

C-0457

Sub. Code

96131

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

Third Semester

Banking Finance Service and Insurance

BUSINESS STATISTICS

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is the meaning of Statistics?
2. What are the various types collecting statistical data?
3. What are the types of correlation?
4. What are the merits of Karl Pearson's Correlation?
5. How does we analyse index number?
6. What is the meaning of SQC?
7. Write a short note on chi square test?
8. What is small sample test?
9. What are Assignment models?
10. How to solve a TP?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the characteristics of Arithmetic Mean.

Or

- (b) Calculate mean and median for the following distribution:

(No. of firms):	10-19	20-29	30-39	40-49	50-59	60-69	70-79
(production):	3	61	223	137	53	19	14

12. (a) Explain elaborately the concept of Skewness.

Or

- (b) Find the mean deviation from mean for the following data:

(Marks):	0-10	10-20	20-30	30-40	40-50	50-60	60-70
(No. of Students):	20	25	32	40	42	35	10

13. (a) Explain the significance of SQC.

Or

- (b) Explain the sampling procedure.

14. (a) What are the properties of chi square test?

Or

- (b) One-sample t-test. To test the hypothesis that eating fish makes one smarter, a random sample of 12 persons take a fish oil supplement for one year and then are given an IQ test. Here are the results:

116 111 101 120 99 94 106 115 107 101 110 92

Test using the following hypotheses, report the test statistic with the P-value, then summarize your conclusion.

$$H_0 : \mu = 100$$

$$H_a : \mu > 100$$

15. (a) Explain various Models in OR.

Or

- (b) Solve the following assignment problem. Cell values represent cost of assigning job A, B, C and D to the machines I, II, III and IV.

		Machines			
		I	II	III	IV
Jobs	A	10	12	19	11
	B	5	10	7	8
	C	12	14	13	11
	D	8	15	11	9

Part C

(3 × 10 = 30)

Answer **all** the questions.

16. (a) Briefly discuss the simple application and use of SPSS?

Or

- (b) Briefly explain the stratified sampling procedures?
17. (a) A company makes two products (X and Y) using two machines (A and B). Each unit of X that is produced requires 50 minutes processing time on machine A and 30 minutes processing time on machine B. Each unit of Y that is produced requires 24 minutes processing time on machine A and 33 minutes processing time on machine B.

At the start of the current week there are 30 units of X and 90 units of Y in stock. Available processing time on machine A is forecast to be 40 hours and on machine B is forecast to be 35 hours.

The demand for X in the current week is forecast to be 75 units and for Y is forecast to be 95 units. Company policy is to maximise the combined sum of the units of X and the units of Y in stock at the end of the week.

- Formulate the problem of deciding how much of each product to make in the current week as a linear program.
- Solve this linear program graphically.

Or

- (b) Given the following frequency distribution of weights of 60 apples, calculate the harmonic mean for grouped data.

Weights (grams) :	65-84	85-104	105-124	125-144
Frequency :	09	10	17	10
Weights (grams) :	145-164	165-184	185-204	
Frequency :	05	04	05	

$$H.M = \frac{\sum_{i=1}^n f_i}{\sum_{i=1}^n \left(\frac{f_i}{x_i} \right)}$$

18. (a) Elaborately explain four Methods of Assignment model.

Or

- (b) Discuss the difference between one and two dimensional diagrams.

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B.Com. DEGREE EXAMINATION, NOVEMBER 2023

Third Semester

Banking Finance Service and Insurance

BUSINESS LAW

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is the meaning of Capacity to Contract?
2. What are the components Lawful Consideration?
3. What is the stage formation of the company?
4. What are the components of winding Up Amendments?
5. What are the salient features of LLP?
6. Define the nature of LLP?
7. What is the meaning of Unpaid seller against the goods?
8. Define Contract of Sale.
9. What are the duties of Subscribers?
10. Why is E-Governance Important?

Part B

(5 × 5 = 25)

Answer **all** the questions.

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

Or

- (b) Explain the characteristics and scope of the contract law.

12. (a) Explain the Stages of formation of a company.

Or

- (b) Differentiate between Memorandum and Articles.

13. (a) Explain the difference between LLP and Partnership.

Or

- (b) Explain the advantages of Partnership.

14. (a) State the different types of Conditions and warranties on Agreement to sale.

Or

- (b) Briefly explain the Transfer of ownership in goods including sale by non-owners.

