

C-4869

Sub. Code

96111T/
96211T

**B.Com./B.B.A. DEGREE EXAMINATION,
NOVEMBER 2021**

First Semester

Banking Finance Service and Insurance

Part I — வணிகக் கடிதங்கள்

(Common for B.Com. (BFS & I)/BBA (IB))

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடையளி.

1. வணிகக் கடிதத்தின் முக்கிய பணிகள் யாவை?
2. வணிக மடலின் கட்டமைப்பு பற்றி குறிப்பு வரைக.
3. விண்ணப்பக் கடிதம் - வரையறு.
4. கருத்துரை காட்டும் கடிதம் பற்றி குறிப்பு வரைக.
5. சில்லரை விற்பனையாளருக்கான முனைவுக் கடிதத்தில் இடம் பெற வேண்டியவை யாவை?
6. வசூல் கடிதம் எழுதும் முறையை குறிப்பிடுக.
7. சுற்றறிக்கை என்றால் என்ன?
8. அரசுடனான கடிதப் போக்குவரத்துக்கான முதன்மைக் காரணங்கள் யாவை?
9. நிறுமக் கூட்டம் - வரையறு.
10. இயக்குநர்களுடன் செயலரின் கடிதத் தொடர்பு பற்றி நீவிர் அறிவது யாது?

பகுதி ஆ

(5 × 5 = 25)

அனைத்து வினாக்களுக்கும் விடையளி.

11. (அ) வணிகக் கடிதங்களின் சிறப்புக் கூறுகள் மற்றும் நோக்கத்தினை விளக்குக.

(அல்லது)

- (ஆ) கடிதம் எழுதுபவர் எழுதும் முன் மனதில் கொள்ள வேண்டிய செய்திகளை விவரிக்கவும்.

12. (அ) விற்பனை மேலாளர் பதவிக்கு ஒரு விண்ணப்பம் வரைக.

(அல்லது)

- (ஆ) கடன் கோரி விண்ணப்பிக்கும் மடலின் பொருளடக்கம் மற்றும் அதன் அமைப்பை விளக்கவும்.

13. (அ) சரக்கு பெற்றுக் கொண்டதை உறுதி செய்து கடிதம் எழுதுக.

(அல்லது)

- (ஆ) கணக்கை நேர் செய்தல் என்றால் என்ன? அதற்காக எழுதப்படும் மடலின் நோக்கத்தினை விளக்குக.

14. (அ) ஏற்றுமதி இறக்குமதி தொடர்பான கடிதத்தின் பொருளடக்கத்தினையும் மேலும் அவற்றின் முக்கியத்துவத்தை விவரிக்கவும்.

(அல்லது)

- (ஆ) விற்பனையாளர் சரக்குகளை அனுப்பியதற்கான ஒரு போக்குவரத்து மடல் வரைக.

15. (அ) நிறுமக் கூட்டத்தின் வகைகள் யாவை? விளக்குக.

(அல்லது)

- (ஆ) அறிக்கை - வரையறு. அறிக்கை தயாரிப்பதன் மூலம் ஏற்படும் நன்மைகளை விளக்கவும்.

பகுதி இ

(3 × 10 = 30)

அனைத்து வினாக்களுக்கும் விடையளி.

16. (அ) வணிகக் கடிதத்தின் முக்கியத்துவத்தை விவரிக்கவும்.

(அல்லது)

(ஆ) தகவல் தொடர்பின் நோக்கம் மற்றும் கூறுகளை விவரிக்கவும்.

17. (அ) வியாபாரத்தில் நாணயமாக நடப்பது குறித்து ஒரு மாதிரி கடிதத்தை தயார் செய்க.

(அல்லது)

(ஆ) ஆணையறுக்கள் என்றால் என்ன? உமது நிறுமத்திற்கு 20 கணிப்பொறி அனுப்ப கோரி ஒரு கடிதம் வரைக.

18. (அ) தீக்காப்பீடு செய்யுமாறு கேட்டு மடல் எழுதுக.

(அல்லது)

(ஆ) துணி துவைக்கும் கருவிகளை ஒரு குறிப்பிட்ட பகுதியில் விற்க, முகமை வழங்குவது குறித்து கடிதம் எழுதுக.

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96112/96212

**B.Com./B.B.A DEGREE EXAMINATION,
NOVEMBER 2021.**

First Semester

Banking Finance Service and Insurance

Part II – PROSE AND COMMUNICATION SKILLS

**(Common for B.B.A. (International Business) /
B.Com. (BFS & I))**

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What strengths and achievements are pinpointed by Kalam?
2. Who said, 'nothing clears up my sprits like a fine day'?
3. What does the narrator close the account?
4. What is the main theme of *Sweet for Angels*?
5. What are the sensual drugs?
6. How does Huxley regard time?
7. The teacher _____ (teach) us that the earth is round.
8. The doctor _____ (say) she will get better soon.
9. _____ child held on. (use article)
10. He _____ win the prize. (use auxiliary verb)

Part B

(5 × 5 = 25)

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

11. (a) Comment on Kalam's three visions for India.

Or

- (b) Explain the central theme of the essay *On Saying Please*.

12. (a) Why is the bank manager annoyed with the narrator in "*My Financial Career*" by Stephen Leacock?

Or

- (b) A story analysis of "*Time and the Machine*".

13. (a) Elaborate the main character of the novel "*Sweets for Angels*".

Or

- (b) What are the reasons for the dangers of drug abuse?

14. Fill in the blanks with the suitable tense forms.

- (a) (i) He never _____ (understand) how this _____ (come) about.
(ii) He _____ (say) that he _____ (go) to Delhi.
(iii) She _____ (like) me so much.

Or

- (b) (i) The sun _____ (set) in the west.
(ii) There _____ (go) the car.
(iii) He _____ (do) not go to the park.
(iv) That notice _____ (read) "No Parking".
(v) _____ (do) you play cricket?

15. (a) Use appropriate articles in the following sentences.
- (i) Do you have _____ driver's license?
 - (ii) That is _____ excellent movie.
 - (iii) Nobody lives on _____ moon.
 - (iv) He loved _____ dessert with ice-cream.
 - (v) I saw _____ snake this morning.

Or

- (b) Change the following as directed.
- (i) The child is eating cherries. (change into passive)
 - (ii) Who wrote this book? (change into passive)
 - (iii) He teaches French (change into passive)
 - (iv) A diamond bangle was bought by her (change into active)
 - (v) A temple is being built by them (change into active)

PART C — (3 × 10 = 30 marks)

Answer **all** questions.

16. (a) Write an essay on Stephen Leacock as a satirist with particular reference to "*My Financial Career*"?

Or

- (b) A narrative analysis of "*Time and the Machine*".

17. (a) Discuss the importance and effect of good manners.

Or

- (b) Write an essay on Kali's bitter experience with children, bringing out the foul role played by bystanders.

18. (a) Fill in the correct form of the verb.
- (i) I _____ (hear) a new song in the TV.
 - (ii) He _____-(understand) during the class, but now he doesn't understand
 - (iii) She _____ (have) a baby in August.
 - (iv) You _____(lose) your keys last month.
 - (v) I _____(read) one book today.
 - (vi) They _____(speak) Hindi to the waitress.
 - (vii) I _____ (forget) to buy some bananas.
 - (viii) They _____(run) for 500 m.
 - (ix) At the age of 23, she _____ (become) a dancer.
 - (x) I _____(give) my mother a sari for new year.

Or

- (b) Change the following sentences as directed.
- (i) Do you live in _____big house? (use article)
 - (ii) _____ pen on my desk belongs to me. (use article)
 - (iii) She travels to work by bus. (identify verb)
 - (iv) Sam sings in the choir. (identify verb)
 - (v) I have finished cooking. (change into passive)
 - (vi) Somebody had stolen my cycle(change into passive)
 - (vii) May god bless you with happiness (change into passive)
 - (viii) A red shirt was worn by him (change into active)
 - (ix) The job has been finished by me (change into active)
 - (x) A letter is being typed by her (change into active)

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96113

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Banking Finance Service and Insurance

BUSINESS MATHEMATICS

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Write short note on subset.
2. What is meant by Venn diagram?
3. What is proportion?
4. What is theorem?
5. Write the expansion for $\log(1 + x)$.
6. What is quotient rule?
7. If $y = 5x^2$, find $\frac{dy}{dx}$.
8. What are the objectives of the differential calculus?
9. Find the simple interest $P = \text{Rs. } 5,000$ $n = 4$ years
 $r = 11\%$.
10. Define due date.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) State and prove De-Morgan's law.

