Sub. Code 96111T/96211T

B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2023.

First Semester

Part I – வணிகக் கடிதங்கள்

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

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

பகுதி அ $(10 \times 2 = 20)$

அனைத்து வினாக்களுக்கும் விடையளி.

- 1. வணிகக் கடிதங்கள் என்றால் என்ன?
- 2. வணிக மடலின் அடிப்படைக் கூறுகள் யாவை?
- 3. விண்ணப்பக் கடிதங்களின் வகைகள் யாவை?
- 4. கருத்துரை காட்டும் கடிதங்கள் என்றால் என்ன?
- 6. ஆணையுறுக்கள் என்றால் என்ன?
- 7. இறக்குமதி வணிக மடல் என்றால் என்ன?
- 8. முகமைக் கடிதங்கள் என்றால் என்ன?
- 9. செயலாண்மை மடல்கள் என்றால் என்ன?
- 10. செயலர் கடிதம் வரையும் போது தவிர்க்கப்பட வேண்டியவை யாவை?

 $(5 \times 5 = 25)$

அனைத்து வினாக்களுக்கும் விடையளி.

11. (அ) வணிக கடிதத்தின் முக்கிய பணிகளை விளக்குக.

(அல்லது)

- (ஆ) வணிக தகவல் தொடர்பின் வகைகள் பற்றி விளக்குக.
- 12. (அ) விண்ணப்பக் கடிதத்தின் அமைப்பு பற்றி விளக்குக.

(அல்லது)

- (ஆ) விளம்பரம் கொடுக்கப்படாத காலியிடத்திற்கான விண்ணப்ப கடிதம் வரைக.
- 13. (அ) விலைப்புள்ளிகள் பற்றி விளக்குக.

(அல்லது)

- (ஆ) வங்கிக் கடிதங்கள் பற்றி குறிப்பு வரைக.
- 14. (அ) ஏற்றுமதி தொடர்பான கடிதங்கள் பற்றி விளக்குக.

(அல்லது)

- (ஆ) போக்குவரத்து கடிதங்கள் பற்றி விளக்குக.
- 15. (அ) நிகழ்ச்சிக்குறிப்பு தயாரித்தல் பற்றி விளக்குக.

(அல்லது)

(ஆ) குழு அறிக்கை பற்றி விளக்குக.

பகுதி இ $(3 \times 10 = 30)$

அனைத்து வினாக்களுக்கும் விடையளி.

16. (அ) வணிக மடலின் கட்டமைப்பு பற்றி விவரி.

(அல்லது)

(ஆ) கடிதம் எழுதுபவர் முன் மனதில் கொள்ள வேண்டிய செய்திகள் பற்றி விவரி.

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17. (அ) வேலை வேண்டி விண்ணப்பக் கடிதம் வரைக.

(அல்லது)

- (ஆ) நிலுவைத் தொகை நினைவுறுத்தல் தொடர்பான கடிதம் வரைக.
- 18. (அ) வியாபார சுற்றறிக்கை தயாரித்தல் பற்றி விவரி.

(அல்லது)

(ஆ) புள்ளி விவரக் குறிப்பிலிருந்து அறிக்கை தயாரிக்கும் முறைகள் பற்றி விவரி.

Sub. Code 96112/96212

B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2023.

First Semester

Part II - English

PROSE AND COMMUNICATION SKILLS

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

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What are the three visions for India by Kalam?
- 2. Why did the lift-man throw the passenger out of the lift?
- 3. What was the attitude of the manager towards Leacock on learning that he only wished to deposit 56 dollars in the bank?
- 4. Why did the author Aldous Huxley, prioritise time?
- 5. What kind of a person is Kali in "Sweets for Angels"?
- 6. Name some drugs related to health disorders.
- 7. Define simple present tense with example.

10.	What are the two types of auxiliary verbs?				
		Part B $(5 \times 5 = 25)$			
		Answer all questions.			
11.	(a)	What does Gardiner suggest at the end of the essay?			
		Or			
	(b)	Write a short note on "My vision for India".			
12.	(a)	In the essay, "My financial career", how does Leacock feel when entering into the bank?			
		Or			
	(b)	Write a short note on invention of time and the machine.			
13.	(a)	What kind of emotional attitudes are expressed in "Sweets for Angles"?			
		Or			
	(b)	Write a note on the addiction to the drugs in the view of Hardin B. Jones.			
14.	(a)	Elucidate present perfect continuous tense.			
		Or			
	(b)	Write any five sentence of your own using past perfect continuous tense.			
		2 C-8247			

Fill in the blanks with proper verbs:

What is meant by definite article?

He ———— (live) in this house since 1987.

He ———— (get) the news yesterday.

8.

9.

(b)

		Or				
	(b)	Fill in the blanks with appropriate auxiliary verbs:				
		(i) ————— Sam write all his home-work?				
		(ii) ———— you like to have a cup of tea?				
		(iii) He ——— work for our country.				
		(iv) Ramu — complete his work on time.				
		(v) ———— you do it for me?				
		Part C $(3 \times 10 = 30)$				
		Answer all questions.				
6.	(a)	What is the theme of the essay "On saying please"?				
		Or				
	(b)	Summarize the essay "On saying 'please'".				
7.	(a)	Write an essay on the view of Stephen Leacock on "My Financial career".				
		Or				
	(b)	Write a critical appreciate of the story "Sweets for Angels".				
8.	(a)	Write an essay on tenses.				
		Or				
	(b)	Change the following sentence from active voice into passive voice:				
	()	passive voice.				
	` /	(i) I am going to kill her.				
		•				
	()	(i) I am going to kill her.				

Write briefly on indefinite article.

15.

- (iv) Everyone wrote this essay well.
- (v) Who broke the chairs?
- (vi) I have sung a song just now.
- (vii) My uncle built the house last year.
- (viii) The principal will punish Sundar.
- (ix) We had cleaned the house.
- (x) Everybody loves the picture.

Sub. Code 96113

B.Com. DEGREE EXAMINATION, APRIL 2023

First Semester

Banking Finance Service and Insurance

BUSINESS MATHEMATICS

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Define set theory.
- 2. If $A = \{1, 2, 3, 4, 5\}$, $B = \{2, 4, 5, 8\}$, $C = \{3, 4, 5, 6, 7\}$, find $A \cup (B \cup C)$.
- 3. What is Proportions?
- 4. Write a short note on direct variation.
- 5. What is a logarithmic series?
- 6. What is Harmonic Progression?
- 7. What is first order derivative?
- 8. What are the basic rules of differentiation?
- 9. What is rank of a matrix?
- 10. What is the difference between interest and annuity?

Answer all questions.

- 11. (a) How would you represent the following situation by a Venn diagram?
 - (i) The set of all rectangles,
 - (ii) The set of all squares
 - (iii) The set of all parallelograms.

Or

- (b) Let $A = \{1, 2, 3, 4\}, B = \{3, 4, 5, 6\}$ and $C = \{1, 4, 7, 8\}$. Determine : $A \cap B \cap C$. Also verify that
 - (i) $A \cap B \cap C = (A \cap B) \cap C$
 - (ii) $A \cap B \cap \mathbf{C} = A \cap (B \cap C)$.
- 12. (a) Write Basic rules of proportions in detail.

Or

- (b) The marks obtained by four examinees are as follows: A: B=2:3, B: C=4:5, C: D=7:9, find the continued ratio.
- 13. (a) Find the formula for the nth term, an in the following arithmetic progressions,
 - (i) $-2, 3, 8, 13, \dots$
 - (ii) $-2, -4, -6, -8, \dots$

Or

(b) If $4(nC_2) = (n+2)C_3$ find n.

14. (a) Describe the applications of Differential Calculus in business.

Or

- (b) Investigate the maxima and minima of the function $2x^3 + 3x^2 36x + 10$.
- 15. (a) Solve the equations 2x + 8y + 5z = 5, x + y + z = -2, x + 2y z = 2 by using matrix method.

Or

(b) Explain the different types of commission in business maths.

Part C $(3 \times 10 = 30)$

Answer all questions.

- 16. (a) For any three sets A, B and C, show that:
 - (i) $A \cup A = A$
 - (ii) $A \cup B = B \cup A$, that is, the operation of union is commutative,
 - (iii) $A \cup \Phi = A$
 - (iv) if $A \subseteq C$ and $B \subseteq C$, then $A \cup B \subseteq C$.

Or

- (b) Explain the different types of sets with example in detail.
- 17. (a) Solve the following ratio:
 - (i) Distribute Rs. 1,50,000 among A, B and C in the ratio 2:3:5.
 - (ii) If a:b=4:5, b:c=3:4 and c:d=6:7 then find a:b:c:d.

Or

(b) Out of 10 male and 7 female candidates, a sample consisting of 2 males and 2 females was chosen for an experiment, in how many ways could this be done?

C - 8248

- 18. (a) The total cost and total revenue of a firm are given by $C=x^3-12x^2+48x+11$ and $R=83x-4x^2-21$. Find the output
 - (i) when the revenue is maximum
 - (ii) when profit is maximum?

Or

(b) If A= satisfies the equation $A^2-kA+I_2=O$ then, find k and also A^{-1} .