15. (a) Explain the need for Electronic governance.

Or

- (b) Briefly explain the Digital Signature Certificates.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Briefly discuss the objectives of Breach of Contract.

Or

- (b) Briefly explain in detail the Doctrine of Indoor Management.

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

Or

- (b) Explain the various rights of an Unpaid seller.

18. (a) Briefly explain the attribution, Acknowledgement and dispatch of Electronic Records.

Or

- (b) Explain the difference between Sale and agreement to sell.

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B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

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 do you understand by rat goodwill?
2. What are the factors that influence valuation of shares?
3. What is capital loss?
4. What is meant by interim dividend?
5. Define Amalgamation.
6. What is meant by reduction of share capital?
7. Define Banking.
8. What is non-performing assets?
9. What is re-insurance?
10. What is meant by surrenders?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the factors affecting goodwill.

Or

- (b) From the following particulars relating to Excel Ltd. Calculate the value of shares (i) if only a few shares are to be sold and (ii) if majority shares are to be sold.

- (A) Share capital : 20,000 shares of Rs.100 each fully paid.
(B) Profits (after deduction of tax and dividend) for the last three years : Rs.4,60,000
Rs.7,00,000 and Rs.5,50,000
(C) Dividend paid for the last three years : 12%, 15% and 18%.
(D) Normal rate of return 10%.

12. (a) Difference between Revenue Reserve and Capital Reserve.

Or

- (b) The following are the balances extracted from the company records. Calculate the remuneration of the managing director at 5% of the Net Profit, after charging such commission.

	Rs.
Net profit	38,786
Items considered for arriving at the above net profit:	
(i) Provision for taxation	39,000
(ii) Managing Director's remuneration paid	12,000
(iii) Formation expenses written off	4,000

	Rs.
(iv) Director's fees	2,500
(v) Provision for doubtful debts	1,200
(vi) Depreciation allowable as per income tax rules	12,000
(vii) Depreciation written off	12,880
(viii) Ex-gratia payment to employee (without any liability to the company)	2,000

13. (a) Goodwill Co. Ltd. book over the assets Rs.1,75,000 and liabilities of Rs.15,000 of Raj and Co. for the purchase consideration of Rs.1,65,000. Goodwill Co. Ltd. paid the purchase consideration by issuing debenture of Rs.100 each at a premium of 10%. Give journal entries.

Or

- (b) Balance sheet of a company as on 31.3.2018.

Liabilities	Rs.	Assets	Rs.
Share capital (Rs10)	1,00,000	Fixed assets	50,000
Creditors	50,000	Current assets	30,000
		Profit and Loss account	50,000
		Goodwill	20,000
	<u>1,50,000</u>		<u>1,50,000</u>

Reduce Rs. 7 per share and wipe off losses. Give Journal entries.

14. (a) On 31st March 2018 a bank held the following bills discounted by it earlier.

Date of bill	Terms of bill	Discounted Rate	Amount of Bill Rs.
January 17	4 months	10%	5,30,000
February 7	3 months	9%	6,40,000
March 9	3 months	11%	2,80,000

Your are required to calculate the rebate on bills discounted. Also show the necessary journal entry for the rebate.

Or

- (b) Give a proforma of a profit and loss account of a Banking Company.
15. (a) From the following, your are required to calculate the claim to be shown in the revenue account for the year ending 31.3. 2018.

Claims intimated in	Claims Admitted in	Claims Paid in	Rs.
2017	2017	2018	15,000
2018	2018	2019	10,000
2016	2017	2019	5,000
2016	2017	2018	12,000
2018	2017	2019	8,000
2018	2019	2018	1,02,000

Claims on account of re-insurance was Rs. 25,000.

Or

- (b) Write a short notes on
- (i) Claims
 - (ii) Premium
 - (iii) Bonus
 - (iv) Reversionary Bonus.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) The following particulars are available in relation to X Ltd.
- (i) Capital : 450, 6% preference shares of Rs. 100 each fully paid and 4,500 equity shares of Rs. 10 each fully paid.
 - (ii) External Liabilities : Rs. 7,500
 - (iii) Reserve and Surplus : Rs. 3,500
 - (iv) The average expected profit (after taxation) earned by the Company Rs. 8,500.
 - (v) The normal profit earned on the market value of equity shares (fully paid) of the same type of companies is 9%.
 - (vi) 10% of the profits after tax is transferred to reserved.