Or

- (b) The number of students who can play either football or cricket is 70. Among them 40 can play cricket and 50 can play football. How many can play both the games?

12. (a) Find $(3a + 5b)^3$.

Or

- (b) Prove that $(1 + x)^n = 1 - nx + \frac{n(n+1)}{2!}x^2$

$$- n \frac{(n+1)(n+2)}{3!}x^3 \dots\dots$$

$$(1 + x)^{-n} = 1 - nx \frac{n(n+1)}{2!}x^2 - \frac{n(n+1)(n+2)}{3!}x^3 \dots\dots$$

13. (a) Prove that $\log_2(3x - 1) - \log_2(x - 2) = 3$.

Or

- (b) State and prove Binomial theorems for a positive integral index.

14. (a) Find the differential co-efficient of $x^2 \log x$.

Or

- (b) What are the uses of differential calculus?

15. (a) If a person saves Rs. 300 p.a at 9% p.a. compound interest for 10 years find the amount he gets.

Or

- (b) Write notes on (i) Banker's Discount (ii) True Discount.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Find the true discount and the Banker's discount on a bill whose present value is Rs. 2,000 and which is legally due 6 months hence at 5% p.a. Find also the face value, exchange value and bankers gain.

Or

- (b) What are the uses of algebra?

17. (a) Write the types of matrices.

Or

- (b) Write the application of maxima and minima in business.

18. (a) Out of 1200 students of a college 595 take coffee, 515 take tea, 760 take boost, 105 take coffee and tea, 290 take coffee and boost, 340 take tea and boost, 90 take all the three. How many students do not take any of them? How many take only alone of them.

Or

- (b) Explain the types of logarithms.

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Sub. Code

96114

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

BFS & I

MARKETING-I

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. State the process of marketing.
2. Mention the social oriented concept of marketing.
3. What is market segmentation?
4. What you meant by marketing environment?
5. State the explain the sources of new product idea.
6. Distinguish between retailers and wholesalers.
7. Explain the objectives of pricing.
8. Write a note on advertisement effectiveness.
9. What is E- marketing.
10. What is MIS?

Part B

(5 × 5 = 25)

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

11. (a) Explain the concept of marketing mix and describe various factors that determine it.

Or

- (b) Explain the various stages in product life cycle.

12. (a) Explain the concept of marketing segmentation.

Or

- (b) What are the factors affecting internal environment?

13. (a) Explain the scope of consumer behaviour.

Or

- (b) Discuss the consumer research process.

14. (a) Explain the various stages involved in new product development.

Or

- (b) Explain the factors influencing price determination and discuss the various methods of pricing.

15. (a) Explain the objectives of E-Marketing.

Or

- (b) Describe the functions of MIS.

Part C

(3 × 10 = 30)

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

16. (a) What is product positioning? How it can be done effectively?

Or

- (b) Explain the role of media in advertising.

17. (a) Describe the various techniques of sales promotion.

Or

- (b) Explain in detail the functions performed by distribution channels.

18. (a) Explain the various methods of which market can be segmented.

Or

- (b) Explain in brief the factors to be considered while making a promotion decision.

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Sub. Code

96115

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING – I

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is a Ledger?
2. Define “Trial Balance”.
3. What is a bank reconciliation statement?
4. What is single entry?
5. What is Joint Venture?
6. Who is Consignor?
7. Write short notes on “Red-ink Interest”.
8. What is meant by Depreciation?
9. What do you understand the term dependent branches?
10. What is Fire Insurance Policy?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Differentiate Journal from Ledger.

Or

- (b) From the under mentioned balances, prepare a Trial Balance as on 31.3.2015.

	Rs.		Rs.
Opening Stock	35,000	Machinery	60,000
Salaries	20,000	Sundry creditors	24,000
Sundry debtors	50,000	Purchases	1,20,000
Wages	16,000	Cash	1,200
Sales	2,01,200	Furniture	15,000
Rent	10,000	Bills Receivable	20,000
Capital	1,00,000	Bills Payable	22,000

12. (a) What are the features of bill of exchange?

Or

- (b) From the following particulars prepare a bank reconciliation statement as on 31st December 2008.

	Rs.
(i) Balance as per Cash Book	5,877
(ii) Cheques issued but not presented for payment	2,013
(iii) Cheques deposited but not cleared upto 31.12.2008	1,419
(iv) Banker had wrongly debited the firms a/c of	225

13. (a) What are the various methods used for calculating the interest in account current?

Or

- (b) A machine was purchased on 1st January 2010 at a cost of Rs. 19,000 and Rs. 1,000 was spent on its installation. The depreciation is written off at 10% on the original cost method every year. The machine was sold for Rs. 10,000 on 30th Sep. 2010. Show the machinery account for the two years under straight line method.

14. (a) How will you treat normal and abnormal loss in consignment account?

Or

- (b) From the following information, determine the amount to be debited to Income and Expenditure a/c.

	Rs.
Stock of stationary on 1.4.2010	250
Stock of stationary on 3.3.2011	100
Purchase of stationary during the year 2010–2011	2,800
Stationary bill outstanding for 1.4.2010	120
Stationary bill outstanding for 31.3.2011	200
Stationary paid in advance on 31.3.2010	140
Stationary paid in advance on 31.3.2011	180

15. (a) What are the various needs for fire insurance?

Or

- (b) Enter the following transactions in the Sales Book of M/s Kumar & Sons Madurai.

2014

- Jan. 10 Sold to Shanthi & Co. Chennai 50 school bags @ Rs. 100 each 10 Travelling bags @ Rs. 300 each
Less Trade discount @ 10%
- Jan Sold to Sara & Co. Trichy 60 Hand bags @ Rs. 50 each 20 Suitcases @ Rs. 400 each

Part C (3 × 10 = 30)

Answer **all** questions.

16. (a) Explain the Accounting Concept in detail.

Or

- (b) From the following balances prepare Trading and Profit and Loss account for the year ending 31.12.2015 and Balance Sheet as on that data :

Debit Balance	Rs.	Credit Balance	Rs.
Salaries	5,500	Creditors	9,500
Rent	1,300	Sales	32,000
Cash	1,000	Capital	30,000
Debtors	40,000	Loans	10,000
Sundry expenses	600		
Purchases	25,000		
Buildings	2,500		
Bank balance	5,600		
	<hr/>		<hr/>
	81,500		81,500
	<hr/>		<hr/>

Adjustments :

- (i) Closing stock Rs. 900
- (ii) Salary outstanding amounted to Rs. 1,100
- (iii) Rent paid in advance Rs. 100
- (iv) Provide 5% for doubtful debt against debtors.

17. (a) Give only the Ledger accounts for the following transaction of Mr. M during the month of March 2015 and balance the ledger accounts.

- (i) Started business with cash Rs. 60,000
- (ii) Opened a business bank account with a deposit of Rs. 20,000
- (iii) Purchased machinery for Rs. 22,000
- (iv) Purchased goods for cash Rs. 12,000
- (v) Sold goods for cash Rs. 8,000
- (vi) Paid rent Rs. 1,200
- (vii) Sold goods to Suresh for Rs. 5,000
- (viii) Bought goods from Vinod for Rs. 8,000
- (ix) Received cash from Suresh Rs. 2,000
- (x) Paid to Vinod Rs. 3,000.

Or

(b) Distinguish between consignment and Joint Venture.

18. (a) Loyal Shoe Company opened a branch at Madras on 1.1.2015. From the following particulars, prepare Madras Branch account for the years 2015 and 2016.

	2015	2016
	Rs.	Rs.
Goods sent to Madras Branch	15,000	45,000
Cash sent to Branch for		
Rent	1,800	1,800
Salaries	3,000	5,000
Other expenses	1,200	1,600
Cash received from the branch	24,000	60,000
Stock on 31 st December	2,300	5,800
Petty cash in hand on 31 st December	40	30

Or

- (b) What are the various classification of Accounting?
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Sub. Code

96117

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Banking Finance Services and Insurance

BUSINESS COMMUNICATION-I

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is formal communication?
2. What is written communication?
3. What is editing?
4. What is resume?
5. What is an office order?
6. What is drafting?
7. What is business letters?
8. What is internal communication?
9. What are business manners?
10. What is Non-verbal communication?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What is the purpose of business communication?

Or

(b) Discuss the characteristics and forms of formal and informal communication.

12. (a) Discuss the various advantages written communication.