Sub. Code 96114

B.Com. DEGREE EXAMINATION, APRIL 2023

First Semester

Banking Finance Service and Insurance

MARKETING — I

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Define marketing.
- 2. What is the meaning of distribution?
- 3. Write short notes on macro environment.
- 4. What are the bases of marketing segmentation?
- 5. Classify the types of buying motives.
- 6. Why is pricing decisions important?
- 7. How is creativity used in marketing?
- 8. What is the meaning of communication mix?
- 9. What are examples of marketing trends
- 10. Write short notes on consumerism.

Part B

 $(5 \times 5 = 25)$

Answer all the questions.

11. (a) Differentiate the marketing orientation and marketing concept.

Or

- (b) Explain the importance of marketing.
- 12. (a) How does micro and macro environment affect business? Explain.

Or

- (b) Explain the benefits of market segmentation.
- 13. (a) Explain the needs of consumer behaviour in marketing.

Or

- (b) Explain the types of consumer purchasing decisions.
- 14. (a) Explain the types pricing policies.

Or

- (b) Briefly explains the purpose of advertising in marketing.
- 15. (a) Explain the functions of e-marketing.

Or

(b) Briefly explain the scope of market research.

C-8249

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Briefly discuss the marketing nature and importance of marketing.

Or

- (b) Briefly explain in detail environmental factors affect business.
- 17. (a) Elaborate the advantages of retail marketing.

Or

- (b) Explain the features of sales promotion.
- 18. (a) Briefly explain the need for an orderly ongoing management information system.

Or

(b) Explain the importance of consumerism.

Sub. Code 96115

B.Com. DEGREE EXAMINATION, APRIL 2023.

First Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING - I

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Write short note on opening entries
- 2. What are subsidiary book?
- 3. What are accommodation bills?
- 4. What is single entry?
- 5. What do you mean by an Account current?
- 6. What are the merits of sinking fund method of depreciation?
- 7. Write short not on valuation of consignment stock.
- 8. What is receipts and payment Account?
- 9. Give the entries under stock and debtors system.
- 10. What are the accounting procedures for ascertaining the loss of stock by fire?

Answer all questions.

11. (a) Explain the advantages of the double entry system of book keeping.

Or

(b) From the following ledger balances extracted at the close of trading year ended $31^{\rm st}$ Mar. 2008, Prepare Trading A/C as on that date.

Particulates	Rs.
Opening stock	40,000
Purchases	1,00,000
Wages	16,000
Sales	4,00,000
Return Inwards	7,500
Stock 31.3.2008	35,000
Carriage Inwards	6,000
Freight and dock	12,000
charges	
Returns outwards	2,000

12. (a) Mala purchased goods for Rs. 3,000 from kala on 1.4.2009. Mala accepted a three month's bill for the amount and gave it to kala the same day. Kala discounted it immediately with Indian Bank at discount of 5% p.a. on due the bill was honoured by payment.

You are required to give entries in the books of all parties.

Or

(b) The bank overdraft of Rajini on 3l.12.2003 as per cash book is Rs. 9,000. From the following particulars, prepare bank reconciliation statement:

	Rs.
(i) Unpresent cheque	3,000
(ii) Uncleared cheque	1,700
(iii) Bank interest debited in the pass book only	500
(iv) Bill collected and credited in the pass book	
only	800
(v) Cheque of Renu dishonoured	500
(vi) Cheque issued to sekar enter in the cash	
column of cash book	300

13. (a) R owes S the following sums of money due from him on the dates stated:

Rs. 300 due on March 09, 2003

Rs. 1,000 due on April 02, 2003

Rs. 4,000 due on April 30, 2003

Rs. 100 due on June 01, 2003

He wants to make the complete payments on 30.6.2003 calculate interest & 5% p.a with the help of Average due date method.

Or

(b) The following transactions took place between Ram and Krishna from 1.1.2000 to 30.6.2000

2000		Rs.
Jan. 01	Sold goods to Ram	2,240
Jan. 02	Received Ram's acceptance at 2 months	1,000
Feb. 15	Received cash from Ram	1,200
Mar. 02	Bought goods from Ram	5,500
Apr. 03	Accepted Ram's bill at month	2,000

2000		Rs.
Apr. 11	Paid cash to Ram	2,000
Apr. 30	Sold goods Ram payable up to	2,400
	$31^{ m st}$ may	
May 11	Bought goods from Ram	1,500
May 31	Sold goods from Ram payment	2,200
	up to $10^{ m th}$ June	
June15	Bought goods from Ram	3,000

Prepare the account current to be sent by Krishna on 30th June 2000. The rate of Interest is 5%.

14. (a) Jain of Delhi consigned 300 tins of coconut oil to Naring of chandigash, invoiced at Rs. 200 per tin. Jain paid Rs. 2,000 as carriage and other expenses. The consignor drew a bill of exchanges for Rs. 16,000 which later discounted at Rs. 15,700. The consignee rended an account sales showing the following details.

280 tins sold at Rs. 250 per tin

20 tins sold at Rs. 260 per tin

Stronger and selling expenses Rs. 5,000

Clearing and cartage Rs.1, 600

Commission at 6% on sales

The consigner sent a sight draft for the balance

Show the entries and important ledger accounts in the book of both the partiers.

Or

(b) What is a 'Joint Venture'? State its main features?

C - 8250

15. (a) From the following transactions prepare the Banglore Branch Account for the year ended $31^{\rm st}$ December, 2002 in the book of

•	
Head office at Hyderabad	Rs.
Stock at Brach on 1.1.2002	36,000
Stock at Branch on 31.12.2002	33,140
Branch Debtors on 1.1.2002	11,300
Branch Debtors on 31.12.2002	6,040
Petty cash at the Brand 1.1.2002	220
Petty cash at the Brand 31.12.2002	140
Goods sent to Brand by H.O. during 2002	1,56,680
Branch expenses meet by Head office by means of cheque during 2002	7,000
Cash sent by Head office to the Branch to meet petty expenses	1,040
Cash sales at the Branch during 2002	1,68,200
Cash received from Branch debtors during 2002	27,700

Or

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(b) The following purchases were made by a business house having three departments:

Dept. A 1,000 units

Dept. B 2,400 units

Dept. C 2,400 units At a total cost of Rs. 1,00,000

Stock on 1, were

Dept. A 120 units

Dept. B 80 units

Dept. C 152 units

The sales were

Dept. A 1,020 units at Rs. 20 each

Dept. B 1,920 units at Rs. 22.50 each

Dept. C 2,496 units at Rs. 25 each

The rate of gross profit is the same in each case prepare the departmental Trading Accounts.

Part C
$$(3 \times 10 = 30)$$

Answer all questions.

16. (a) Explain the carious accounting concept briefly.

Or

(b) Prepare the Trial Balance as on 31.03.2008 in the books of valli.

Particulates	Rs.	Particulates	Rs.
Capital	2,49,000	Drawings	24,000
General Expenses	97,000	Buildings	78,000
Machinery	1,18,680	Stock (01.04.2007)	1,32,400
Wages	14,400	Insurance	2,610
Bad debts	1,100	Creditors	5,000

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Particulates	Rs.	Particulates	Rs.
Sales	3,30,720	Loan (Cr)	75,000
Commission	5,500	Purchases	2,10,800
Bills payable	7,700	Reserve fund	15,000
Bank O/D	28,600	Cash in hand	25,320
Discount	1,210		

17. (a) From the following Trial Balance of Mr. Main, prepare Trading and Profit and Loss A/c for the year ended $31^{\rm st}$ March 2008, and a Balance Sheet as on hat date.

Trial Balance	Debit	Credit
Capital	Rs.	Rs.
Sales	45,000	1,20,000
Purchases	6,000	75,000
Salaries	4,500	
Rent	900	
Insurance premium	15,000	
Drawings	84,000	
Machinery	13,500	
Bank	13,500	
Cash	15,600	
Stock (1.4.2007)	7,500	
Sundry Debtors		
Sundry Creditors		10,500
	2,05,500	2,05,500

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Adjustments Required:

- (i) Stock on 31.03.2008-Rs. 14,700
- (ii) Salaries unpaid Rs. 1,000
- (iii) Rent paid in advance-Rs. 750
- (iv) Create 5% provision for bad and doubtful debts on sundry debtors.

Or

(b) The position of a business man who keeps his books on single entry was as under:

31.12.06 31.12.07

	Rs.	Rs.
Cash in hand	400	480
Cash at Bank	6,000	2,500
Stock	6,500	5,000
Debtors	4,000	5,200
Furniture	300	350
Sundry creditors	4,100	3,100

He withdraws Rs. 7,500 from business on 2.1.2007 out of which he spent Rs. 5,200 for purchase of a motor car for the business.

C-8250

Adjustments:

Depreciation on closing balance of furniture and motor car at 10%. Written off Rs. 220 as has debits.5% Provision for bad and doubtful debt is needed.

Find out the profit or loss for the last year.

18. (a) Distinguish between receipts and payments account and income and expenditure Account.

Or

(b) Modern Company has two departments X and Y. Department sells goods to Y department at normal market price. From the following particulars, prepare departmental trading and profit and loss account for the year ended 31 .12.2009.