Calculate the intrinsic value per equity share and the value per equity share according to dividend yield basis. Assume that out of total assets, assets with Rs. 350 are fictitious.

Or

- (b) Explain methods of evaluating goodwill.
17. (a) Umayya Ltd was incorporated on June 30, 2018 to acquire the business of Lal and Bros. as from January 1, 2018 on the basis of the balance sheet dated 31.12.2017. The accounts for the year ended December 31, 2018 disclosed the following.
- (i) There was a gross profit of Rs. 2,40,000.
 - (ii) The sales for the year amounted to Rs. 12,00,000 of which Rs. 5,40,000 was for the first 6 months.

- (iii) The expenses debited to profit and loss account included directors fess Rs. 15,000, bad debts Rs. 3,600 advertising Rs. 12,000 (under a construct amounting to Rs. 1,000 p.m.) Salaries and general expenses Rs. 64,000 : preliminary expenses written off Rs. 5,000, donation to the political party given by the company Rs. 5,000.

Find the profit made before and after the incorporation.

Or

- (b) Authorised capital of 2 Ltd is Rs.5,00,000 (50,000 shares of Rs.10 each) on 31.12.2018. 25,000 shares were fully called up. On 31.12.2018, the following balances taken from the ledger of the company.

	Rs.		Rs.
Opening stock	50,000	Bonus	10,500
Sales	4,25,000	Sundry Debtors	38,700
Purchases	3,00,000	Sundry Creditors	35,200
Wages	70,000	Plant and Machinery	80,500
Discount allowed	4,200	Furniture	17,100
Discount received	3,150	Cash and Bank	1,34,700
Insurance (paid upto 31.3.19)	6,720	Reserve	25,000
Salaries	18,500	Loan From M.D	15,700
Rent	6,000	Bad debts	3,200
General expenses	8,950	Calls in arrears	5,000
Printing and Stationery	2,400	Profit and loss account	6,220
Advertising	3,800		

Additional information .

- (i) Closing stock Rs.91,500
- (ii) Depreciation on plant and machinery, furniture @15% and 10% respectively.
- (iii) Wages, salaries and rent outstanding amounts Rs.5,200, Rs.1,200 and Rs.6,000 respectively.
- (iv) Dividend @ 5% on paid up share capital is to be provided.

Prepare final accounts of the company.

18. (a) From the following information, prepare P & L a/c of Cholan Bank for the year ended 31.3.2018 along with necessary schedules in the revised format.

	Rs.		Rs.
Interest on loan	5,18,000	Rebate on bills discounted	98,000
Interest on FD	5,50,000	Interest on investments	4,46,000
Commission received	16,000	Interest on CA	84,000
Salaries	1,08,000	Rent & taxes	36,000
Discount on bills discounted	2,92,000	Interest on OD	3,08,000
Directors fees	6,000	Postage and Telegrams	3,000
Auditors fees	2,000	Printing and Stationery	6,000
Interest on savings account	1,36,000	Locker rent	2,000

	Rs.		Rs.
Transfer fees	1,000	Sundry charges	4,000

Depreciation on Banks properties 10,000

Other information:

- (i) Provision for bad debts – Rs.80,000
- (ii) Provision for Income Tax – Rs.3,00,000
- (iii) Statutory reserve – 25%

Or

- (b) The following figures are extracted from the General Ledger of the Golden Life Assurance Company Ltd. for the year 2018.

	Rs.		Rs.
Life fund on 1st April 2018	80,12,300	Claim by Survivance	64,452
Premium less insurance	7,11,348	Surrenders	74,606
Consideration for annuities to be granted	22,676	Annuities	77,376
Interest and Dividend	4,47,070	Bonus paid	22,312
Fines for Revival of policies	716	Commission	22,834
Claims by death	6,75,910	Dividend to Shareholders	19,756
Claims covered under reinsurance	54,000	Expenses of Management	80,140
		Income Tax	17,186

You are required to make out the Revenue Account for the year ended 31.3.2018.

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B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

Third Semester

Banking Finance Service and Insurance

PRINCIPLES AND PRACTICES OF BANKING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is the meaning of banking?
2. What are the types of capital market?
3. What do you mean by know your customer (KYC)?
4. Who has control in a joint account?
5. What is an example of lending?
6. What are the different types of documentation?
7. What is meant by Core banking?
8. What are the types of computer audits in banking?
9. What is the meaning of marketing management?
10. What is the purpose of mobile banking?