Or

(b) What are the 7Cs of effective business communication?

13. (a) Discuss the cognitive theory of learning.

Or

(b) Write short notes on:

(i) Seminars

(ii) Mock interview

14. (a) Discuss the process of effective communication and its important elements.

Or

(b) What can be different types of communication in effective?

15. (a) Discuss the characteristics of business letters.

Or

(b) Explain the advantages of good news letters.

Part C

(3 × 10 = 30)

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

16. (a) Explain different media of communication state its advantages.

Or

- (b) Discuss various technologies used in communication.

17. (a) What are the characteristics of a good business letter?

Or

- (b) Explain briefly modern forms of communication.

18. (a) Briefly explain the main objectives of circular letter.

Or

- (b) Explain the various barriers to communication. How do you overcome them?

C-1917

Sub. Code

96121T/
96221T

U.G. DEGREE EXAMINATION, NOVEMBER 2021

Second Semester

Part – I : தமிழ்

அலுவலக மேலாண்மை

(Common for B.Com (BFS & I)/BBA(IB))

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடை தருக.

1. 'அலுவலகம்' என்றால் என்ன?
2. அலுவலகச் செயல்பாடுகளின் இரண்டு கூறுகளைக் கூறுக.
3. அலுவலக மேலாளரின் பணிகள் இரண்டினைச் சுட்டுக.
4. பயிற்சி நிகழ்வுகள் இன்றியமையாத ஒன்றெனப்படுவது ஏன்?
5. இயந்திரமயமாக்குதல் நோக்கம் இரண்டினைத் தருக.
6. அலுவலக அமைப்புத் திட்டம் என்பதென்ன?
7. பக்கச் சுட்டகராதியின் வேறுபெயரைத் தருக.
8. துறைக்கோப்பு முறை என்றால் என்ன?
9. 'படுகிடைக் கோப்பின்' நன்மைகளைக் கூறுக.

10. 'படிவங்கள் கட்டுப்பாடு' என்றால் என்ன?

பகுதி ஆ

(5 × 5 = 25)

அனைத்து வினாக்களுக்கும் விடையளிக்க.

11. (அ) பணிப்போக்கு ஒப்படைப்புச் செயல்முறைகள் என்றால் என்ன? விளக்கம் தருக.

(அல்லது)

(ஆ) பணியை எளிதாக்க மேற்கொள்ள வேண்டிய முறைமைகள் குறித்து எழுதுக.

12. (அ) தபால்களைக் கையாளும் முறைகளை எடுத்துரைக்க.

(அல்லது)

(ஆ) வெளித்தகவல் தொடர்பு பற்றி எடுத்துரைக்க.

13. (அ) பதிவேடுகளை உருவாக்குவதில் ஏற்படும் நன்மைகளை ஆராய்க.

(அல்லது)

(ஆ) கோப்புகளை வரிசைப்படுத்துவதன் நோக்கம் என்ன?

14. (அ) அலுவலகங்களின் கணிப்பொறி பயன்பாடு குறித்து எழுதுக.

(அல்லது)

(ஆ) இயந்திரத் தேர்வுக்கான அடிப்படைக் கோட்பாடுகளை விவரி.

15. (அ) சுட்டகராதியின் அமைப்பினை எடுத்துரைக்க.

(அல்லது)

(ஆ) அறிக்கைகளின் செயலாக்கம் பற்றியுரைக்க.

பகுதி இ

(3 × 10 = 30)

அனைத்து வினாக்களுக்கும் விடையளி.

16. (அ) நவீன அலுவலகத்தின் அமைப்பு முறை குறித்துக் கட்டுரைக்க.

(அல்லது)

(ஆ) அலுவலக முறை மற்றும் அதன் அன்றாட நடவடிக்கைகளை விரித்துரைக்க.

17. (அ) அலுவலகப் பணிகளில் கடிதம் பெறுமிடத்தை விவரிக்க.

(அல்லது)

(ஆ) மையப்படுத்தப்பட்ட அஞ்சல் பணி என்றால் என்ன? விளக்குக.

18. (அ) நல்ல கோப்பீட்டு முறையின் முக்கிய அம்சங்களை விவரிக்க.

(அல்லது)

(ஆ) அலுவலகங்களின் சாதனங்களின் தேவை குறித்து விளக்குக.

C-1918

Sub. Code
96122/96222

U.G. DEGREE EXAMINATION, NOVEMBER 2021

Second Semester

Part II – English

PROSE, EXTENSIVE READING AND COMMUNICATION
SKILLS

(Common for B.Com. (BFS&I)/B.B.A. (IB))

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer all questions.

1. Why was Jesse Owens angry?
2. What is the message A.J.Cronin convey in *When You Dread Failure*?
3. Why sports persons often forget things?
4. Why was Mr. Johnson shocked?
5. What is the reason that Gandhi lives in the hearts of millions?
6. How did the King decide to find the answers?
7. “Hurry up”, she said to us.(change into indirect)
8. The master punished the servant (change into passive).

9. My sister _____ (work/works) as a waitress.
10. You should explain this _____ them.
(Fill in the blank with suitable preposition)

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) How did the rivalry of Owens and Long end?
Or
(b) Write a short note on *When You Dread Failure*.
12. (a) Show your deeper acquaintance with the essay
“Tree Speaks”
Or
(b) How does Nehru express his anguish over the death of Gandhi in “*A Glory Has Departed*”?
13. (a) Everyone comes to this world with a specific purpose. “Justify the statement in context to the story “*The Three Questions*” by Leo Tolstoy.
Or
(b) Highlight the main points contained in the essay “*The Truth About Pyecraft*”
14. (a) Change the following sentences into possible degrees of comparison.
(i) Health is as important as wealth.
(ii) Sheela is the most beautiful of all the three sisters.
(iii) My brother’s handwriting is as good as mine.
(iv) My house is bigger than yours.
(v) Kochi is the best port in Kerala (Use better instead of best)

Or

- (b) Change into indirect
- (i) He said to me, “you are my best friend”.
 - (ii) “Give me a cup of coffee”, he told her
 - (iii) Janu said, “I am very busy now”.
 - (iv) She says, “I am going to school”.
 - (v) He said, “I have passed the exam”.

15. (a) Fill in the blanks with correct words
- (i) Flowers _____ (grew/grow) in the garden in spring.
 - (ii) The birds _____ (flew/fly) long distances in winter.
 - (iii) My father _____ (leave/leaves) for office at 9.00am.
 - (iv) Maya _____ (was typing/is typing) a letter to her sister now.
 - (v) Jyoti _____ (wins/won) the gold medal last year.

Or

- (b) Fill in the blanks with suitable prepositions.
- (i) Jerome has lived in France _____ two years
 - (ii) The stores stay open _____ Mondays _____ 9.00pm
 - (iii) Is your birthday _____ April? Mine is _____ April 7.

Part C (3 × 10 = 30)

Answer **all** questions.

16. (a) Analyze the character of Luz Long.

Or

- (b) Write the summary of the essay entitled “*Forgetting*”.

17. (a) Describe the most interesting episode in the essay "Tree speaks"

Or

- (b) Give the summary of the essay "*The Gift of Language*".
18. (a) Change the following sentences into possible degrees of comparison.
- (i) Lead is heavier than any other metal.
 - (ii) India is the largest democracy in the world.
 - (iii) The tiger is the most ferocious of all animals.
 - (iv) Susie is the tallest girl in the class.
 - (v) Gold is more precious than silver.

Or

- (b) Fill in the blanks with suitable prepositions.
- (i) The new term begins _____ June 1st
 - (ii) He poured the tea _____ the mug.
 - (iii) He has been absent _____ Monday.
 - (iv) They are called _____ different names.
 - (v) The art exhibition is to be officially opened _____ Wednesday _____ 2.00pm.
 - (vi) Last year his mother died _____ typhoid _____ the Christmas eve.
 - (vii) All the members of my family go to church _____ every Sunday _____ the morning

C-1919

Sub. Code

96123

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Second Semester

Banking Finance Service and Insurance

BUSINESS ECONOMICS

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is an incremental concept?
2. State the main branches of economics
3. What is utility and satisfaction?
4. Write short notes on break even analysis.
5. What is demand forecasting?
6. What do you mean by "Supply"?
7. Give short notes on oligopoly
8. State the meaning of law of returns to scale?
9. State any two principles of public finance.
10. What do you mean by indirect taxes?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) What are the different concepts of business economics? Briefly explain.
Or
(b) Explain the different types of cost.
12. (a) Distinguish between perfectly elastic demand and perfectly inelastic demand.
Or
(b) Why Demand Curve slopes from left to right
13. (a) Trace the properties of indifference curve.
Or
(b) Discuss the limitations of Utility Analysis.
14. (a) State features of monopolistic market.
Or
(b) Briefly explain any five methods of pricing.
15. (a) Discuss the welfare view of economics.
Or
(b) Define National Income? What are the difficulties involved in the calculation of national income?