	Dept. X	Dept. Y	General Total
	Rs.	Rs.	Rs.
Stock on 1.1.2009	15,000	_	_
Purchase	2,50,000	40,000	_
Goods from	_	40,000	_
Department X			
Wages	15,000	20,000	_
Salaries	7,000	5,000	_
(departmental) Closing stock at cost to be	00.000	20.000	_
department	80,000	20,000	
Sales 2,60,000	1,45,000	_	_

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C - 8250

	Dept. X	Dept. Y	General
			Total
Printing &			_
Stationery	2,500	1,500	
Machinery	_	15,000	_
Advertisement	_	_	12,000
Salaries	_	_	18,000
(general)			

Depreciate machinery by 10%. The general unallocated expenses are to be apportioned in the ratio of 2:1 to the departments X and Y. Half of the closing stock of department Y represents goods received form department X.

Sub. Code 96117

B.Com. DEGREE EXAMINATION, APRIL 2023

First Semester

Banking Finance Service and Insurance

BUSINESS COMMUNICATION — I

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is the meaning communication?
- 2. What are the "upward communication'?
- 3. What are the vote's models?
- 4. What is the personal attitude?
- 5. What is the "seminars'?
- 6. What is mean by "listening exercises"?
- 7. Define 'Business Letter'?
- 8. Any two advantages in "effective communication"?
- 9. What is the "Request letter?
- 10. What is the meaning office memorandum?

Part B $(5 \times 5 = 25)$

Answer all the questions.

11. (a) Explain the models of communication.

Or

- (b) Explain the process of communication?
- 12. (a) Explain the SWOT anlysis.

Or

- (b) Explain models of interdependence.
- 13. (a) Explain the formal communication.

Or

- (b) Explain the informal communication.
- 14. (a) State are the disadvantages of effective communication.

Or

- (b) Briefly explains the scope of effective communication.
- 15. (a) Explain the "first draft" advantages.

Or

(b) Briefly explain planning business messages.

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Briefly discuss various types and basic forms of communicating.

Or

(b) Details the effective of communication development.

C-8251

17. (a) Difference between formal and informal communication networks.

Or

- (b) Elaborate the nature and benefits of effective communication.
- 18. (a) Difference between good news and bad news letters.

Or

(b) Discuss the Whole communication in detail.

Sub. Code 96121T/ 96221T

B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2023.

Second Semester

Tamil-அலுவலக மேலாண்மை

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

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

பகுதி அ $(10 \times 2 = 20)$

அனைத்து வினாக்களுக்கும் விடையளி.

- 1. அலுவலகம் என்றால் என்ன?
- 2. அலுவலக அமைப்புமுறை என்றால் என்ன?
- 3. உள் முகவரி காட்டும் உறைகள் என்றால் என்ன?
- 4. அலுவலகத்தில் டெலக்ஸ் வசதியின் பயன்பாடுகள் யாவை?
- 5. தொடர் எழுது பொருள் என்றால் என்ன?
- 6. மையக் கோப்பு முறை என்றால் என்ன?
- 7. ரொக்கப் பதிவேடு என்றால் என்ன?
- 8. சொல்வது பதியும் கருவி என்றால் என்ன?
- 9. அலுவலக அறிக்கை என்றால் என்ன?
- 10. அட்டைக் குறியீடு என்றால் என்ன?

 $(5 \times 5 = 25)$

அனைத்து வினாக்களுக்கும் விடையளி.

11. (அ) அலுவலக மேலாண்மைப் பணிகளை விளக்குக.

(அல்லது)

- (ஆ) துறைகளாக்குதல் என்றால் என்ன? அவற்றின் அடிப்படைகளை விளக்குக.
- 12. (அ) பொது அறிவிப்பு முறை மற்றும் மேலதிகார முறையின் வேறுபாடுகளை விளக்குக.

(அல்லது)

- (ஆ) உள் முகவரி காட்டும் உறைகளின் நன்மை தீமைகளை விளக்குக.
- 13. (அ) நுண்படத் தகட்டுக் கோப்பீடு பற்றி விளக்குக.

(அல்லது)

- (ஆ) அலுவலக மேலாளரின் பணிகள் யாவை?
- 14. (அ) அலுவலக இயந்திரங்களை தேர்ந்தெடுப்பதற்கான அடிப்படைக் கோட்பாடுகள்.

(அல்லது)

- (ஆ) தட்டெழுத்துப் பணித்திரட்டு என்பதை விளக்குக.
- 15. (அ) சுட்டகராதியின் பல்வேறு வகைகளை விளக்குக.

(அல்லது)

(ஆ) அலுவலக அறிக்ககைகளின் செயலாக்கம் பற்றி விளக்குக.

C - 8252

பகுதி இ

 $(3 \times 10 = 30)$

அனைத்து வினாக்களுக்கும் விடையளி.

16. (அ) அலுவலக மேலாளரின் பணிகளை விரிவாக விவரிக்கவும்.

(அல்லது)

- (ஆ) உள் மற்றும் வெளித் தகவல் தொடர்பு பற்றி முழுமையாக விவரிக்கவும்.
- 17. (அ) கோப்புகளை வகைப்படுத்துவதற்கான முக்கிய முறைகளை விவரிக்க.

(அல்லது)

- (ஆ) அலுவலகத்தை இயந்திரமயமாக்குவதின் நன்மைகள் மற்றும் தீமைகளை விவரிக்கவும்.
- 18. (அ) குறியீடு செய்தலின் முக்கிய நோக்கத்தைக் கூறுக. பல்வேறு குறியீட்டு முறைகளைச் சுருக்கமாக விளக்குக.

(அல்லது)

(ஆ) அலுவலக அறிக்கையின் வகைகள் பற்றி விவரிக்கவும்.

Sub. Code 96122/96222

B.Com./B.B.A. DEGREE EXAMINATION, APRIL 2023

Second Semester

Banking Finance Service and Insurance

Part II – 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 $(10 \times 2 = 20)$

- 1. Why wasn't Owens worried?
- 2. What did Owens learn from people about Luz Long?
- 3. What is meant by bare infinitive? Give example.
- 4. Why does the poet call it a 'red-roofed' tree?
- 5. Define concord.
- 6. Why does the narrator confess his guilt?
- 7. Why did the king go to the wise hermit?
- 8. What do the two symbols 'eye' and heart represent in "The Tell Tale Heart".
- 9. Name some common objects which we often forget.
- 10. Why did Pyecraft take pain to get to know formalyn?

Answer all questions.

11. (a) Why couldn't the narrator kill the old man for seven nights?

Or

- (b) What were Luz Long's views about Aryansupremacy theory?
- 12. (a) Describe the poet's relationship with the gulmohar tree?

Or

- (b) Change into the indirect speech.
 - (i) Gobi said, "I have a new car"
 - (ii) Leela said to Ram "I want to read the novel"
 - (iii) Police enquired, What is your name?
 - (iv) The teacher ordered, "Open the door"
 - (v) John said, Alas! I lost my moneypurse.
- 13. (a) Mention the three ways by which the king helped his enemy a bearded man.

Or

- (b) Rewrite as directed:
 - (i) John is as good as Raj (into comparative)
 - (ii) No other leader is as popular as Kalam (into superlative)
 - (iii) Very few animals are as dangerous as a lion (into comparative)
 - (iv) Whale is one of the largest sea animals (into positive)
 - (v) He is not taller than me. (into positive)

14.	(a)	Describe the statue of the happy prince as described in the beginning of the story.				
			Or			
	(b)		t you learn about language form the essay "The of Language".			
15.	(a)	Fill i	Fill in the blanks with appropriate prepositions:			
		(i)	The police caught the thief the corner of Cascade and plum streets.			
		(ii)	My fingers were injured. So my sister had to write the note me.			
		(iii)	My best friend, John is namedhis great-grandfather.			
		(iv)	You frequently see this kind of violence television.			
		(v)	It's been snowing Christmas morning.			
			Or			
(b)		Choose the correct concord:				
		(i)	Bread and Butter (is/are) good for health			
		(ii)	A lot of cake (is/are) gone			
		(iii)	Mathematics (is/are) very difficult for some people			
		(iv)	The news (is/are) saddening			
		(v)	Most of the milk (is/are) gone			
			3 C-8253			

16.	(a)	Write an essay on The Gift of Language.			
		Or			
	(b)	Trace the circumstances in which Jesse Owens achieved his incredible win and a lifelong friendship in the 1936 Berlin Olympic.			
17.	(a)	How does Nehru pay tributes to Gandhi in his essay, "A Glory has departed"?			
		Or			
	(b)	Fill in the blanks with suitable prepositions:			
		(i) He gets up early the morning everyday			
		(ii) Leela goes to school bus everyday			
		(iii) This chair is made steel.			
		(iv) He lives Chennai.			
		(v) The thief came midnight.			
		(vi) The speaker alludes his speech.			
		(vii) You should abstain smoking.			
		(viii) There is a tree in front our classroom.			
		(ix) He jumped the wall.			
		(x) The Vaigai flows Madurai			
18.	(a)	Describe briefly on the relationship between the oman and the narrator in "Vulture eye"?			
		Or			
	(b)	Discuss concord with examples.			
		4 C-8253			

Sub. Code

96123

B.Com. DEGREE EXAMINATION, APRIL 2023

Second Semester

Banking Finance Service and Insurance

BUSINESS ECONOMICS

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Define Opportunity Cost.
- 2. What do you mean by Consumer's Surplus?
- 3. What is meant by Product Equilibrium?
- 4. Write a short note on Economic Profit?
- 5. What is called Marginal Pricing?
- 6. Define Consumer.
- 7. What is a monopolistic?
- 8. What is Called Pricing?
- 9. What do you mean by National Income?
- 10. Define- Economic welfare.