Part B

(5 × 5 = 25)

Answer **all** the questions.

11. (a) Write the main functions of SEBI.
Or
(b) Differentiate between international banking and domestic banking.
12. (a) What you mean by deposit products?
Or
(b) What is the meaning and features of a Company?
13. (a) What are the types of endorsement?
Or
(b) What are the principles of credit management?
14. (a) Write short notes on cash dispenser works in ATM.
Or
(b) What are the different types of disaster management?
15. (a) What are product modification strategies?
Or
(b) Why do banks need to market their products and services?

Part C

(3 × 10 = 30)

Answer **all** the questions.

16. (a) Briefly explain the main objectives of RBI.
Or
(b) Explain the advantages of mutual funds.

17. (a) Briefly explain the duties of collecting banker.

Or

(b) Explain the disadvantages of a factoring.

18. (a) Explain the characteristics of consumer loan.

Or

(b) What are the most suitable distribution channels for banking sector? Explain.

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96135

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

Third Semester

Banking Finance Service and Insurance

PRINCIPLES OF INSURANCE

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define the term Insurance.
2. What is the meaning of Risk?
3. Define Trustee.
4. What is Reinsurance?
5. Define Marine hull.
6. What is Loss of profit?
7. Define Deferment period.
8. What is the meaning of Salvage?
9. What is Consumer Protection Act?
10. Define IRDA.

Part B

(5 × 5 = 25)

Answer **all** the questions.

11. (a) Explain the Classes of insurance.

Or

- (b) Explain the Advantages of Insurance.

12. (a) Difference between indemnity and non indemnity insurance.

Or

- (b) Explain the Concept Subrogation and Contribution.

13. (a) Explain the Types of Fire insurance.

Or

- (b) Explain the Principles of Marine insurance.

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 × 10 = 30)

Answer **all** the questions.

16. (a) Briefly explain the Importance of Insurance industry.

Or

- (b) Discuss the Role of Insurance in Economic development.

17. (a) Briefly explains Types of Insurance products.

Or

(b) Explain the MSA and its advantages.

18. (a) Elaborate the difference between agent and broker in insurance.

Or

(b) Explain the History of Insurance.

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Sub. Code

96141

B.Com. DEGREE EXAMINATION, NOVEMBER 2023

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 meant by Depreciation?
2. What do you understand by the Debentures?
3. What is meant by subsidiary books?
4. What is meant by journal?
5. Write short note on NPA.
6. What is meant by Assets?
7. What is meant by issue of shares?
8. Write short note on Revenue.
9. What is electronic environment?
10. Write a short on Standard books.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Briefly explain the calculation of front end and back end interest.

Or

- (b) Project x involves an initial outlay of Rs. 32,400. Its working life is expected to be three years. The cash streams generated by the same are expected to be as follows.

Year	Cash inflow
1	Rs. 16,000
2	Rs. 14,000
3	Rs. 12,000

What is the IRR?

12. (a) The following balances are extracted from the books of Vigneshwaran. You are required to prepare the Trial Balance as on 31.03.2019

Particulars	Rs.	Particulars	Rs.
Purchases	20,000	Miscellaneous income	400
Purchase returns	800	Bills payable	7,000
Sales	30,000	Bills receivables	11,000
Sales returns	1,000	Cash in hand	1,800
Capital	30,000	Sundry creditors	4,000
Interest (Dr)	400	Discount earned	800

Particulars	Rs.	Particulars	Rs.
Wages	7,000	Sundry debtors	15,000
Rent	800	Commission	1,000
Telephone charges	1,000	Plant and Machinery	8,000
		Cash at bank	6,000

Or

- (b) Describe the nature and purpose of accounting, and historical perspectives.
13. (a) Let us understand a few net value problems to understand the concept precisely. Suppose a project requires an initial investment of Rs.2,000 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

Or

- (b) Distinguish between the Subsidiary book and main day book.
14. (a) Calculate the Capital Gearing ratio from the following information:
- | | |
|---------------------------|---------------|
| Equity share capital | Rs. 10,00,000 |
| 10% pref. share capital | Rs. 5,00,000 |
| 18% Debentures | Rs. 8,00,000 |
| Loan at 15% (long period) | Rs. 1,40,000 |
| Current liabilities | Rs. 3,00,000 |
| General reserves | Rs. 8,00,000 |

Or

- (b) Briefly explain about the Accounts of Non- trading concerns.

