonus paid	1,50,000

From the above information calculate the amount due to the policy holders.

Or

- (b) From the following particulars prepare the Fire Insurance account for Revenue during 2015-16.

	Rs.		Rs.
Claims paid	2,35,000	Expenses of management	1,50,000
Legal expenses	5,000	Provision against unexpired risk on 1.4.2015	2,60,000
Premium received	6,00,000	Claims unpaid at 1.4.2015	20,000
Reinsurance premium	60,000		
Commission	1,00,000		
Claims unpaid on 31.3.2016	35,000		

13. (a) Describe the steps involved in preparation of consolidated balancesheet.

Or

- (b) Stock of Rs. 3,20,000 held by H ltd consists of Rs. 1,20,000 goods purchased from S Ltd. who had charged profit on sale at 20%. H ltd. acquired 80% of shares of S ltd. Calculate the amount of unrealised profit.

14. (a) Enumerate the objectives of social responsibility accounting.

Or

- (b) Describe the various methods of human resource valuation.

15. (a) Examine the main features of AS 20.

Or

- (b) Evaluate the importance of CSR.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. From the following particulars of Yamuna ltd. Prepare final accounts for the financial year 2021-22.

Debit balance	Rs.	Credit balance	Rs.
Opening stock	60,000	Equity shares capital (1000 shares of 100 each)	1,00,000
Rent and taxes	6,000	5% debentures	25,000
Purchases	60,900	Sales	2,00,000
Wages	55,000	Creditors	8,000
Discount	2,300	Bank O/D	12,000

Debit balance	Rs.	Credit balance	Rs.
Fuel	2,570	Discount	4,000
Buildings	50,000	Transfer fees	1,000
Carriage inwards	1,175	Returns outwards	1,000
Debtors	21,000		
Goodwill	28,000		
Plant and Machinery	30,000		
Loose tools	6,000		
Advertisement	3,000		
General expenses	4,400		
Bad debts	1,100		
Sundry expenses	2,555		
Insurance	2,000		
Cash	15,000		
	<u>3,51,000</u>		<u>3,51,000</u>

- (a) Authorised capital is Rs. 3,00,000
- (b) Closing stock Rs. 1,00,000
- (c) Depreciation 5% on plant and machinery.

17. The following figures to Life Insurance Corporation for the year ended 31.3.2023 prepare the Revenue A/c.

	Rs.		Rs.
Claims	39,000	Consideration for annuities granted	16,500
Management expenses	14,000	Surrenders	9,000
Director's fees	4,000	Premium received	1,51,000
Audit fees	3,000	Life fund (1.4.22)	11,50,000
Medical expenses	5,000	Interest received	40,000
Agents commission	5,000	Rent received	10,000
Depreciation	4,000	Claims cancelled	5,000
Bonus in reduction of premium	1,500	Annuities	1,500

Note : Premium outstanding Rs. 9,000

Claims outstanding Rs. 3,000

18. The balance sheet of C ltd and D ltd as on 31.12.2016 are as follows :

Liabilities	C ltd	D ltd	Assets	C ltd	D ltd
	Rs.	Rs.		Rs.	Rs.
Share capital (10 per share)	2,00,000	1,00,000	Sundry assets	1,32,500	1,38,200

Liabilities	C ltd	D ltd	Assets	C ltd	D ltd
	Rs.	Rs.		Rs.	Rs.
General Reserve	18,000	20,000	Goodwill	–	20,000
Profit and loss a/c	24,500	23,000	Shares in D ltd at cost	1,40,000	–
Creditors	30,000	15,200			
	<u>2,72,500</u>	<u>1,58,200</u>		<u>2,72,500</u>	<u>1,58,200</u>

In the case of D ltd profit for the year ended 31.12.2016 is Rs. 12,000 and transfer to reserve is Rs. 5,000. The holding of C ltd in D ltd is 90% acquired on 30th June 2016.

Prepare the consolidate balance sheet.

19. Discuss the advantages and limitations of Human Resource Accounting.
20. Elaborate the key provisions about CSR in companies act 2013.

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Sub. Code

23MCC2C3

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with Computer Application

SETTING UP OF BUSINESS ENTITIES

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What are the factors governing the selection of a business organization?
2. Briefly explain the Startup India policy.
3. Define a Section 8 Company and list its features.
4. Outline the requirements for the formation of a trust.
5. Define LLP.
6. What are the advantages of a joint venture?
7. What is the significance of PAN in business entity registration?
8. Briefly explain the procedure for GST registration.