Answer all questions.

11. (a) Discuss the importances of Business Economics.

Or

- (b) Explain the merits and demerits in consumer behaviour.
- 12. (a) What are the uses and limitation of Breakeven Point?

Or

- (b) Discuss the explanatory note on long run average cost curve.
- 13. (a) What are the consumer equilibrium with the help of utility analysis?

Or

- (b) Explain the law of diminishing returns to scale. How does it differ from the law of variable proportions?
- 14. (a) Discuss the Principles of Public Finance.

Or

- (b) What are the Methods of Oligopoly Pricing?
- 15. (a) Write Short Notes. Any Three:
 - (i) Functions and equation
 - (ii) Steps of demand forecasting
 - (iii) Internal economic of scale
 - (iv) Fixed and variable cost

Or

2

(b) Give the following data, calculate price elasticity of demand for wheat when price increases and when price decreases, when price decreases, state whether the demand for wheat is elastic or inelastic.

Price of what Market demand for wheat

15 5000

20 4500

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Describe the Functions of Demand and Supply.

Or

- (b) Describe the Determinants and Distinction Law of Demand.
- 17. (a) Explain "Law of Diminishing Marginal Utility".

Or

- (b) What are the Types of Perfect Completion?
- 18. (a) What is the breakeven point? Using diagrams explain how the breakeven point changes when there are changes in price and variable cost.

Or

(b) What are the Stages of Law of Variable Proportion?

B.Com. DEGREE EXAMINATION, APRIL 2023

Second Semester

Banking Finance Service and Insurance

MARKETING - II

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all questions.

- 1. Define the term 'Marketing'.
- 2. What is meant by Marketing Mix?
- 3. What you mean by Buying motives?
- 4. Write short note on Buyer behaviour.
- 5. What do you mean by Branding?
- 6. Write a note on 'marketing segmentation'.
- 7. What is 'Targeting'?
- 8. Write a note on 'Pricing'.
- 9. What do you mean by Sales Forecasting?
- 10. What is meant by Motivation?

Part B $(5 \times 5 = 25)$

Answer all questions.

11. (a) Explain the fundamentals of marketing and its importance.

Or

- (b) What are the objectives of Market segmentation? Explain.
- 12. (a) Explain the difference between consumer goods and industrial goods.

Or

- (b) Discuss the significance of targeting in marketing.
- 13. (a) Explain the role of positioning in marketing.

Or

- (b) What are the pricing objectives and its importance? Explain.
- 14. (a) Explain the importance and advantages of packaging.

Or

- (b) What are the factors influencing pricing decisions? Explain.
- 15. (a) What are the pricing policies and procedures? Explain.

Or

(b) Explain the objectives of motivation and its importance.

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Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Explain the various environmental factors affecting the marketing functions.

Or

- (b) What are the factors influencing buyer behaviour? Explain.
- 17. (a) Explain the process of new product development.

Or

- (b) Explain the Product Life Cycle and its importance.
- 18. (a) Discuss the role of Branding and its objectives.

Or

(b) Explain the various kinds of marketing channels and its advantages.

B.Com. DEGREE EXAMINATION, APRIL 2023

Second Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING - II

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all questions.

- 1. Define partnership.
- 2. What are the characteristics of partnership?
- 3. What is a partnership deed?
- 4. What is meant by fixed capital method?
- 5. What is goodwill?
- 6. What is sacrificing Ratio?
- 7. What is gaining ratio?
- 8. What does profit prior to Incorporation Mean?
- 9. What is underwriting of shares?
- 10. What is meant by shares forfeited?

Answer all questions.

11. (a) Suresh and Dinesh are partners sharing profits in the ratio of 3:2. They admit Ramesh as a new partner. Suresh surrenders 1/5 of his share in favour of Ramesh. Dinesh surrenders 2/5 of his share in favour of Ramesh. Calculate the new profit sharing ratio and sacrificing ratio.

Or

- (b) What are the journal entries to be passed on revaluation of assets and liabilities?
- 12. (a) Distinguish between shares and Debentures.

Or

- (b) Batliboi Co.Ltd., issued 50,000 equity shares of Rs.10 each to the public on condition that full amount of shares will be paid in a lump sum. All these shares were taken up and paid by the public. Pass journal entries in the books of company when
 - (i) Shares are issued at par
 - (ii) Shares are issued at a premium of 10%
- 13. (a) A company was incorporated on 01.02.98 to purchase the business of Abdul Kalam & Sons, as from $1^{\rm st}$ November 1997

There were 10 employees before incorporation but 5 more were appointed on 1-2-1998. You are required to ascertain the weighted time ratio for dividing salaries between the pre and post incorporation periods, assuming that the accounts are finalised on 31st October.

Or

(b) Briefly explain about valuation of Goodwill.

- 14. (a) Raman Ltd., agrees to purchase the business of Krishnan Ltd. on the following terms.
 - (i) For each of the 10,000 shares of Rs. 10 each in Krishnan Ltd. 2 shares in Raman Ltd. of Rs. 10 each will be issued at an agreed value of Rs. 12 per share. In addition Rs. 4 per share cash also will be paid.
 - (ii) 8% debenture worth Rs. 80,000 will be issued to settle the Rs. 60,000 9% debentures in Krishnan Ltd.
 - (iii) Rs. 10,000 will be paid towards expenses of winding up.

Or

- (b) Explain about "Intrinsic Value" of shares.
- 15. (a) Modern Fibers Ltd., has part of its share capital as 5,000 Redeemable Preference Shares of Rs. 100 each. When the shares became due for redemption, the company decided that the whole amount will be redeemable out of a fresh issue of equal amount of equity shares of Rs. 10 each. Show the journal entries in the books of the company.

Or

(b) Mr. Senthil is a shareholder in Kiran Ltd. holding 2,000 shares of Rs. 10 each. He has paid Rs. 2 and Rs. 3 per share on application and allotment respectively, but failed to pay Rs. 3 and Rs. 2 per share for first and second calls respectively. Directors forfeit his shares. Give journal entry.

Part C

 $(3 \times 10 = 30)$

Answer **all** questions.

16. (a) The balance sheet of Rekha and Mary on $31^{\rm st}$ March 2018 is as follows:

Liabilities	Rs.	Rs.	Assets	Rs.
Capital Accounts			Buildings	50,000
Rekha	50,000		Stock	8,000
Mary	30,000	80,000	Sundry debtors	60,000
General Reserve		40,000	Cash at Bank	32,000
Workmen compensation fund		10,000		
Sundry creditors		20,000		
		1,50,000		1,50,000

They share the profits and losses in the ratio of 3:1. They agreed to admit Kavitha into the partnership firm for 1/4 share of profit which she gets entirely from Rekha.

Following are the conditions:

- (i) Kavitha has to bring Rs. 20,000 as a capital. Her share of goodwill is valued at 4,000. She could not bring cash towards goodwill.
- (ii) Depreciate building by 10%
- (iii) Stock to be revalued at 26,000
- (iv) Create provision for doubtful debits at 5% on debtors.

Prepare necessary ledger accounts and B/s after admission

Or

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(b) Mani, Rama, Devan are partners in a firm sharing profit and losses in the ratio of 4:3:3. Their balance sheet as on 31st March 2019 is as follows:

Liabilities	Rs.	Rs.	Assets	Rs.
Capital Accounts			Buildings	80,000
Mani	50,000		Stock	20,000
Rama	50,000		Furniture	70,000
Devan	50,000	1,50,000	Debtors	20,000
Sundry creditors		20,000	Cash in hand	10,000
Profit and loss A/c		30,000		
		2,00,000		2,00,000

Mani retired from the partnership firm on 31.3.2019 subject to the following adjustments

- (i) Stock to be depreciated by Rs. 5,000
- (ii) Provision for doubtful debts to be created for Rs. 1,000
- (iii) Buildings to be appreciated by Rs. 16,000
- (iv) The final amount due to Mani is not paid immediately

Prepare revaluation account and capital account of partner after retirement.

17. (a) The following is the Balance sheet of NSC Ltd as on $31^{\rm st}$ Dec 2000.

Liabilities	Rs.	Assets	Rs.
4,000, 10%		Sundry	
Preference		assets at	
shares of		book value	12,00,000
Rs.100 each	4,00,000		
6,000 equity			
shares of			
Rs.10 each	6,00,000		
Bills payable	50,000		
Creditors	1,50,000		
	12,00,000		12,00,000

The market value of 60% of the assets is estimated to be 15% more than the book value and that of the remaining 40% at 10% less than that book value. There is an unrecorded liability of Rs.10,000.

Find the value of each equity share (it is to be assumed that preference shared have no prior claim as to payment of dividend or to repayment of capital.

Or

(b) Explain about Reissue of forfeited shares with example.

- 18. (a) A company has 10,000 9% redeemable preference shares of Rs. 100 each fully paid. The company decides to redeem the shares on 31st December 2004 at a premium of 10%. The company makes the following issues.
 - (i) 6,000 equity shares of Rs. 100 each at a premium of 10%
 - (ii) 4,000, 8% debentures of Rs. 100 each

The issue was fully subscribe and allotments were made. The redemption was duly carried out. The company has sufficient profits.