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Explain the nature and scope of business economics.
Or
(b) What are the different forms of Price Elasticity of Demand? Explain.

17. (a) Explain law of Equi-Marginal Utility.

Or

(b) What are the types of monopoly?

18. (a) Explain the methods of estimating national income

Or

(b) What are the factors which affect the consumer behavior?

C-1920

Sub. Code

96124

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Second Semester

Banking Finance Service and Insurance

MARKETING-II

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is functional approach?
2. What is relationship marketing?
3. What are cultural factors?
4. State any four buying motives
5. Define the term product.
6. What is meant by saturation stages?
7. What is odd pricing?
8. Write short notes on sales management.
9. What is publicity?
10. What do you meant by direct selling?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Discuss the importance of marketing to a firm.
Or
(b) Explain briefly the various functions of marketing.
12. (a) What are the requirements for effective segmentation?
Or
(b) Define market positioning. Describe the various strategies of positioning.
13. (a) Explain the stages in the new product development process.
Or
(b) Discuss the various methods of sales forecasting.
14. (a) Explain the factors affecting pricing decisions.
Or
(b) Shortly describe the qualities of successful salesman.
15. (a) Explain the advantages of advertising to the manufacturers.
Or
(b) What are the advantages of personal selling?

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Explain the concept of marketing mix and describe various factors that determine it
Or
(b) Discuss the various kinds of approaches to the study of marketing?

17. (a) Explain the major factors influencing consumer behavior.

Or

- (b) Mention the factors to be considered before introducing a new product. Explain it.
18. (a) State the need for controlling salesmen. What are the various methods of controlling salesmen?

Or

- (b) Briefly explain the various types of sales promotion.
-

C-1921

Sub. Code

96125

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Second Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING-II

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Write short notes on Joint Life Policy.
2. Define Goodwill.
3. What do you mean by Proportionate capital method?
4. Explain any two benefits of Amalgamation of firms.
5. Write short notes on Time ratio.
6. What do you mean by dividend?
7. Define Shares.
8. What do you mean by right issue?
9. Write short notes on reduction of share capital.
10. Who is called liquidator?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) K,L and M share profits and losses in the ratio of 5:3:2. From 1st April 2018 L retires and for that purpose the following adjustments were agreed upon:
- (i) Increase the value of Premises by Rs. 48000.
 - (ii) Depreciate stock by Rs. 4000, Furniture by Rs. 1000 and Machinery by Rs. 4600.
 - (iii) Provide for an outstanding liability Rs. 200.

Prepare Revaluation A/c.

Or

- (b) Distinguish between sacrificing ratio and gaining ratio.
12. (a) Explain the objectives or reasons for amalgamation of firms.

Or

- (b) What journal entries would you pass for the following assuming all assets and liabilities are already transferred to realization account?
 - (i) Unrecorded assets realize Rs. 5000.
 - (ii) Unrecorded liability paid Rs. 3000.
 - (iii) A liability taken over by partner 'X' Rs. 8000.

13. (a) A Co.Ltd., was incorporated on May 1, 2004 to take over the business of a partnership firm as a going concern from January 1, 2005. The company got the certificate of commencement business in July 1, 2004. Calculate Time ratio.

Or

- (b) Explain about managerial remuneration.
14. (a) Explain the provisions for redemption of Preference shares.

Or

- (b) A company issue 30000 equity shares of Rs. 10 each at a premium of 10%. The whole issue has been underwritten by Zee & Co for a commission of 5%. The company received applications only for 26000 shares. All the applications were accepted. Give journal entries to record the above transactions
15. (a) Calculate the amount of goodwill on the basis of 2 years purchase of the last five years' average profits. The profits for the last five years are: 8200; 10500; 5100; 7700; 12000.

Or

- (b) Explain the reasons for winding up of a company.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Sunil, Dev and Ravi are equal partners in a firm and their Balance sheet on 31.12.90 is given below:

Liabilities	Rs.	Assets	Rs.
Reserve	4,500	Stock	15,000
Creditors	40,500	Debtors	30,000
Capital:		Machinery	43,500
Sunil	15,000	Furniture	1,500
Dev	12,000		
Ravi	18,000		
	<u>90,000</u>		<u>90,000</u>

Ravi retired on 31.12.90 and assets were revalued as under:

Machinery Rs. 51000, Furniture Rs. 1200, Debtors Rs. 28500, Stock Rs. 14700. Goodwill of the firm valued at Rs. 9000 and Ravi's share of goodwill is to be adjusted to continuing partners capital accounts.

Prepare necessary ledger accounts and new balance sheet.

Or

- (b) What are the objectives of Amalgamation of firms?

17. (a) A company invited applications for 10000 shares of Rs. 100 each at a discount of 5% payable as follows:

On application Rs. 25; On allotment Rs. 34; On first and final call Rs. 36. The applications received were for 9000 shares and all of them were accepted. All money due were received except the first and final call on 200 shares which were forfeited. Out of these, 100 shares were reissued at Rs. 90 as fully paid. Give journal entries.

Or

- (b) Distinguish between a share and a debenture.
18. (a) The following is the Balance sheet of Weak & Co., as on 3 1.3.1999.

Liabilities	Rs.	Assets	Rs.
1,00,000 equity shares of Rs. 10 each	10,00,000	Land	1,00,000
Sundry Creditors	1,73,000	Plant and Machinery	2,30,000
		Furniture	68,000
		Stock	1,50,000
		Debtors	70,000
		Cash at Bank	5,000
		P L a/c	5,50,000
	<u>11,73,000</u>		<u>11,73,000</u>

Scheme of Capital Reduction was:

- (i) The equity shares to be reduced to Rs. 4 per share.
- (ii) Plant and Machinery to be written down to Rs. 150000.
- (iii) Stock to be revalued at Rs. 140000.
- (iv) The provision on debtors for doubtful debts to be created Rs. 2000.
- (v) Land to be revalued at Rs. 142000.

Pass journal entries to give effect to the above arrangement and also prepare reconstruction a/c.

Or

- (b) What are the types of voluntary winding up of a company?
-

C-1922

Sub. Code

96127

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Second Semester

Banking Finance Service and Insurance

BUSINESS COMMUNICATION- II

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is short report?
2. Mention the visual aids to communication.
3. What is listening?
4. What do you mean by body language?
5. State the meaning of resume.
6. What is meant by letter of application?
7. What is E- mail?
8. What is Internet?
9. What is International communication?
10. State any two inter cultural factors.

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Bring out the factors affecting Presentation.

Or

- (b) What are the qualities of good report.

12. (a) State the importance of Non-verbal communication.

Or

- (b) What are the barriers to effective listening?

13. (a) Draft a resume for the junior level manager in a MNC.

Or

- (b) What are the objectives of conducting an Interview?

14. (a) Write a short note on role of information technology in business communication.

Or

- (b) What is video conferencing ? Explain its merits.

15. (a) What are the characteristics of International communication?

Or

- (b) Explain the types of International presentation.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Explain the structure of a report.

Or

- (b) Explain the principles of effective listening.

17. (a) Analyze the merits of modern forms of communication.

Or

- (b) Discuss the different types of oral communication.

18. (a) Describe the international factors of Intercultural interactions’.

Or

- (b) What are the points to be kept in mind while writing a business letter in the global perspective?
-

C-4875

Sub. Code

96131

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Third Semester

Banking Finance Services and Insurance

BUSINESS STATISTICS

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define statistics.
2. What are the advantages of median?
3. Define standard deviation.
4. What is meant by Kurtosis?
5. What do you mean by stratified sampling?
6. List out uses of analysis of Time series.
7. What is Chi-square?
8. What do you mean by Large Sample Test?
9. What is transportation model?
10. What is meant by formulation?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Find the arithmetic mean for the data given below :

Marks: 0-10 10-20 20-30 30-40 40-50 50-60 60-70 70-80

No. of Students: 25 15 20 15 20 30 65 50

Or

(b) From the following data calculate the geometric mean.