9. State the objectives of the Geographical Indication of Goods Act, 1999.
10. What are the functions of the Central and State Boards for Prevention and Control of Water Pollution?

Part B

(5 × 5 = 25)

Answer **all** the questions, choosing either (a) or (b).

11. (a) Discuss the life cycle of a startup and elaborate on financing options available for startups.

Or

- (b) Compare and contrast equity financing and debt financing for startups.

12. (a) Explain the procedure for incorporation of a Section 8 Company.

Or

- (b) Discuss the advantages and disadvantages of forming a society as an NGO.

13. (a) Describe the procedure for incorporation of an LPP and annual compliances required.

Or

- (b) Discuss the types of joint ventures and their advantages in business collaboration.

14. (a) Explain the significance of PAN, TAN, and GST registration in business operations.

Or

- (b) Discuss the procedure for trademark, patent, and design registration.

15. (a) Analyse the objectives and salient features of the Geographical Indication of Goods Act, 1999.

Or

- (b) Compare the powers and functions of the Central and State Boards for the Prevention and Control of Water Pollution and Air Pollution.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Evaluate the impact of incubators and Mudra banks on the startup ecosystem in India.
17. Compare and contrast the legal requirements for forming a Section 8 Company, a trust, and a society.
18. Evaluate the benefits of LLP compared to other forms of business organizations.
19. Discuss the importance of obtaining various registrations and licenses for ensuring compliance and smooth business operations.
20. Examine the role of intellectual property rights protection in promoting innovation and economic development.

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Sub. Code

23MCC2E1

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with Computer Application

Elective – DATA MINING AND DATA WAREHOUSING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions

1. What is meant by Database?
2. List any two characteristics of data ware house.
3. Define 'Data warehouse Architecture'.
4. What is ELT?
5. Explain the concept of 'Dimension Table'.
6. What is 'Data Cube'?
7. State any four applications of data mining.
8. What is classification in data mining?
9. What is meant by Clustering?
10. What is Big Data?

Part B

(5 × 5 = 25)

Answer **all** questions choosing either (a) or (b).

11. (a) What are the benefits of data warehouse?

Or

- (b) List down the need for data warehouse.

12. (a) Explain the data modeling life cycle.

Or

- (b) Discuss about three-tier data warehouse architecture.

13. (a) Differentiate Data warehouse and Data mart.

Or

- (b) Explain about Multidimensional Data Model.

14. (a) Write the differences between data warehousing and data mining.

Or

- (b) What are the steps involved in Data mining?

15. (a) Explain the Data mining Architecture.

Or

- (b) Discuss the Data mining models.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the components of data warehouse.
 17. List and explain Data Warehouse Models.
 18. Explain the various types of Data Mart.
 19. Discuss the types of Data mining.
 20. Elaborate the Data mining implementation process.
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S-3187

Sub. Code

23MCC2E2

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with Computer Application

Elective – TECHNOLOGY IN BANKING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions

1. Briefly differentiate between a Local Area Network (LAN) and a Wide Area Network (WAN) used in banking.
2. Mention two advantages of Core Banking for financial institutions.
3. What is a PIN (Personal Identification Number) used for in electronic banking?
4. List one benefit and one limitation of Debit cards compared to Credit cards.
5. Briefly explain the concept of NEFT (National Electronic Funds Transfer).
6. What is the purpose of UPI (Unified Payments Interface)?
7. Name any four recent development in banking technology.
8. Briefly explain the role of Aadhaar in electronic payments (AePS).
9. Describe one method hackers use to steal information online.
10. What is the purpose of password protection in information security?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Compare and contrast the functionalities of Local Area Networks (LANs) and Wide Area Networks (WANs) in facilitating electronic banking services.

Or

- (b) Discuss the essential requirements for implementing Core Banking in a financial institution. Analyze the benefits that Core Banking offers for both banks and their customers.

12. (a) Describe the key features and functionalities of Automated Teller Machines (ATMs). Explore the advantages and disadvantages of using ATMs for both bank customers and the financial institutions themselves.

Or

- (b) Explain the concept of smart cards and their role in electronic payments. Discuss the differences between Brown Label and White Label ATMs.

13. (a) Choose two Electronic Fund Transfer (EFT) methods from the syllabus (e.g., NEFT, RTGS). Compare and contrast their key features, transaction limits, and processing times.

Or

- (b) Explain the concept of the Unified Payments Interface (UPI) and its significance in digital transactions. Analyze the services offered by UPI and its benefits for users and businesses.