You are required to give the necessary entries.

Or

(b) Explain the methods of valuation of goodwill.

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B.Com. DEGREE EXAMINATION, APRIL 2023

Second Semester

Banking Finance Service and Insurance

BUSINESS COMMUNICATION — II

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all questions.

- 1. What is formal report?
- 2. What is oral presentation?
- 3. What are listening skills?
- 4. Mention the non verbal elements in communication.
- 5. State the content of a resume.
- 6. What are Mock interviews?
- 7. What is Fax?
- 8. What is video conferencing?
- 9. What is internal communication?
- 10. List out the skills required for international communication.

Part B

 $(5 \times 5 = 25)$

Answer all questions.

11. (a) How do you make presentation interesting?

Or

- (b) Explain the importance of report writing.
- 12. (a) Explain the listening process.

Or

- (b) Write a note on body language in effective communication.
- 13. (a) Draft a letter for the post of Junion accountant in a MNC.

Or

- (b) Explain the significance of appearance in an interview.
- 14. (a) Explain the role technology in communication.

Or

- (b) What is E-Mail? State its advantages.
- 15. (a) Explain the dimensions of International communication.

Or

(b) Write a note on presentation in International business situations.

2

Part C

 $(3 \times 10 = 30)$

Answer all questions.

16. (a) Discuss the modern tools used for effective communication.

Or

- (b) Explain the barriers to effective listening.
- 17. (a) What is resume? Suggest the guidelines for preparing a good resume.

Or

- (b) Explain the importance of modern forms of communication in our life.
- 18. (a) Analyse the factors affecting cross cultural communication.

Or

(b) Explain the merits and demerits of video conference.

B.Com. DEGREE EXAMINATION, APRIL 2023

Third Semester

Banking Finance Service and Insurance

BUSINESS STATISTICS

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all the questions.

- 1. What you mean by harmonic mean?
- 2. State any two merits of Geometric mean.
- 3. Explain Karl Pearson's Correlation with formula.
- 4. Explain Mean deviation.
- 5. What are the measures of variation?
- 6. Define CPI.
- 7. What are the uses of SPSS?
- 8. What are the types of hypothesis?
- 9. Define LPP.
- 10. Explain Dig M method.

Answer all the questions.

11. (a) What is tabulation? What are the steps involve in tabulation?

Or

(b) The distribution in the table below shows the number of wickets taken by bowlers in one-day cricket matches. Find the mean number of wickets using the correct method. What does the mean signify?

60-100 Number of wickets 20-60 100-150 Number of bowlers 7 5 16 Number of wickets 150-250250-350 350-450 Number of bowlers 2 12 3

12. (a) What is S.D? Write its advantage and disadvantages?

Or

- Compute Karl Pearson's coefficient of correlation from the following data: (Use direct method) 10 20 30 40 50 60 70 Price (Rs.) Supply (Units) 8 6 14 16 10 20 24
- 13. (a) Write the difference between correlation and regressions.

Or

(b) Calculate by a suitable method, the index number of price from the following data:

Commodity	2002		2002 2012	
	Price	Quantity	Price	Quantity
A	10	20	16	10
В	12	34	18	42
\mathbf{C}	15	30	20	26
		2		C-8258

14. (a) What are the methods to calculate the index numbers?

Or

- (b) What are the properties of t-test and F-test?
- 15. (a) Find the feasible solution for the following transportation problem, using north-West corner Rule method.

		Destination		
Sources	\mathbf{D}_1	D_2	D_3	Supply
S_1	3	8	5	7
S_2	4	4	2	8
S_3	6	5	8	10
S_4	2	6	3	15
Demand	8	10	22	
		\mathbf{Or}		

(b) What are the significance of LPP?

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Explain types of measures of central tendency.

Or

(b) Find Karl Person's coefficient of correlation from the following data?

X: 57 59 62 63 64 65 55 58 57 Y: 113 117 126 126 130 129 111 116 112

17. (a) Compute by suitable method the index number of quantity from the data given below:

Commodity	20)15	20	016	
	Price	Value	Price	Value	
A	8	80	10	110	
В	10	90	12	108	
\mathbf{C}	16	256	20	340	
Or					

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(b) A Random sample of 400 persons was selected from each of three age groups and each person was asked to specify which of three types of TV programmes they preferred. The results are shown in the following table:

Age group	A	В	\mathbf{C}	Total
Under 30	120	30	50	200
30-44	10	75	15	100
45 and above	10	30	60	100
Total	140	135	125	400

Test the hypothesis that the populations are homogeneous with respect to the types of television programme they prefer.

18. (a) Obtain the initial basic feasible solution to the following TP using least cost method

	D_1	D_2	D_3	D_4	Supply
O_1	1	2	3	4	6
${\rm O}_2$	4	3	2	5	8
O_3	5	2	2	1	10
Demand	4	6	8	6	

Here O_i a D_j denote i^{th} origin and j^{th} destination respectively.

Or

(b) Discuss the sampling procedures in detail.

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B.Com. DEGREE EXAMINATION, APRIL 2023

Third Semester

Banking Finance Service and Insurance

BUSINESS LAW

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all questions.

- 1. What is the meaning of Contract Law?
- 2. What is the components Capacity of Contract?
- 3. What is the Classification of the company?
- 4. What are the components of Transmission of Shares?
- 5. What is the Incorporation by Registration?
- 6. Define the nature of Designated Partners.
- 7. What are the rights of Unpaid Seller against the goods?
- 8. Define Agreement of Sale.
- 9. What is the regulation of Certifying Authority?
- 10. Why is Digital Signature Important?

Part B $(5 \times 5 = 25)$

Answer all questions.

11. (a) Explain the characteristics of Contingent Contract.

Or

- (b) Explain the characteristics of Quasi Contract.
- 12. (a) Explain the Transfer and Transmission of Shares.

Or

- (b) What are the Classification of Companies?
- 13. (a) Explain the Incorporate Document.

Or

- (b) Explain the performance of Contract of Sale.
- 14. (a) Write a short note on Agreement to Sale.

Oı

- (b) Briefly explain the conditions of contract of Sale?
- 15. (a) Explain Appellate Tribunal.

Or

(b) Briefly explain the dispatch of Electronic Goods.

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Briefly discuss about Law of Contract its elements and characteristics.

Or

(b) Briefly explain in detail the contract of Indemnity and Guarantee.

2

17. (a) Elaborate the scope and the different types of LPP.

Or

- (b) Write a short note on Agreement to sale.
- 18. (a) Briefly explain the offences, Penalties and Adjudication forwarded by IT Act 2000?

Or

(b) Describe the need and objectives Intellectual property rights.

B.Com. DEGREE EXAMINATION, APRIL 2023

Third Semester

Banking Finance Service and Insurance

ADVANCED CORPORATE ACCOUNTING

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all questions.

- 1. Define Goodwill.
- 2. What do you understand by valuation of shares?
- 3. What is Time Ratio?
- 4. What is meant by divisible profits?
- 5. What is purchase consideration?
- 6. What do you understand by consolidation of shares?
- 7. What do you mean by statutory reserve?
- 8. Define Banking.
- 9. What is annuity?
- 10. What is Life Assurance Fund?

Part B $(5 \times 5 = 25)$

Answer all questions.

11. (a) Anu Company decided to purchase a business. Its profit for the last 5 years are: 2004 - ₹ 25,000; 2015 - ₹ 35,000; 2016 - ₹ 31,000; 2017 - ₹ 37,000; 2018 - ₹ 42,000. The reasonable remuneration of the proprietor of the business is ₹ 6,000 p.a., but it has not been taken into account for calculation of above mentioned profit.

Calculate goodwill on the basis of three years purchase of the average profit.

Or

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

2000, 9% preference shares ₹ 100 each

50,000 equity shares of ₹ 10 each

₹ 8 per share paid up

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

C - 8260

2

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

Or

(b) Sam and Sekar agreed to sell their business to a limited company from 1.1.2018 but the company was legally incorporated on 1.5.2018 and prepare final accounts on 31.12.2018. It was observed that the sales were uniform upto the date of incorporation but went up by 50% on average thereafter.

Calculate the weighted sale ratio.

13. (a) Explain the various methods of ascertaining purchase consideration.

Or

- (b) The scheme of reconstruction was approved by R Ltd.
 - (i) The shareholders to receive in lieu of their present holding of 50,000 shares of ₹ 10 each the following:
 - (1) Fully paid ordinary shares equal to 2/5 of their holdings.
 - (2) 5% preference shares to the extent of 1/5 of the above ordinary shares.
 - (3) ₹ 60,000, 6% debentures.
 - (ii) The goodwill which stood at ₹ 3,00,000 was written down to ₹ 1,50,000.
 - (iii) Plant and Building were written down by ₹ 20,000 and ₹ 30,000 respectively.

Pass journal entries.

14. (a) Compute the amount of provision for doubtful debts from the following details of advances of United Bank Ltd.

Fully secured advances without any default by the borrowers

32,50,000

Advances overdues for 15 months

2,50,000

Advances overdue for more than 30 months but less than 36 months (secured by mortgage of building worth ₹2,00,000)

4,50,000

Non-recoverable unsecured advances

75,000

Or

- (b) Write a short notes on:
 - (i) Inter office or Branch Adjustment
 - (ii) Money at call and short notice
 - (iii) Contingent Liabilities.
- 15. (a) Distinguish between Fire insurance and Marine Insurance.