15. (a) What are the different type of accounts of maintained in standard books.

Or

- (b) State the procedure in Accounting in electronic environment.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Briefly explain the functions of Capital Budgeting.

Or

- (b) From the following balances of Mr. Agarwal, you are required to prepare trading and profit and loss account for the year ended 31st 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		
Machinery	31,000		

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
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 Bank accounting. What are the Rules of bank accounts?

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.15000
 - (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) A company issued 50000 shares. These shares were underwritten as follows:

X-10000 shares, Y-15000 shares, Z-5000 shares. In addition there was a firm underwriting as: X-5000 shares, Y-2000 shares, Z-1000 shares. The total subscription was 40000 shares; shares and the forms included the following marked forms: X-10000 shares; Y-10000 shares and Z-5000 shares. Determine the total liability of underwriters and the company.

Or

- (b) Define Accounting Standard. Briefly explain the scope and functions of Accounting Standards.
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96142

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

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 is Cost Sheet?
2. Define Costing.
3. What is FIFO?
4. State any two causes of Labour turnover.
5. What is Ratio Analysis?
6. State any two objectives of Management Accounting.
7. Define Financial Accounting.
8. What is Cash flow statement?
9. What is Cash Budget?
10. What is P/V ratio?

Part B

(5 × 5 = 25)

Answer **all** questions

11. (a) Write note on : (i) Cost unit (ii) Cost centre
(iii) Cost estimation (iv) Cost ascertainment.

Or

- (b) Prepare a Cost Reconciliation Statement from the following :

Profit as per Cost books	Rs. 10,000
Value of Closing stock as per financial books	Rs. 20,000
Value of Closing Stock as per cost books	Rs. 18,000
Factory Overheads – Charged in financial books	Rs. 2,000
Office Overheads Over recovered in cost books	Rs.3,000
Income tax paid	Rs. 5,000

12. (a) Calculate EOQ from the following :

Consumption during the year = 600 units

Ordering Cost Rs. 12 per order

Carrying Cost 20%

Price per unit Rs. 20

Or

- (b) Explain ABC analysis for material control.

13. (a) Define Idle time. What are the causes for idle time.

Or

- (b) Standard time 40 hours;
 Standard units 15 per day
 Time Spend 36 hours ;
 Actual unit produced per day 20
 Hourly rate Rs. 10;
 Rate per unit is Rs. 10
 Calculate the earnings under Time Wage system
 and Piece Wage system.

14. (a) Describe the Scope of Management Accounting.

Or

- (b) From the following Trading and Profit Loss a/c.
 Calculate (i) Gross Profit Ratio (ii) Net Profit Ratio

To Opening Stock	1,00,000	By Sales	5,60,000
Purchases	3,50,000	By Closing Stock	1,00,000
To Wages	9,000		
To Gross Profit	2,01,000		
	6,60,000		6,60,000

To Administrative expenses	1,000	By Gross Profit	2,01,000
To Selling expenses	10,000		
To Finance expenses	10,000		
To Net Profit	1,80,000		
	2,01,000		2,01,000

15. (a) Explain about 'Cost – Volume – Profit analysis.

Or

- (b) A manufacturing company submits the following figure of Product X for the first quarter of 2013.

Sales (in units)	January	2,50,000
	February	2,40,000
	March	2,60,000

Selling price per unit Rs. 100

Target of 1st Quarter of 2014.

Sales quantity increase 20%

Sales price increase 10%

Prepare Sales budget for the first quarter of 2014.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What are the Various Steps to be taken at the time of installation of a costing system?

Or

- (b) Prepare Cost sheet from the following information.

	Rs.
Materials Consumed	20,000
Wages	18,000
Works Overhead charges	15,000

Office Overhead charges	16,000
Selling Overhead charges	4,000
Sales	1,00,000

In Cost records works overhead charges are recovered at 100%. Wages and office overhead charges are recovered at 25% on work cost. Selling expenses are charged at 10% on sales.

17. (a) Distinguish between financial accounting and Management accounting.

Or

- (b) Calculate (i) Debtors Turnover Ratio
(ii) Average Collection period from the following information.