14. (a) Describe three recent advancements in banking technology mentioned in the syllabus. Explain how these advancements contribute to improved customer experience and efficient banking operations.

Or

- (b) Analyze the role of Aadhaar (a unique identification system) in enabling electronic payment systems in India. Discuss two specific initiatives that leverage Aadhaar for financial inclusion.
15. (a) Briefly describe two common hacking techniques used to steal information online.

Or

- (b) Explain two security measures banks can implement to protect customer data and transactions.

Part C

(3 × 10 = 30)

Answer any **three** questions.

All questions carry equal marks.

16. Discuss the concept of Core Banking and its impact on the operations of a financial institution. Analyze how Core Banking integrates various banking functionalities and enhances data security in electronic transactions. Explain the potential challenges associated with Core Banking implementation.
17. Evaluate the security measures employed in electronic payment systems like ATMs and online banking. Discuss the risks associated with electronic payments. Explain how banks and customers can collaborate to ensure secure transactions.

18. The landscape of electronic transactions is constantly evolving. Discuss the potential future trends in electronic banking services. Analyze how these trends could impact the way individuals and businesses manage their finances.
 19. Information technology (IT) plays a crucial role in enabling and securing electronic banking operations. Analyze the various IT applications employed in modern banking.
 20. Electronic banking necessitates a robust legal framework to ensure consumer protection and responsible business practices. Discuss the key provisions of the Information Technology Act, 2000, and RBI guidelines relevant to electronic banking activities. Explain how these regulations promote trust and security in the electronic banking ecosystem.
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Sub. Code

23MCC2E3

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with Computer Applications

Elective : FINANCIAL ANALYTICS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is meant by Uncertainty?
2. What do you understand by Exploratory Data Analysis?
3. Define Regression.
4. What is the difference between time series analysis and normal regression analysis?
5. Describe three math functions in R.
6. Define R Programming.
7. What is a Cash Flow Statement?
8. How is cash from operations computed?
9. Explain the concept of NPV.
10. What is mean by budgeting?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Mention the rules of probability with formula.

Or

- (b) Explain the characteristics of Normal Distribution.

12. (a) What are the uses of Regression analysis?

Or

- (b) What are the features of Regression analysis?

13. (a) What are the applications of R?

Or

- (b) What are the different sources of data for R programming?

14. (a) Gross Profit Rs. 30,000

Expenses Paid Rs. 10,000

Interest Received Rs. 2,000

Rs. 2,000 is outstanding on account of expense while Rs. 500 has been received as interest but it relates to the next year. Prepare adjusted P and L A/c.

Or

(b) Calculate cash from operations.

	Rs.
Sales	40,000
Purchases	30,000
Expenses	5,000
Creditors outstanding in the beginning of the accounting year	10,000
Creditors outstanding at the end of the accounting year	15,000

15. (a) Calculate the NPV for a small sized project requiring an initial investment of Rs. 20,000, and which provides a net cash inflow of Rs. 6,000 each year for six years. Assume the cost of funds to be 8% p.a. and that there is no scrap value.

Year	1	2	3	4	5	6
PV factor	0.926	0.857	0.794	0.735	0.681	0.630

Or

(b) Distinguish between NPV and IRR.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. In a bolt factory, machines A, B and C manufacture 25%, 35% and 40% respectively of the total. Of their output 5, 4 and 2 percent are known to be defective bolts. A bolt is drawn at random from the product and is found to be defective. What are the probabilities that it was manufactured by machines B or C?
17. Find the regression lines using the given data:

Sales (Rs.in crs.):	20	25	18	23	40	32
Advertisement expenditure (Rs.in lakhs):	4	6	5	6	8	8

Also estimate advertising expenditure to have a sale of Rs.50 crs. Also what will be the sales when advertising expenditure is Rs. 10 labs?

18. Explain different types of operators in R.

19. Prepare the Cash Flow Statement.

Liabilities	1st Jan 2020 Rs.	31st Dec. 2020 Rs.	Assets	1st Jan 2020 Rs.	31st Dec. 2020 Rs.
Capital	7,38,000	6,15,000	Building	1,00,000	80,000
Accounts Payable	30,000	25,000	Other Fixed Assets	6,00,000	5,00,000
			Debtors	20,000	17,000
			Stock	8,000	13,000
			Cash	40,000	30,000
	<u>7,68,000</u>	<u>6,40,000</u>		<u>7,68,000</u>	<u>6,40,000</u>

20. A limited company is considering investing in a project requiring a capital outlay of Rs. 2,00,000. Forecast for annual income after depreciation but before tax is as follows :

Year	Rs.	PV of Re. 1
1	1,00,000	0.909
2	1,00,000	0.826
3	80,000	0.751
4	80,000	0.683
5	40,000	0.621

Depreciation may be taken as 20% on original cost and taxation at 50% of net income. You are required to evaluate the project according to each of the following methods.