X: 5 15 25 35 45

f: 14 23 27 21 15

12. (a) Find the quartile deviation and its coefficient for the data given below :

X: 20 30 40 50 60 70 80

f: 3 61 132 153 140 51 3

Or

(b) From the following data calculate the co-efficient of rank correlation between *X* and *Y*.

X: 36 56 20 65 42 33 44 50 15 60

Y: 50 35 70 25 58 75 60 45 80 38

13. (a) Explain systematic sampling.

Or

(b) Fit a straight line trend by the method of least squares for the following data :

Year: 2000 2001 2002 2003 2004 2005 2006

Production: 12 10 14 11 13 15 16

14. (a) What do you mean by Hypothesis? Explain the types of hypothesis.

Or

- (b) State the application of t -distribution.

15. (a) What are the characteristics of OR model?

Or

- (b) Briefly explain the simplex method.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Calculate mean, median, mode for the data given below :

X:	50-53	53-56	56-59	59-62	62-65	65-68	68-71	71-74	74-77
f:	3	8	14	30	36	28	16	10	5

Or

- (b) Draw a histogram and frequency polygon for the data given below :

X:	0-10	10-20	20-30	30-40	40-50	50-60	60-70
f:	5	10	20	25	15	10	5

17. (a) From the following data obtain the two regression equation X on Y and Y on x .

X:	1	2	3	4	5	6	7	8	9
Y:	9	8	10	12	11	15	14	16	15

Or

- (b) Explain any three methods of collecting primary data.

18. (a) Calculate the coefficient of correlation from the following data:

Advertisement expenditure (Rs. in lakhs): 10 12 13 23 27 30

Sales (Rs. crores): 40 42 46 48 50 56

Or

(b) Explain briefly the various methods of measuring skewness.

C-4876

Sub. Code

96132

B.Com. DEGREE EXAMINATION, NOVEMBER 2021.

Third Semester

Banking Finance Service and Insurance

BUSINESS LAW

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are the branches of law?
2. What are reciprocal promises?
3. Who is called as wager?
4. What you mean by fraud?
5. Who is called as special agent?
6. Give the meaning of sub – agent.
7. What are the characters of specific goods?
8. What is a quasi – contract?
9. Give the meaning of warranty.
10. What do you understand the term pledge?

Part B

(5 × 5 = 25)

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

11. (a) What are the different types of offer?

Or

- (b) Who must perform a contract?

12. (a) Who can demand performance of contract?

Or

- (b) Explain the various modes of discharge of a contract.

13. (a) Explain the legal rules relating to delivery of goods.

Or

- (b) What are the rights of a buyer under the sale of goods act?

14. (a) Briefly explain the unfair trade practices.

Or

- (b) Write a short notes on consumer protection councils.

15. (a) What do you mean by industrial property? Explain them.

Or

- (b) Explain the performance of literary property.

Part C

(3 × 10 = 30)

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

16. (a) Explain the different types of damages.

Or

- (b) Discuss the rights and duties of finder of goods.

17. (a) Explain the different elements of contract.

Or

(b) Explain various modes of discharge of a contract.

18. (a) What are the differences between bailment and pledge?

Or

(b) Explain the various modes of termination of agency.

C-4877

Sub. Code

96133

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Third Semester

Banking Finance Service and Insurance

ADVANCED CORPORATE ACCOUNTING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are preference share?
2. Define Goodwill.
3. What is Interim Dividend?
4. What do you mean by Profit Prior to incorporation?
5. What is amalgamation?
6. What is Capital Reduction?
7. What are non-performing assets?
8. What do you mean by acceptance and endorsements?
9. What is claims?
10. What is consideration for annuities?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Describe the various factors affecting goodwill.

Or

- (b) From the following particulars, calculate the value per equity share :

	Rs.
2,000, 9% preference shares Rs. 100 each	2,00,000
50,000 Equity shares of Rs. 10 each Rs. 8 per share paidup	4,00,000
Expected profits per year before tax	2,18,000
Rate of tax	50%
Transfer to general reserve every year	20% of the profit
Normal rate of earnings	15%

12. (a) Explain the law relating to the calculation of managerial remuneration.

Or

- (b) The monthly average of sales in January, November and December is double the monthly average for the remaining months of the year. The date of incorporation of the business 1.4.2012. The date of purchase of the business 1.1.2012. The date of closing of accounts 31.12.2012. Ascertain sales ratio.

13. (a) From the following balance sheets of holding company and subsidiary company, prepare a consolidated balance sheet of holding company and its subsidiary company.

Balance sheet as on 31st March 2014

Liabilities	Holding Co. Rs.	Subsidiary Co. Rs.	Assets	Holding Co. Rs.	Subsidiary Co. Rs.
Share capital is shares of Rs. 10 each	20,00,000	10,00,000	Assets	25,00,000	12,00,000

Investments :

Liabilities	15,00,000	2,00,000	1,00,000 shares of Rs. 10 each of subsidiary co.	10,00,000	
	<u>35,00,000</u>	<u>12,00,000</u>		<u>35,00,000</u>	<u>12,00,000</u>

Or

- (b) Explain the various methods of ascertaining purchase consideration.

14. (a) The trial balance of K Bank ltd. as on 31st March 2017 shows the following balances.

	Rs.
Interest earned (including discount on bills)	45,40,600
Rebate on bills discounted (1.4.2017)	4,750
The amount of unexpired discount as on (31.3.2018)	5,560

You are required to :

- (i) Pass necessary journal entries and
- (ii) Show the ledger a/c of interest and discount.

Or

- (b) Discuss about rebate on bills discounted.

15. (a) Explain the term Fire insurance.

Or

(b) From the following particulars prepare the fire insurance revenue account for 2010-2011

	Rs.		Rs.
Claims paid	2,40,000	Provision for unexpired risk on 1.4.2010	2,60,000
Premium received	6,00,000	Claims unpaid on 1.4.10	20,000
Re-insurance premium	60,000	Claims unpaid on 31.3.2011	35,000
Commission	1,00,000		
Expenses	1,50,000		

Make provision against unexpired risk at the end of the year at 50% of net premium.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Write an overview of Indian Accounting Standards.

Or

(b) From the following information calculate the value of goodwill according to super profit basis at five years purchase.

Average capital employed in the business Rs. 6,00,000 Net trading profits of the concern for the past three years. Rs. 1,00,000; Rs. 1,20,000 and Rs. 1,70,000. Rate of interest expected form capital having regard to the risk involved 15%. Fair remuneration to the proprietor for services Rs. 24,000 per annum.

17. (a) Give proforma of profit and loss a/c of a Banking company.

Or

- (b) M Ltd and N Ltd agreed to amalgamate on the basis of the following balance sheets as on 31.3.2007.

Liabilities	M Ltd. Rs.	N. Ltd. Rs.	Assets	M Ltd. Rs.	N Ltd. Rs.
Share capital :			Good will	30,000	–
Shares of Rs. 25 each	75,000	50,000	Fixed assets	31,500	38,800
Profit and loss a/c	7,500	2,500	Stock	15,000	12,000
Creditors	3,500	3,500	Debtors	8,000	5,200
Depreciation fund	–	2,500	Bank balance	1,500	2,500
	<u>86,000</u>	<u>58,500</u>		<u>86,000</u>	<u>58,500</u>

- (i) The assets and liabilities are to be taken over by a new company formed called 'P' Ltd at book value.
- (ii) 'P' ltd's capital consisting of 10,000 equity shares of Rs. 10 each and 10,000 9% preference shares of Rs. 10 each.
- (iii) 'P' ltd issued the equity shares equally to the two vendor companies and for the balance of purchase consideration preference shares were issued.

Show the journal entries and the balance in the books of P Ltd.

18. (a) What do you mean by Profit prior to incorporation? Describe the method of finding out profit prior to and after incorporation.

Or

- (b) A company which purchased the business of Lal & Sons. agreed to collect their debts and pay off their creditors for a commission of 3% on the amount collected and 2% on amount paid, any loss or profit in this process being that of vendors. The debtors and creditors on the date of its acquisition were Rs. 40,000 and Rs. 6,000 respectively.

Three months later the company reported that of the debtors, only Rs. 24,000 had been collected including Rs. 1,500 previously written off as bad debts. Discounted allowed were Rs. 600. Creditors paid off in full, the discount being earned Rs. 200.

Journalise the transactions in the books of the company.

C-4878

Sub. Code

96134

B.Com. DEGREE EXAMINATION, NOVEMBER 2021.