	Rs.
Cash sales during the year	1,50,000
Credit Sales during the year	2,70,000
Returns Inwards	20,000
Trade debtors in the beginning	50,000
Bills receivable in the beginning	5,000
Trade debtors at the end	42,000
Bills receivables at the end	3,000
Provision for bad and doubtful	5,000

18. (a) Summarise the main tools available for financial statement analysis.

Or

- (b) From the following information, prepare a Cash budget for the period from Jan. to April.

Months	Expected Sales Rs.	Expected Purchases Rs.
January	60,000	48,000
February	40,000	45,000
March	45,000	31,000
April	40,000	40,000

Wages to be paid to workers will be Rs. 5,000 p.m.
cash balance on 1st January may be assumed to be
Rs. 8,000

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B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

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. List down the key indicators of securities market.
2. What are the major reforms in Indian securities market?
3. State the importance of NSE membership.
4. Who are sub-brokers?
5. Mention the market types in trading.
6. What is local database?
7. How to handle shortages?
8. What are the main functions of settlement agencies?
9. Define time value of money concept.
10. Who is an intermediary according to SEBI (Intermediaries) regulations, 2008?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Describe about the various participants of securities market.

Or

- (b) Explain in detail about market segments.

12. (a) Discuss the role played by stock brokers.

Or

- (b) Mention the reasons for suspension and expulsion of membership.

13. (a) Write in brief about Wireless application protocol (WAP).

Or

- (b) Explain the retail debt market (RDM).

14. (a) Illustrate the transaction cycle.

Or

- (b) Discuss in detail about risk management.

15. (a) Enumerate the fraudulent and unfair trade practices relating to securities market.

Or

- (b) Explain the offences under the Income tax act, 1961.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Give a detailed account on the products of the capital market.

Or

- (b) Discuss the roles and responsibilities of investor service cell and arbitration.

17. (a) Elaborately explain about the NEAT system.

Or

(b) Examine the purpose, functions and benefits of international securities identification number.

18. (a) Describe the Indian contract act, 1872 and its significance in capital market.

Or

(b) Explain in detail about trade management and block trading session.

C-0465

Sub. Code

96151

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

Fifth Semester

Banking Finance Service and Insurance

**LEGAL AND REGULATORY ASPECTS OF BANKING
OPERATIONS**

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is SLR?
2. Write a note on cash management.
3. What is amalgamation?
4. Write a note on credit policy.
5. What is mortgage?
6. Define Company.
7. What is guarantee?
8. Write a note on cessation.
9. Who is minor in partnership?
10. Write short note on partnership.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the procedures for constitution of board of directors?

Or

- (b) Explain the advantages of Audit and Inspection.

12. (a) Explain the role of board for financial supervision.

Or

- (b) What are the rules for submission of returns to RBI?

13. (a) Explain about obligations of a banker.

Or

- (b) What are the laws relating to securities? Explain.

14. (a) Explain about the Consumer Protection Act, 1986.

Or

- (b) Distinguish between sale and agreement to sell.

15. (a) What are the rights and duties of the members and register of members?

Or

- (b) Explain about Dissolution of firm and its procedures.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain about amalgamation and merger and its advantages.

Or

- (b) Discuss about reconstruction of financial assets.

17. (a) Explain the various procedures for dissolving the firm.

Or

- (b) Explain the various types of partners.

18. (a) Explain about Describe the Sale of Goods Act, 1930?

Or

- (b) Discuss the various types of Companies.

C-0466

Sub. Code

96152

B.Com. DEGREE EXAMINATION, NOVEMBER 2023

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. What is meant by life insurance?
2. State the meaning of 'Distribution System'.
3. Define 'Premium'.
4. What do you mean by 'Survival Benefit'?
5. Explain 'Immediate Annuity'.
6. What is 'Group Insurance'?
7. How is NAV calculated?
8. What is 'Insurable Interest'?
9. Give the meaning of 'Re Insurance'.
10. What do you mean by 'Nomination'?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) State and explain the functions of 'Life Insurance Agent.'

Or

- (b) What are the recent trends in Life Insurance?

12. (a) Briefly explain the various children's plans.

Or

- (b) Explain the significance of postal Life Insurance.

13. (a) Narrate the ways to meet Gratuity Liability.

Or

- (b) State the salient features of Industrial Life Insurance.

14. (a) What are 'Health Products'? Explain its types.

Or

- (b) State the meaning of surrender value. Is it advisable to surrender the policy?

15. (a) Point out the procedure for the settlement of death claim.