- (a) Rate of return on original investment
- (b) Rate of return on average investment

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23MCC2E4

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with Computer Application

Elective — MANAGEMENT INFORMATION SYSTEM

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are the activities associated with Information system?
2. Define the term Information.
3. Define Decision support system.
4. Bring out any two differences between MIS and DSS.
5. Give two application of Production Information System.
6. Give any two application of Financial Information System.
7. What is system audit?
8. What is a Database?
9. What are the attributes of Information?
10. Distinguish between Data and Information.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Discuss the various types of Decisions.

Or

- (b) Explain the three phases of Decision Making.

12. (a) Explain the attributes of Decision support system.

Or

- (b) Discuss the main aspects of Executive Information systems.

13. (a) Describe briefly about system design.

Or

- (b) Explain the need for system analysis.

14. (a) Briefly explain the advantages and disadvantages of Database.

Or

- (b) Discuss the importance and use of Relationship diagrams.

15. (a) What are the benefits and need for a ERP in a business organisation?

Or

- (b) Discuss the importance of cost and value of information for Business organisation.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss elaborately about the various types of management decisions.
17. Discuss the various types of Transaction Processing Information System with their applications in business.
18. How is MIS applied in production system? Discuss in detail.
19. Briefly explain the components of accounting information system and also add a note on how it is superior to Traditional Accounting System.
20. What are the factors that is needed to consider while selection of a ERP package for an Multi National Organisation?

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Sub. Code

23MCC2S1

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Second Semester

Commerce with (Computer Application)

CREDIT ANALYST

(CBCS – 2023 onwards)

Time : Three Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions

1. What is a Credit Analyst?
2. What is Commercial credit analysis?
3. Explain the term 'Financial Analysis'.
4. What is 'Excel'?
5. Define 'Risk Management'.
6. What is meant by risk analysis?
7. Explain the meaning of financial management.
8. What is Career hacking?
9. Define Soft Skills.
10. What is Communication?

Part B

(5 × 5 = 25)

Answer **all** questions choosing either (a) or (b).

11. (a) What are the use of fundamental financial math?

Or

- (b) Explain the Commercial credit analysis process.

12. (a) What are the resources available for advanced Excel users?

Or

- (b) What are the requirements for finance training?

13. (a) Explain the ways to manage risk.

Or

- (b) What are the principles of risk management?

14. (a) Narrate the skills required for interview.

Or

- (b) List down the uses of resume preparation.

15. (a) Differentiate hard skills with soft skills.

Or

- (b) What is the need for soft skills?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the role of Credit Analysts.
 17. Discuss the uses of excel in Financial Analysis.
 18. Explain the risk management life cycle.
 19. Describe the need for studying financial management in CA, CMA, CFA and ACCA.
 20. Enumerate the sources of acquiring soft skills.
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Sub. Code

23MCC2S2

M.Com. (CA) DEGREE EXAMINATION, APRIL 2024

Commerce with Computer Application

STOCK MARKET OPERATION

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Give the classification of securities.
2. How the securities market is classified?
3. Write a short note on book building method.
4. What are the demerits of listing?
5. List out the types of order.
6. What are the different kinds of brokers operating in the stock market?
7. Mention the important regulations relating to the stock market.
8. Who are the members of the board of SEBI?
9. What do you mean by demat account?
10. Mention the documents required to be submitted while opening the demat account.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Explain the various types of risks.

Or

- (b) What do you mean by return? What are its types?

12. (a) Explain the features and functions of primary market.

Or

- (b) Give the meaning of Underwriting. Discuss the types and advantages of underwriting.

13. (a) Discuss the role of stock exchange.

Or

- (b) Discuss the differences between primary market and secondary market.

14. (a) Elaborate on the objectives and functions of SEBI.

Or

- (b) List out the investor protection measures taken by SEBI.

15. (a) Describe the working of demat account.

Or

- (b) Explain the procedure of dematerialization.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Evaluate the development taken place in the securities market in India.
 17. Elaborate on the various methods of floating new issues in the primary market.
 18. Explain the trading procedure on the stock exchange.
 19. Discuss the major provisions of Securities Contract Regulations Act, 1956.
 20. Describe the SEBI guidelines relating to demat trading.
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