Or

- (b) The Life Assurance Fund of Moon Life Assurance Corporation showed a balance of ₹ 9,50,000 at the end of 31.3.2018 before considering the following items:
 - (i) Bonus utilised in reduction on premium ₹ 90,000
 - (ii) Outstanding premium ₹ 2,00,000

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- (iii) Interest accrued on investments less income $\tan 50,000$
- (iv) Claim intimated but not yet admitted ₹ 30,000
- (v) Claim covered under re-insurance ₹ 10,000

Compute the balance of Life Assurance Fund.

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Balance Sheet of Norton Company as on 31.12.2018.

Liabilities	₹	Assets	₹
2000 Equity		Goodwill	10,000
share of ₹ 10 each	2,00,000	Machinery	1,00,000
6% Preference		Stock	30,000
shares of ₹ 100 each	50,000	Debtors	60,000
Reserve Fund	50,000	Cash	1,00,000
P and L a/c	20,000	Preliminary expenses	40,000
Debentures	12,000		
Creditors	8,000		
	3,40,000		3,40,000

Depreciate machinery by ₹ 25,000. Average profit of last five years ₹ 15,000. Take goodwill on the basis of 3 years purchases. Calculate the value of equity shares.

Or

C - 8260

5

(b) X Ltd. was incorporated on 1.8.2018. It took over the business of Y Ltd. With effect from 1.4.2018. From the following particulars relating to the year ending 31.3.2019 find out profits prior to and after incorporation.

Sales for the year were ₹ 60 lakhs and pre-incorporation sales were ₹ 25,00,000

Gross profit for the year was ₹ 18,00,000. The expenses debited to P and L a/c were :

	₹		₹
Rent	90,000	Depreciation	2,40,000
Salaries	1,50,000	General Expenses	48,000
Director's fees	38,000	Advertising	1,80,000
Audit fees	15,000	Printing and Stationery	36,000
Interest on debentures	60,000	Commission on sales	60,000
Discount on sales	36,000	Bad debts (₹ 5,000 related	
		to debts credited prior to incorporation)	15,000

Interest to vendor on purchase consideration upto 1.10.2018 - 30,000.

17. (a) The following is the Trial Balance of Adharsh & Co. Ltd. as on 31.3.2018 with the authorised capital of 72,000 shares @ ₹ 10 each.

		Debit	Credit
Cash in hand		900	
Cash at bank		3,55,980	
P and L a/c balance			17,400
	6		C-8260

	Debit	Credit
Creditors		60,000
Debentures		3,60,000
Share capital (called up)		5,52,000
Bills payable		45,600
Sales		4,98,000
Reserve for Bad debts		4,200
General Reserve		30,000
Calls in arrear	9,000	
Wages	92,760	
Land and Buildings	3,60,000	
Plant and Machinery	4,32,000	
General expenses	20,280	
Salaries	17,400	
Interim dividend	9,000	
Furniture	40,000	
Purchases	2,29,880	
	15,67,200	15,67,200
	7	C-8260

Adjustments:

- (i) Outstanding wages ₹ 6,000 salaries ₹ 3,000
- (ii) General expenses include prepaid insurance ₹ 300
- (iii) Provide depreciation on Land and Buildings and Plant and Machinery and Furniture 5%, 10% and 20%
- (iv) Stock 31.3.2018 ₹ 1,40,000
- (v) Outstanding interest on debentures ₹ 18,000
- (vi) Final dividend paid ₹ 21,000

Prepare Final Accounts.

Or

(b) X Co. Ltd. agreed to acquire the assets excluding cash as on 31.12.2018 of Y Co. Ltd. The B/S of Y Ltd. as on that date was:

Liabilities	₹	Assets	₹
Equity Capital		Goodwill	60,000
(Shares of ₹ 10 each)	3,00,000	Land and Buildings	1,20,000
General Reserve	80,000	Plant and Machinery	2,00,000
Debentures	50,000	Stock	80,000
Creditors	10,000	Debtors	30,000
P and L a/c	60,000	Cash	10,000
	5,00,000		5,00,000

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The consideration was as follows:

- (i) A cash payment of $\mathbf{\xi}$ 4 for every shares of Y Ltd.
- (ii) The issue of one share of ₹ 10 each (Market value ₹ 12.50) in the X Company Ltd. for every share in Y Co. Ltd.
- (iii) The issue of 1100 debentures of ₹ 50 each in X Co.Ltd. to enable Y Ltd. to discharge its debentures at a premium of 10%
- (iv) The expenses of liquidation of Y Ltd. ₹ 4,000 was to be met by themselves

Give necessary Ledger Account in the Book of Y Ltd.

18. (a) From the following particulars, prepare P and L a/c of Karuna Bank Ltd. for the year ended 31.3.2018.

	₹		₹
Interest on loans	2,60,000	Interest on cash credit	2,25,000
Interest on FD	2,80,000	Rent and Taxes	30,000
Commission charged		Interest on overdrafts	56,000
to customers	8,000	Directors and	
Establishment		Auditors Fees	14,500
expenses	56,000	Interest on savings	
Discount on bills discounted	2,00,000	bank accounts	70,000
Interest on		Postage and telegrams	1,500
Current Accounts	45,000		
Printing and			
Advertisements	3,000		
Sundry charges	1,000		

Or

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(b) A Life Assurance Corporation gets its valuation made once in every year. The Life Assurance Fund on 31st March 2018 amounted to ₹ 10,96,000 before providing for ₹ 32,000 for the shareholder's dividend for the year 2007. Its valuation balance sheet showed a net Liability of ₹ 10,20,000 under the assurance and annuity contracts.

An interim bonus of ₹ 36,000 was paid to the policyholders the period ending 2018.

Prepare a statement showing the amount now available as bonus to policyholders.

B.Com. DEGREE EXAMINATION, APRIL 2023

Third Semester

Banking Finance Service and Insurance

PRINCIPLES AND PRACTICES OF BANKING

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all the questions.

- 1. What is the meaning of banker?
- 2. What are types of risks?
- 3. What is meant by forged instrument?
- 4. What are the different types of customer accounts?
- 5. What is credit monitoring in banks?
- 6. What documents are used in banking?
- 7. What are the different types of credit cards?
- 8. What is meant by electronic fund transfer?
- 9. What is the purpose of marketing financial product by banks?
- 10. What are the branding strategies of banks?

Part B

 $(5 \times 5 = 25)$

Answer all the questions.

11. (a) What are the functions of capital markets?

Or

- (b) What are advantages of mergers in banking? Explain.
- 12. (a) Write short notes on bouncing of Cheques.

Or

- (b) What are the advantages of joint Hindu family business? Explain.
- 13. (a) What do you mean by modes of creating charges over assets of banks? Explain.

Or

- (b) Explain the key features of mutual funds.
- 14. (a) Write short notes on cheque truncation.

Or

- (b) What are the objectives of technology upgradation? Explain.
- 15. (a) What is the new product development process? Explain.

Or

(b) What are the marketing strategies used in banks? Explain.

2

Part C $(3 \times 10 = 30)$

Answer all the questions.

16. (a) Briefly explain the functions of RBI.

Or

- (b) What is the scope of wholesale banking? Explain.
- 17. (a) Briefly explain the AML and how it impacts the financial institution?

Or

- (b) Explain the techniques and scales used in performance appraisals.
- 18. (a) Briefly explain the electronic funds transfer system.

Or

(b) Briefly explain the pricing in banking.

B.Com. DEGREE EXAMINATION, APRIL 2023

Third Semester

Banking Finance Service and Insurance

PRINCIPLES OF INSURANCE

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

Answer all questions.

- 1. What is the meaning of Hazards?
- 2. Define Perils.
- 3. What is proximate cause?
- 4. Define Subrogation.
- 5. What is Personal accident?
- 6. Define miscellaneous insurance.
- 7. What is days of grace?
- 8. What is the meaning of Salvage?
- 9. Define Medical examiners.
- 10. What is ombudsmen?

Part B

 $(5 \times 5 = 25)$

Answer all the questions.

11. (a) Explain the Categories of Perils.

Or

- (b) Explain the Conceptual framework of Insurance.
- 12. (a) Explain the Concept Insurable interest.

Or

- (b) Difference between Personal and non-personal contracts.
- 13. (a) Explain the Types of loss of profits.

Or

- (b) Explain the Benefits of Premium.
- 14. (a) State the Benefits of Non-life insurance.

Or

- (b) What do you know about Lapsing of policy?
- 15. (a) Explain the Steps of diversification.

Or

(b) Difference between agent and broker in insurance.

Part C $(3 \times 10 = 30)$

Answer all the questions.

16. (a) Briefly explain the difference between Peril and Hazard.

Or

(b) Discuss the elements of an insurance contract.

2

17. (a) Briefly explain the Duties of agent.

Or

- (b) Explain the Present-scenario of life insurance.
- 18. (a) Elaborate the difference between agent and broker in insurance.

Or

(b) Explain the History of Insurance.