Third Semester

Banking Finance Services and Insurance

PRINCIPLES AND PRACTICES OF BANKING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Mutual funds.
2. What you mean by financial innovation?
3. What is endorsement?
4. What is deposits?
5. What is credit management?
6. Define lending.
7. What is core banking?
8. Define smart cards.
9. What is Tele marketing?
10. Define promotion.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the major role of banks?

Or

(b) What you mean by SEBI? Explain it.

12. (a) Explain the bouncing of Cheque.

Or

(b) Discuss the various types of customers in opening of accounts.

13. (a) Describe the importance of NPA.

Or

(b) Explain the different types of deposits, lending.

14. (a) Explain the role and uses of technology up-gradation.

Or

(b) Describe the functions of personal identification numbers.

15. (a) Write the importance of branding of bank products.

Or

(b) Explain the product life cycle.

Part C

(3 × 10 = 30)

Answer ALL questions.

16. (a) How to manage the risk in market?

Or

- (b) Explain the collection of cheque.

17. (a) Write the problems of financial inclusion.

Or

- (b) Discuss the different mode of charging.

18. (a) Write a note on :

- (i) Banknet
- (ii) Datanet
- (iii) Nicnet
- (iv) I - net
- (v) Internet

Or

- (b) Write about the different kinds of pricing.

C-4879

Sub. Code

96135

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Third Semester

Banking Finance Services and Insurance

PRINCIPLES OF INSURANCE

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Insurance.
2. What is risk?
3. What is life insurance?
4. What is indemnity?
5. What is insurance products?
6. What is marine cargo?
7. What is bonus?
8. Define arbitration.
9. Define IRDA.
10. Who is a reinsurer?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the classification of Insurance.

Or

(b) Write a short notes on Insurance.

12. (a) Describe the types of indemnity.

Or

(b) Explain the role of insurance in economic development.

13. (a) Write short notes on the following :

(i) Marine Hull

(ii) Motor.

Or

(b) What are the insurance products?

14. (a) Different between agreed value and full value.

Or

(b) Write a short notes on coinsurance.

15. (a) Discuss the insurance market.

Or

(b) Explain the risk management.

Part C

(3 × 10 = 30)

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

16. (a) Describe the Insurable Interest.

Or

(b) Explain the Criminal Acts.

17. (a) Briefly explain the Life and Non-life insurance products.

Or

(b) Discuss the paid up policy.

18. (a) Explain the Insurance Act, 1938.

Or

(b) What is Agents? Explain the role of agents.

C-1928

Sub. Code

96141

B.Com DEGREE EXAMINATION, NOVEMBER 2021

Fourth Semester

Banking Finance Service and Insurance

ACCOUNTING AND FINANCE FOR BANKERS

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is simple interest?
2. Define NPA.
3. Define accounting.
4. What is trial balance?
5. What is journal?
6. List out the subsidiary books.
7. Define share.
8. What is meant by consignment?
9. Define purchase.
10. What is computerized accounting?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Explain the nature of capital budgeting.
Or
(b) A project costs Rs.10,00,000 and yield an annual cash inflow of Rs.2,00,000 for 10 years. Calculate its pay-back period.
12. (a) Explain the rules of the double entry system.
Or
(b) Journalise the following transaction 2018 August.
- | | Rs. |
|---------------------------------|----------|
| 28 Ravi introduced capital | 1,00,000 |
| 29 Paid into banks | 15,000 |
| 30 Withdraw from bank | 1,500 |
| 31 Electric charges amounted to | 300 |
13. (a) Explain the objectives of preparing the subsidiary books.
Or
(b) What is a trading account? Explain with a specimen form.
14. (a) What are the uses of financial statement?
Or
(b) What are the limitations of financial accounting?
15. (a) Distinguish between a private company and a public company.
Or
(b) Explain the procedures for computerized accounting.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) A project is acceptable unless the yield is 10% . Cash inflows of the project along with cash out flows are given below.

Year	Outflow	Inflows	PV factor 10%
0	1,50,000	-	1.000
1	30,000	20,000	0.909
2	-	30,000	0.826
3	-	60,000	0.751
4	-	80,000	0.683
5	-	30,000	0.621

The salvage value at the end of the 5th year is Rs.40,000. Calculate the NPV.

Or

- (b) What are the advantages of double entry system?
17. (a) Explain the advantages of keeping a ledger.

Or

- (b) What are the objectives of providing depreciation?
18. (a) Explain the methods of computerized accounting.

Or

- (b) Explain the different concepts of accountings.

C-1929

Sub. Code

96142

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Fourth Semester

Banking Finance Service and Insurance

COST AND MANAGERIAL ACCOUNTING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What you mean by costing?
2. What is meant by Cost Accounting?
3. What is tender?
4. What is prime cost?
5. What is ratio?
6. What you mean by overheads?
7. What you meant by apportionment?
8. What you mean by funds flow?
9. What you mean by standard costing
10. What is meant by margin of safety?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Write the scope of Cost Accounting.

Or

- (b) Write the significance of Management Accounting.

12. (a) What are the limitations of Financial Accounting.

Or

- (b) Calculate monthly carrying cost per unit :

Economic order quantity 300 units
 Annual usage 6,750 units
 Purchase price per unit Rs. 50
 Ordering cost per unit Rs. 100

13. (a) Calculate the cost of materials under LIFO method :

Day	Receipts		Issue
	Units	Rate Per Unit Rs.	
1st	50	13.00	—
2nd	30	16.00	—
3rd	—	—	40
4th	40	17.00	—
5th	—	—	30
6th	—	—	25

Or

- (b) A worker produced 200 units in a weeks time. The guaranteed weekly wage payment for 45 hours is Rs. 81. The expected time to produce one unit is 15 minutes which is raised further by 20% under the incentive scheme. What will be the earnings per hour of that worker under Halsey (50% sharing) and Rowan bonus schemes?
14. (a) The profit volume ratio of X limited is 50% and margin of safety is 40%. You are required to calculate the net profit if the sales volume is Rs. 1,00,000.

Or

- (b) Draw up a Flexible Budget at 60% and 90% capacity. The following are the information at 80% capacity.

Production and sales	2000 units
Direct Material	Re. 1.00 p.u.
Direct Labour	Re. 1.00 p.u.
Direct Expenses	Re. 0.80 p.u.
Factory overheads (15% variable)	Rs. 2.00 per unit
Administrative overheads (80% fixed)	Rs. 2.00 per unit
Selling overheads (25% variable)	Rs. 2.00 per unit
Total Cost	Rs. 8.80 per unit
Profit per unit	Rs. 1.20 per unit
Selling price	Rs. 10.00 per unit

15. (a) Calculate Material Variances (i) MCV (ii) MOV and (iii) MPV

Product	Actual Qty.	Price	Std. Qty.	Price
X	120	10.0	140	9.0
Y	140	9.0	130	8.0

Or

- (b) Calculate Labour Cost Variances :

	Standard		Actual	
	Hours	Rate per hour	Hours	Rate per hour
Skilled	90	20	44	24
Semi-skilled	60	10	66	5
Output	135 kg.		90 kg.	

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What are the differences between standard costing and budgetary control?

Or

- (b) What are the importance of management accounting?

17. (a) Calculate, reorder level, minimum level, maximum level, average level and danger level.
- (i) Monthly demand – 1000 units
 - (ii) Cost of placing an order Rs. 100
 - (iii) Annual Carrying cost per unit $6\frac{1}{2}\%$ purchase price of input unit Rs. 200
 - (iv) Minimum usage 25% units per week
 - (v) Maximum usage 75 units per week
 - (vi) Re-order period 4 to 6 weeks. For emergency purchase 3 weeks.

Or

- (b) A worker produced 200 units in a weeks time. The guaranteed weekly wage payment for 45 hours is Rs. 81. The expected time to produce one week is 15 minutes which is raised further by 20% under the incentive scheme. What will be the earnings per hour of that worker under Halsey (50% sharing) and Rowan bonus schemes.

18. (a) Prepare a cost sheet and also calculate the profit.

Direct Material	Rs. 45,000
Direct Labour	$\frac{1}{3}$ % of Direct material
Direct Expenses	20% of Direct material and Direct labour
Factory overheads	$\frac{1}{9}$ th of prime cost
Office and Admn. Expenses	25% of works cost
Selling and Dist. Expenses	10% of cost of goods sold
Units Produced	100
Units remain unsold	10% of units produced
Profit	$\frac{1}{6}$ th of sales

Or

(b) From the following details, prepare a Cash Flow Statement :

Liabilities	2015	2016	Assets	2015	2016
Share Capital	2,50,000	3,00,000	Furniture	2,00,000	2,50,000
Reserve	50,000	55,000	Loose Tools	70,000	60,000
P & L a/c	60,000	70,000	Bills Receivable	60,000	75,000
Bills Payable	20,000	10,000	Debtors	70,000	68,000
Creditors	12,000	7,000	Goodwill	48,000	18,000
Proposed Dividend	16,000	10,000			
Bank Overdraft	40,000	19,000			
	<u>4,48,000</u>	<u>4,71,000</u>		<u>4,48,000</u>	<u>4,71,000</u>

C-1930

Sub. Code

96143

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Fourth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF CAPITAL MARKETS

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define capital market.
2. What is market segments?
3. What is stock broker?
4. What is code of advertisement?
5. Define Trading system.
6. What is Internet broking?
7. What is settlement process?
8. What is transaction cycle?
9. What is SEBI?
10. Define time value of money.

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) What are the advantages of market segments?
Or
(b) Explain the objectives of market segments?
12. (a) Explain the surrender of trading membership.
Or
(b) Explain the functions of authorized persons.
13. (a) Explain the importance of retail debt market.
Or
(b) Discuss the features of wireless application protocol.
14. (a) Describe the types of risk management.
Or
(b) Explain the clearing and settlement process.
15. (a) What are the importance of SEBI?
Or
(b) Explain the objectives of Financial statements.

Part C**(3 × 10 = 30)**Answer **all** questions

16. (a) Explain the reform in Indian securities markets.
Or
(b) Explain the functions of NSE membership.

17. (a) Discuss the types of market trading.

Or

(b) Explain the securities and funds settlements.

18. (a) Explain India contract act 1872.

Or

(b) Explain the merits and demerits of NEAT systems.

C-4880

Sub. Code

96151

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Fifth Semester

Banking Finance Services and Insurances

**LEGAL AND REGULATORY ASPECTS OF
BANKING OPERATION**

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Cash.
2. What is merger?
3. What you mean by pledge?
4. What is indemnities?
5. What is transaction cost?
6. What is debt?
7. What is agreement to sell?
8. Define Contract.
9. What you mean by dissolution of firm?
10. Define Partnership.

Part B

(5 × 5 = 25)

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

11. (a) Explain the following :

- (i) Amalgamation.
- (ii) Mergers.

Or

(b) Describe the scope of Inspection.

12. (a) What are procedure followed the registration of firms?

Or

(b) Write a notes on modes of charging securities.

13. (a) Explain the Consumer Protection Act 1986.

Or

(b) Describe the reconstruction of Financial Assets.

14. (a) Write a notes on :

- (i) Doctrines of Ultravires
- (ii) Acquisition.

Or

(b) Explain the features of company.

15. (a) Explain the rights of Information Technology.

Or

(b) Discuss about the dissolution of firm.

Part C

(3 × 10 = 30)

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

16. (a) Describe the role of RBI in the economic development of the country.

Or

- (b) Explain the objectives and features of securitisation.

17. (a) Discuss power and functions of banking Ombudsman.

Or

- (b) Discuss the banker's obligation to maintain the secrecy of the customer's account.

18. (a) Write a note on the procedure to be followed on admission of a complaint under Consumer Protection Act.

Or

- (b) Explain briefly the implied conditions and warranties of a contract of sale.

C-4881

Sub. Code

96152

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Fifth Semester

Banking Finance Service and Insurance

PRACTICE OF LIFE INSURANCE

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define insurance.
2. What is money back endowment plans.
3. What is Bonus?
4. What is Group insurance?
5. What is Ex-gratia claim payment?
6. What is assignment?
7. What is NPV?
8. What is Debt market?
9. What you mean by maturity claim?
10. What is MWP Act?

Part B

(5 × 5 = 25)

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

11. (a) What are the different functions of insurance?

Or

- (b) Explain trends in life insurance.

12. (a) Differentiate between with profit and without policies.

Or

- (b) Explain various types of insurance plans.

13. (a) Explain the procedure for industrial life insurance.

Or

- (b) Explain the types of group insurance.

14. (a) Define premium and explain its types.

Or

- (b) List out the different types of products.

15. (a) Explain the general guidelines on maturity claims.

Or

- (b) Write a short notes on Intranet and Internet.

Part C

(3 × 10 = 30)

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

16. (a) Describe the methods of classification of risks.

Or

- (b) What are the advantages of insurance to a business man?

17. (a) What is reinsurance? Why it is essential?

Or

- (b) What are the difference between annuity and pensions?

18. (a) Briefly explain the concept of IRDA.

Or

- (b) Discuss about the financial market and its uses of life insurance.

C-4882

Sub. Code

96153

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Fifth Semester

Banking Finance Services and Insurance

E-COMMERCE AND SOCIAL MEDIA MARKETING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is E-Commerce?
2. Write the goods of security.
3. Define EDI.
4. What are the steps are included in SET?
5. What is social media marketing?
6. What is Telnet?
7. What is Firewall?
8. Define : Encryption.
9. What is the main purpose of E-mail?
10. Define cybercash.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Discuss the E-commerce architecture and its components.

Or

- (b) Write short note on key management in E-Commerce.

12. (a) What are the different layers of TCP/IP protocol stack?

Or

- (b) Describe in detail about any two electronic payment system in e-commerce.

13. (a) Explain the role of WWW and Internet in e-commerce.

Or

- (b) Explain in detail about EDI.

14. (a) Write a note on payment and purchase order process.

Or

- (b) Write short notes on Digital signature.

15. (a) Explain about LinkedIn.

Or

- (b) What are the benefits of Youtube?

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss the electronic commerce environment.

Or

(b) Explain the SEPP.

17. (a) Discuss the enterprise network security.

Or

(b) Discuss the security tools.

18. (a) Discuss on MOSS.

Or

(b) Explain Digicash and Netcash.

C-4883

Sub. Code

96154

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Fifth Semester

Banking Finance Services and Insurance

AUDITING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all the** questions.

1. What is audit?
2. What you mean by external audit?
3. What you mean by audit note book?
4. What is meant by audit program?
5. What you meant by investigation of audit?
6. What is meant by qualified report?
7. What is inventory in auditing?
8. What you mean by business report?
9. What is meant by routine report?
10. What is investment?

Part B

(5 × 5 = 25)

Answer **all** the questions.

11. (a) What are the importance of auditing?

Or

- (b) Explain auditing based on time.

12. (a) What are the qualities of an auditor?

Or

- (b) What are the liabilities of an auditor?

13. (a) Explain:

- (i) Capital reserves
- (ii) Fixed assets
- (iii) Financial statement of audit
- (iv) Current assets.

Or

- (b) What are the differences between investigation and verification.

14. (a) What are the contents of fair report of auditing?

Or

- (b) Explain the procedure for contenting audit to partnership firms.

15. (a) What are the basic principles followed in business letters?

Or

- (b) What are the contents of special reports?

Part C

(3 × 10 = 30)

Answer **all** the questions.

16. (a) What are the procedures followed in reappointment of an Auditor?

Or

- (b) What are the disqualifications of an auditor?

17. (a) Draft a model business report.

Or

- (b) What are the various types of reports?

18. (a) What are the procedure following in vouching of cast and vouching transactions.

Or

- (b) Explain conducting an audit based on objectives.

C-4884

Sub. Code

96161

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Sixth Semester

Banking Finance Service and Insurance

CORPORATE TAX MANAGEMENT AND PRACTICES

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define — Tax Evasion
2. What is Double Taxation?
3. What do you mean by Permission Deduction?
4. Who are eligible for GST?
5. Who is an Assesses?
6. Define Corporate Management.
7. What is Tax Planning?
8. What is dividend Policy?
9. What do you mean by buy decisions?
10. What is meant by Financial Decision?

Part B

(5 × 5 = 25)

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

11. (a) The Company wants of set off the following losses / allowances:

	For tax purposes	For accounting purposes
Brought forward loss of assessment year 2015-16	12,00,000	10,00,000
Unabsorbed depreciation	3,00,000	3,00,000

Compute the total income of the assesses and the tax liability for the assessment year 2016-17.

Or

- (b) A owns a house property situated in Mumbai which is not let at all during the previous year.