B.Com. DEGREE EXAMINATION, APRIL 2023

Fourth Semester

Banking Finance Service and Insurance

ACCOUNTING AND FINANCE FOR BANKERS

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is Pay back method?
- 2. How to calculate the EMIs?
- 3. What is meant by Ledger?
- 4. What is meant by Day book?
- 5. Write short note on NPA.
- 6. What is meant by Liabilities?
- 7. What is Current Assets?
- 8. Write short note on Bonus.
- 9. What is security?
- 10. Write a short on Investment.

Answer all questions.

11. (a) A project costs Rs. 10,00,000 and yields an annual cash inflow of Rs. 2,00,000 for 10 years. Calculate its pay-back period.

Or

- (b) Discuss the Functions of Capital Budgeting.
- 12. (a) Post the following in the ledgers of Rajaram:

2019 March

- 1 Sold goods for cash Rs. 1,000
- 2 Bought goods to Mohan on credit Rs. 1,500
- 3 Bought goods from Kumar Rs. 3,000
- 4 Sold goods on credit to Mani Rs. 4,000
- 5 Received cash from Mani Rs.2.500

Or

- (b) Describe the Accounting of Double Entry System.
- 13. (a) Describe the various Classification of Bank Advances and its Provisioning. (Asset Classification)

Or

(b) Let us understand a few net value problems to understand the concept precisely. Suppose a project requires an initial investment of Rs.2000 and it is expected to generate a cash flow of Rs.100 for 3 years plus Rs.12,500 in the third year.

The target rate of return of the project is 10% per annum. Calculate the net present value of the project.

C - 8263

14. (a) Calculate the Gross profit ratio from the following information:

Total sales = 5,20,000, sales return 20,000, cost of goods sold = 4,00,000.

Or

- (b) Briefly explain about the various types of Ratio Analysis.
- 15. (a) What are the major functions in computerized accounts?

Or

(b) State the advantages and disadvantages of rectification core banking environment.

Part C $(3 \times 10 = 30)$

C - 8263

Answer all questions.

16. (a) Briefly explain the Concept and Conventions of Financial Accounting.

Or

(b) From the following balances of Mr. Agarwal, you are required to prepare trading and profit and loss account for the year ended 31 Dec, 2020 and a balance sheet as on that date after making necessary adjustments.

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Purchases	1,20,500	Capital	52,000
Stock on 1.1.2019	21,500	Sales	1,86,000
Salaries	14,000	Sundry creditors	10,900
Rent and Rates	3,000		
Insurance	800		
General expenses	3,100		
Wages	25,000		
			1

Machinery	31,000	
Sundry debtors	20,000	
Cash at bank	3,000	
Drawings	7,000	
	2,48,900	2,48,900

Adjustments:

- (i) Salaries for the month December still unpaid Rs. 1,600
- (ii) Insurance prepaid to them extent of Rs. 250
- (iii) Depreciation on machinery by 10%
- (iv) Closing stock was valued at Rs. 26,000
- 17. (a) Illustrate the form of Balance sheet in banking companies.

Or

- (b) From the following particulars of Mr. Suresh, Prepare a book reconciliation statement as on 31.12.2019.
 - (i) Balances as per cash book on 31.12.2019 was Rs.15,000
 - (ii) Cheques for Rs. 6,000 were deposited on 25th December, but collected in January 2020.
 - (iii) Cheques for Rs. 3,000 were issued in December out of which only cheques for Rs. 2,000 were presented for payment in December 2019.
 - (iv) Banker has debited bank charges of Rs. 25 for which no entry has been made in cash book.
- 18. (a) Describe the different accounts for standard accounts.

Or

(b) Discuss the basic procedures of Accountancy.

C - 8263

B.Com. DEGREE EXAMINATION, APRIL 2023

Fourth Semester

Banking Finance Service and Insurance

COST AND MANAGERIAL ACCOUNTING

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Define cost analysis.
- 2. What are quotations?
- 3. Give meaning for VED analysis.
- 4. Write about labour cost.
- 5. Define financial accounting.
- 6. What is accounting?
- 7. What is turnover ratio?
- 8. Give the meaning for cash flow.
- 9. What is standard costing?
- 10. Define Break even analysis.

Part B

 $(5 \times 5 = 25)$

Answer all questions.

11. (a) Explain the elements of cost.

Or

- (b) Pass Journal Entries in the Cost Books (non-integrated systems) for the following transactions.
 - (i) Materials worth Rs.50,000 returned to stores from job
 - (ii) Gross total wages paid Rs.96,000.
 - (iii) Employer's contribution to PF and State Insurance amount to Rs.4000.
 - (iv) Wages analysis book detailed Rs. 40,000 direct labour,
 - (v) Rs. 24,000 towards indirect factory labour
 - (vi) Rs.20,000 towards salaries to office staff and Rs.16,000 for salaries to selling and distribution staff.
- 12. (a) Describe the classifications of overhead.

 O_1

- (b) Explain the steps in preparing the payroll.
- 13. (a) Explain the significance in management accounting.

Or

- (b) Describe the limitations of Management accounting.
- 14. (a) The comparative figure of X Ltd. and Y Ltd. are given below:
 Rs. Rs.

 Total Assets 4,00,000 6,00,000

 Total Liabilities 80,000 2,00,000

 Proprietors Fund 3,20,000 4,00,000

Calculate the Deft Equity Ratio for each company and comment.

Or

C-8264

- (b) The following information is given to you: current ratio = 2.5, working capital = Rs.90,000, Find out:
 - (i) Current assets,
 - (ii) Current liability.
- 15. (a) Illustrate the objectives of budgetary control.

Or

(b) Explain the steps in preparing cash budget.

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Explain classifications of cost accounting.

Or

- (b) Explain the need for reconciliation of accounts.
- 17. (a) Using the following data, compute
 - (i) Closing Inventory and
 - (ii) Cost of sales under 'current purchasing power' (CPP) method assuming that the firm is following LIFO method of inventory valuation:

Inventory as on 1.04.2013: 2,40,000

Purchases during 2013 14,40,000

Inventory as on 31.03.2014 3, 60,000

Price index as on 01.04.2013 100

Price index as on 31.03.2014 130

Average price Index for 2013 120

Or

(b) Explain the materials purchase procedures.

C-8264

18. (a) Discuss the difference between management accounting and financial accounting.

Or

(b) From the following data, calculate the break-even point by means of a break-even chart:

Selling price per unit = 15

Variable cost per unit = 10

Total fixed cost = 1,50,000.

B.Com. DEGREE EXAMINATION, APRIL 2023

Fourth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF CAPITAL MARKETS

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What are the market segments in securities market?
- 2. List out the types of participants in the market.
- 3. Write a short note on stock brokers.
- 4. State the purpose of code of advertisement.
- 5. Define NEAT system.
- 6. What is internet broking?
- 7. What is a transaction cycle?
- 8. Why International securities identification number is needed?
- 9. Point out the unfair trade practices relating to securities market.
- 10. In the Income Tax Act, 1961 Section 80C is related to what type of deduction?

Part B $(5 \times 5 = 25)$

Answer all questions.

11. (a) Explain the products of Indian securities market.

Or

- (b) Write in brief about any five important reforms in Indian securities market.
- 12. (a) Discuss the types of NSE membership.

Or

- (b) Describe the relation between sub broker and client.
- 13. (a) Enumerate the market types.

Or

- (b) Write in brief about order management.
- 14. (a) Discuss the functions of settlement agencies.

Or

- (b) Explain the risks in settlement.
- 15. (a) Describe the powers of Securities Appellate Tribunal under the depositories act, 1996.

Or

(b) Write in brief about time value of money.

Part C
$$(3 \times 10 = 30)$$

Answer all questions.

16. (a) Discuss in detail about the key indicators of securities market.

Or

(b) Describe the broker-clients relations.

C - 8265

17. (a) Elaborately explain the computer to computer link (ctcl) facility.

Or

- (b) Give a detailed note on the clearing and settlement process.
- 18. (a) Discuss the general obligations of intermediaries as mentioned in chapter III of SEBI (Intermediaries) regulations, 2008.

Or

(b) Explain the roles and responsibilities of SEBI in securities market.

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B.Com. DEGREE EXAMINATION, APRIL 2023

Sixth Semester

Banking Finance Service and Insurance

CORPORATE TAX MANAGEMENT AND PRACTICES

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is justification of Tax?
- 2. Why tax is imposed?
- 3. Discuss Provisions of Tax Planning regarding location of business.
- 4. What do you mean by infrastructural Projects?
- 5. What are the requisites for demerger of companies?
- 6. Write short notes on Tax Planning provisions regarding dividend policy.
- 7. What is meant by Special Economic Zones?
- 8. Stage various types of leasing.
- 9. Discuss provisions regarding deduction of Tax at source.
- 10. Discuss various tax incentives available to the shareholders of the company.

Part B

 $(5 \times 5 = 25)$

Answer all questions.

11. (a) "Tax Planning is not the same as Tax Avoidance and Tax Evasion". Discuss.

Or

- (b) Discuss various methods of Tax Planning.
- 12. (a) Explain how tax planning can be done with respect to the nature of the business.

Or

- (b) The estimated Gross Total Income of C. Ltd is Rs. 3,00,000 which includes Rs. 1,00,000 pm account of Long-Term capital gains earned on 16th Sep. 2020. Compute Advance Tax Payable by the company assuming Rs. 6,800 shall be deducted at Source during the financial year 2020-21.
- 13. (a) Define the following:
 - (i) A company in which the public are substantially interested
 - (ii) A Domestic company

Or

(b) The directors of a domestic company, having existing capital of Rs. 1 crore all in Equity Shares, prepares to expand its business for which an additional investment of Rs. 50 Lakh would be required. The money can be raised either by issue of Equity shares or by issue of 10% Debentures. They decide in favour of issue of Equity Shares. As a tax consultant, do you approve the proposal? Assume that rate of return is 20% and rate of income tax is 30%.

C - 8266

14. (a) What are the types of leasing? Who will you choose between buying an asset or taking it on lease?

Or

- (b) CV Ltd. is an 100% EOU engaged in export of leather shoes. From the following information calculate deduction u/s 10 B. Exports Rs. 1,35,00,000, Foreign exchange brought into India within specified time Rs. 1,05,00,000. Amount deposited in U.K. Bank with prior approval of RBI of freight and insurance attributable to export. Profit of the Business Rs. 25,00,000.
- 15. (a) Explain Tax incentives to curb setup in backward areas.

Or

(b) Discuss provisions of Tax Planning regarding location of business.

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Discuss briefly the concept of Tax Planning, Tax Management, Tax Avoidance and Tax Evasion.

Or

- (b) From the following information suggest from tax planning point of view whether asset should be sold without using it for business purpose of after use for business purpose.
 - (i) Profit of P.V before depreciation Rs.2,00,000
 - (ii) WDV of assets Rs. 1,00,000
 - (iii) Rate of depreciation = 15%
 - (iv) Rate of Tax = 30%

C - 8266

- (v) Assets purchased for scientific research cost Rs. 1,00,000, the amount is dully deducted u/s 35.
- (vi) The asset is short-term capital asset and it sold for:
 - (1) Rs. 80,000
 - (2) Rs. 1,50,000.
- 17. (a) What are the major issues in tax planning for the location of a new business organization? How would you resolve these issues?

Or

- (b) Mr. Y (ROR) and age is 67 years) during the PY 2019-20 has earned a royalty income of Rs. 6,00,000 in France (and also received there). Tax paid in foreign country is Rs. 1,20,000. His taxable salary is Rs. 8,00,000 in India. Compute the amount of tax payable by Mr. Y for the AY 2020-21.
- 18. (a) Discuss various provision of Tax Planning regarding infrastructure sector.

Or

(b) Suresh is employed in Delhi and is drawing Rs. 50,000 per month as salary. Besides, he got one month salary as bonus. He is given an option by the employer, either to accept HRA or a rent-free accommodation which is owned by the employer. HRA is payable @ Rs. 10,000 per month, while the rent for accommodation in Delhi is Rs.12,000 per month. Advise Suresh, whether it would be beneficial for him to avail HRA or rent-free accommodation provided by the employer (assuming Mr. Suresh has not opted for section 115 BAC of the Income tax Act, 1961).

C - 8266

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B.Com. DEGREE EXAMINATION, APRIL 2023

Sixth Semester

Banking Finance Service and Insurance

MARKETING OF FINANCIAL PRODUCTS AND SERVICES

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is the structure of financial market?
- 2. What do you understand by the term banker?
- 3. What is Endowment Policy?
- 4. What is offshore banking? What are its advantages?
- 5. What is Privileged debtor? Why is called him?
- 6. State the meaning of Post-dated cheques.
- 7. What are Treasury bills with examples?
- 8. What are factoring services?
- 9. What are the documents used in life Insurance?
- 10. What is meant by marine insurance?

Part B

 $(5 \times 5 = 25)$

Answer all questions.

11. (a) What are the elements of financial system?

Or

- (b) What are the advantages of insurance policy?
- 12. (a) Distinguish between Unit banking and branch banking.

Or

- (b) What are the functions of indigenous banking system?
- 13. (a) Define a Bill of Exchange and state its essentials.

Or

- (b) What is the effect of sending confirmation slips along with a pass book?
- 14. (a) What are the features of Indian money market?

Or

- (b) What are the major reforms implemented of India's capital market?
- 15. (a) What is the Procedure for issuing a life insurance policy?

Or

(b) What are the Principles of marine insurance?

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Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) What are the Different kinds of Insurance Policies in India?

Or

- (b) Explain the structure of Indian Financial system.
- 17. (a) Explain the features of general relationship between a banker and customer.

Or

- (b) Explain the statutory protection available to a collecting banker.
- 18. (a) What are the major reforms in Indian Capital market?

Or

(b) What are the objectives of regulation of insurance business?

B.Com. DEGREE EXAMINATION, APRIL 2023

Sixth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF DERIVATIVES MARKET

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What do you mean by straddle strategy?
- 2. Define the term 'Marketing'.
- 3. What do you mean by Stock Indices?
- 4. What is Beta?
- 5. What is a Marketing Campaign?
- 6. What are the options in derivatives?
- 7. What is options Trading System?
- 8. How do you clear the entities?
- 9. What do you mean by Regulatory Framework?
- 10. What do you mean by 'agreements by way of anger'?

Part B

 $(5 \times 5 = 25)$

Answer all the questions.

11. (a) What are the features of Marketing?

Or

- (b) Explain the functions of accounting for options.
- 12. (a) Describe the importance of Mechanism.

Or

- (b) Explain the types of contracts.
- 13. (a) Distinguish between Trading underlying and Trading single stock futures.

Or

- (b) Explain the objectives of Securities Contract Regulation Act, 1956.
- 14. (a) Write a note on Consumer Protection Act 1986.

Or

- (b) Explain the types of securities.
- 15. (a) Discuss the types of transaction.

Or

(b) Explain the Child Protection Act, 1966.

Part C

 $(3 \times 10 = 30)$

Answer all the questions.

16. (a) Explain the significance of Index Moments.

Or

(b) Describe the factors determining Indian Market.

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17. (a) Write a brief note on Settlement Procedure.

Or

- (b) Explain the sources of Regulatory framework.
- 18. (a) Briefly explain the types of options.

Or

(b) Describe the Accounting for derivatives.

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B.Com. DEGREE EXAMINATION, APRIL 2023

Sixth Semester

Banking Finance Service and Insurance

PRACTICES OF GENERAL INSURANCE

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is Insurance Ombudsman?
- 2. Define IRDA.
- 3. What are the types of agents in Insurance Market?
- 4. Define Aviation insurance.
- 5. What is Moral Hazard?
- 6. Write a short note on Treaty.
- 7. What is Acquisition cost?
- 8. Define Arbitration.
- 9. What are the losses in Marine insurance?
- 10. Define the term-Indian Railways Act, 1989.

Answer all questions.

11. (a) Explain the role of the Insurance Amendment Act 2000.

Or

- (b) Explain the functions of insurance co-operative society.
- 12. (a) Describe the Indemnity and its limits.

Or

- (b) Explain the types of Insurance policy.
- 13. (a) Discuss the comparison between Rural insurance and Micro insurance.

Or

- (b) Explain Engineering insurance.
- 14. (a) Discuss specialized insurance.

Or

- (b) Explain the Renewal procedure.
- 15. (a) What is Salvage? Explain its advantages.

Or

(b) Discuss the difference between Investigation and Assessment.

2

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Part C

 $(3 \times 10 = 30)$

Answer all questions.

16. (a) Explain Risk in Insurance.

Or

- (b) Describe the types of Hazard.
- 17. (a) What are the costs involved in Insurance? Explain.

Or

- (b) Explain Fire insurance policies.
- 18. (a) Explain Third party Administrators in Insurance market.

Or

(b) Give the Role of the Insurance Act, 1938 in Indian Economy – Explain.

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B.Com. DEGREE EXAMINATION, APRIL 2023.

Sixth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF DEPOSITORY OPERATIONS

(2016 onwards)

Duration: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What do you mean by capital market?
- 2. What are the primary objectives of market intermediates?
- 3. What is the benefit of NSDL?
- 4. What are the main services provided by NSDL?
- 5. Who are the business partners of NSDL?
- 6. Which brokers are registered with NSDL?
- 7. What you mean by Dematerialization?
- 8. What is the procedure for selling dematerialized securities?
- 9. What do you mean by pledging?
- 10. What is clearing corporation/clearing House?

Part B

 $(5 \times 5 = 25)$

Answer all questions.

11. (a) What are the functions of capital market regulations?

Or

(b) What are the primary functions of an intermediary?

12. (a) What are the services provided by a Depository?

Or

(b) What are the Business Rules of NSDL?

13. (a) What is the Admission criteria to become an NSDL business partner?

Or

- (b) What are the hardware requirements of business partners?
- 14. (a) What are the Basics of Benefits of depository services?

Or

- (b) Explained with Examples of off-market Transfer?
- 15. (a) What are the benefits of borrowing securities?

Or

(b) What are the different kinds of debt instruments?

Part C $(3 \times 10 = 30)$

Answer all questions.

16. (a) Explain the various kinds of capital market intermediaries?

Or

(b) Explain the bye-laws of NSDL.

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17. (a) What are the securities provided by the Depository participants to the stock investor?

Or

- (b) Explain the various Types of Depository participants in India?
- 18. (a) Explain on market transfer and an off-market Transfer.

Or

(b) What are the issues that will define the future of capital markets?