Compute the net maintainable rent of the house property assuming

- (i) The annual rent assessed by the local authority is 2,00,000 and the tax levied is 30,000.
- (ii) The property has not yet been assessed by the local authority. The fair market rent of the property is 2,40,000 and the standard rent is 2,20,000.
12. (a) The Assessing Officer has reasons to believe that the following incomes of the assessment year have escaped assessment:

	Amount of income escaped assessment
Assessment year 2009-10	2,90,000
Assessment year 2010-11	1,05,000
Assessment year 2011-12	6,20,000

The Assessing Officer has issued 3 notices on 15.11.2016 Are these notices valid? What will be your answer if the person has some assets located outside?

Or

- (b) What are the Objectives of Financial Management?
13. (a) Discuss the Tax – Planning according to the forms of business organization

Or

- (b) What is managerial decision? Discuss tax planning in respect of sale, Replacement and Renovation of assets.
14. (a) What do you understand about advance payment of tax?

Or

- (b) Describe the Tax Provisions relating to Free Trade Zones.
15. (a) What is special tax provision? Explain the tax gains to exporters.

Or

- (b) Write notes on any Two of the following:
- (i) Forms of Business organization
- (ii) Difference between tax — saving and tax-evasion
- (iii) Tax- Planning in respect of Capital Structure.

Part C

(3 × 10 = 30)

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

16. (a) Explain the minimizing tax liability how you would frame Capital Structure.

Or

- (b) What are the Objectives of Financial Management?

17. (a) Describe the provisions of sec.206 C regarding collection of tax.

Or

- (b) MSE EM, a Limited liability partnership engaged in production of micro ovens is entitled to deduction under section: 10 AA of the Income tax Act 1961 in respect of export profit of a unit established in a notified special economic zone (EEZ). It has another unit engaged in production of same item, but this unit is not entitled to deduction under section 10 AA, Relevant details are furnished below:

Profit of unit located in SEZ	40,50,000
Export sales of above unit	90,50,000
Domestic sales of above unit	2,00,000
profit of unit located in other area	2,00,000

Compute the income tax liability of the assessee-EM for Assessment Year 2015-16.

18. (a) Explain the relevant aspects of income tax while making a between purchasing and taking on lease a business asses

Or

- (b) Describe the Impact of Tax Incentives for Exporters.

C-4885

Sub. Code

96162

B.Com. DEGREE EXAMINATION, NOVEMBER 2021.

Sixth Semester

Banking Finance Service and Insurance

**MARKETING OF FINANCIAL PRODUCTS AND
SERVICES**

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is mean by Financial Services?
2. Define Bank.
3. What do you mean by Group banking?
4. What is RRB?
5. Define customer.
6. What is called off shore Banking?
7. What is OTCEI?
8. What is merchant bank?
9. What do you mean by surrender value?
10. What is social insurance?

Part B

(5 × 5 = 25)

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

11. (a) Explain the characteristics of financial services.

Or

- (b) What are the characteristics of services?

12. (a) What are the Forms of Deposits?

Or

- (b) Explain the different Kinds of Insurance.

13. (a) Describe the Characteristics of Money Market.

Or

- (b) What are the differences between Primary and Secondary Markets?

14. (a) Explain the functions of SEBI in Stock Market.

Or

- (b) What is venture capital? Explain the various stages of venture capital financing.

15. (a) Discuss the procedure for a issuing a life insurance policy.

Or

- (b) Describe the Procedure and Precaution for Opening an Account.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What are financial products? Explain the major types of financial products available in India.

Or

- (b) What is business environment? Explain the components of internal and external environment.

17. (a) Describe the Functions of Financial Intermediaries?

Or

- (b) Explain the Types of Non-Life Insurance.

18. (a) Discuss in the functions of merchant banking.

Or

- (b) Explain the Practical aspects of Issuing Life Insurance Policies.

C-4886

Sub. Code

96163

B.Com. DEGREE EXAMINATION, NOVEMBER 2021.

Sixth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF DERIVATIVES MARKET

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Derivative Contract?
2. What do you mean by Option?
3. What is System?
4. Write a short note on Framework.
5. What is Taxation?
6. Define – Settlement.
7. What is Securities?
8. Write a short note on Exchange Board.
9. What do you mean by Corporate Act?
10. Write a short note on types of Market.

Part B

(5 × 5 = 25)

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

11. (a) Explain the growth and development of derivatives.

Or

- (b) What are the elaborate types of derivatives?

12. (a) The role of derivatives market in India. Explain.

Or

- (b) Explain the different types of financial derivative along with their features in brief.

13. (a) Calculate the forward price on a 6-month contract on a share, expected to pay no dividend during the period, which is available at Rs. 75, given that the risk-free rate of interest to be 8% p.a compounded continuously.

Or

- (b) Explain the structure of forward and future market.

14. (a) $S = 100$, Standard deviation = 25%, $r = 10\%$, $K = 50$, $t = 1$ year. Calculate value of call option as per Binomial option pricing model.

Or

- (b) What is the meaning of option? Discuss the types of option.

15. (a) What are the different types of Risk Management.

Or

- (b) Differentiate between Futures and options.

Part C

(3 × 10 = 30)

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

16. (a) Explain the merits and demerits of financial derivatives.

Or

- (b) Explain the risk involved in financial derivatives.

17. (a) Explain the following :

- (i) Currency futures
- (ii) Interest rate futures.

Or

- (b) Explain the structure of forward and future market.

18. (a) What are the advantages of option trading?

Or

- (b) Describe the Regulations of SEBI Act 1992.

C-4887

Sub. Code

96164

B.Com. DEGREE EXAMINATION, NOVEMBER 2021.

Sixth Semester

Banking Finance Service & Insurance

PRACTICES OF GENERAL INSURANCE

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is an investment?
2. What is called Bill of Lading?
3. What is a corporate agent?
4. What is overseas market?
5. What is mean by long term policy?
6. What is Motor insurance?
7. What do you mean by Underwriting?
8. What is Insurance Market?
9. Define - Bill of Lading.
10. What is called Premium?

Part B

(5 × 5 = 25)

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

11. (a) Explain the role and function of claim setting agents.

Or

- (b) Write note on salvage charges with illustration.

12. (a) Discuss the risks and rating factors in cargo underwriting.

Or

- (b) Explain how statistical methods and probability concept are used for risk assessment.

13. (a) Elaborate the sources of risk and explain the various methods of risk measurement.

Or

- (b) Classify risks and explain them in detail.

14. (a) Elaborate the principles of insurance and its application in life assurance.

Or

- (b) Explain the objective of risk management.

15. (a) Explain the procedure for third part liability claims.

Or

- (b) Explain the various document used in the recess of motor insurance.

Part C

(3 × 10 = 30)

Answer All questions, by choosing either (a) or (b)

16. (a) Define reinsurance. Explain the methods reinsurance.

Or

- (b) Explain the Functions of General Insurance Council.

17. (a) Describe the Functions of IRDA?

Or

- (b) What are the Medi claims Insurance?

18. (a) What are the Limitations Associated with Settlement of Claims?

Or

- (b) Describe the Regulations of Public Liability Insurance Act 1991.

C-4888

Sub. Code

96165

B.Com. DEGREE EXAMINATION, NOVEMBER 2021

Sixth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF DEPOSITORY OPERATIONS

(2016 Onwards)

Duration: 3 Hours

Maximum: 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Depository Operations.
2. What do you mean by Capital market?
3. What is NSDL?
4. Outline the need of Primary Market?
5. Give any two importance of NSDL.
6. What do you mean by depository system?
7. What is clearing members?
8. Write short note on settlement of traders.
9. Give the meaning of NSOL.
10. What is Corporate actions?

Part B

(5 × 5 = 25)

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

11. (a) Explain in brief the overview of the Capital Market.

Or

- (b) Distinguish between the Primary and Secondary market.

12. (a) Explain the NSDL system and connectivity.

Or

- (b) Describe the features of the depository system.

13. (a) Discuss about the business partners of NSDL.

Or

- (b) Briefly describe the records and reconciliation of NSDL.

14. (a) Explain the service offered by Depository.

Or

- (b) Describe the settlement of traders and precautions.

15. (a) Distinguish between NSC and KVP in demat form.

Or

- (b) Explain the securities lending and borrowing.

Part C

(3 × 10 = 30)

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

16. (a) Discuss the overview of relevant laws and regulations of the Capital Market.

Or

- (b) Explain Bye-Laws and business rules of NSDL.

17. (a) Describe about the Joining Procedure and steps of NSDL.

Or

- (b) Discuss the important role of Dematerialization and rematerialization.

18. (a) Explain the MAPIN and TIN.

Or

- (b) Describe the Market transactions in the depository environment.
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