Or

- (b) Explain the relationship between interest rates and stock prices.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss the various Distribution Channels in Life Insurance.

Or

- (b) How is premium calculated? Enumerate the differences between Net Premium and Pure Premium.

17. (a) State and explain the various types of Group Insurance Scheme.

Or

- (b) What are linked Insurance Plans? Explain.

18. (a) How are Unit Linked Policies evaluated?

Or

- (b) Write short notes on :

- (i) Key Man Insurance
- (ii) Price Earning Ratio.

C-0467

Sub. Code

96153

B.Com. DEGREE EXAMINATION, NOVEMBER 2023

Fifth Semester

Banking Finance Service 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. Give the meaning of B2C.
2. State any two benefits of E-Commerce to consumers.
3. What is meant by Electronic payment system?
4. Write a note on 'Smart Card'.
5. Explain the concept of 'Citizen to Government'.
6. What do you mean by 'E-Governance'?
7. State the best social media platform.
8. How do you define social media advertising?
9. Why twitter is the best microblogging?
10. What does facebook mean?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Distinguish between E-Commerce practices and Traditional Business Practices.

Or

- (b) State and explain the relationship between internet and commerce.

12. (a) What is SMTP? Explain basic functions with key factors.

Or

- (b) Who are the participants involved in the SET process?

13. (a) Why is EDI important in organisations?

Or

- (b) State and explain the four models of e-governance.

14. (a) How does social media help to develop small business?

Or

- (b) Describe the various tips to develop the content in blogging.

15. (a) What is LinkedIn? State its benefits.

Or

- (b) Why is media sharing important?

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain the features of E-Commerce.

Or

(b) Discuss the various 'Indian Payment Models'.

17. (a) Highlight private sector interface in e-governance.

Or

(b) List out the pros and cans of social media.

18. (a) Explain the significance and benefits of YouTube.

Or

(b) Write short notes on :

(i) G2C

(ii) Cyber cash.

C-0468

Sub. Code

96154

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

Fifth Semester

Banking, Finance Service and Insurance

AUDITING

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is the meaning of Audit?
2. Define Partnership Audit.
3. What is meant by audit note book?
4. What is Payroll?
5. What is Verification in vouching?
6. What is the types vouching?
7. What is qualified report?
8. What is Audit of non-trading concerns?
9. What do you know about business letters?
10. Define report writing.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the types of Audit papers?

Or

- (b) Explain the Objectives of auditing.

12. (a) Explain the Rights of an auditor.

Or

- (b) Describe briefly the Internal control.

13. (a) Discuss the Valuation of Vouching.

Or

- (b) Explain the Vouching of cash transactions.

14. (a) What are the Advantages of Qualified report?

Or

- (b) Explain the Significance of Audit report.

15. (a) Explain the Drafting of model business letters.

Or

- (b) Discuss the Importance of business reports.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain Evolution of auditing.

Or

- (b) Explain the Appointment and reappointment of Auditor.

17. (a) Enumerate the Importance of Vouching.

Or

(b) Explain the difference between Fair and Qualified report.

18. (a) Explain the steps in Preparation of Routine reports.

Or

(b) Explain the different phases of financial statement.

C-1267

Sub. Code

96113

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

First Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING – I

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. The concept of which assumes that a business will last indefinitely is
 - (a) Business Entity
 - (b) Going concern
 - (c) Periodicity
 - (d) Conservatism
2. In India, Accounting Standards are issued by
 - (a) Reserve Bank of India
 - (b) The Cost and Management Accountants of India
 - (c) Supreme Court of India
 - (d) The Institute of Chartered Accountants of India
3. Opening statement of affairs is usually prepared to find out the
 - (a) Capital in the beginning of the year
 - (b) Capital at the end of the year
 - (c) Profit made during the year
 - (d) Loss occurred during the year

4. A bank reconciliation statement is prepared by
- (a) Bank
 - (b) Business
 - (c) Debtor to the business
 - (d) Creditor to the business
5. Depreciation is caused by
- (a) Lapse of time (b) Usage
 - (c) Obsolescence (d) (a), (b) and (c)
6. A depreciable asset may suffer obsolescence due to _____
- (a) Passage of time
 - (b) Wear and tear
 - (c) Technological changes
 - (d) None of the above
7. Legacy is a
- (a) Revenue expenditure
 - (b) Capital expenditure
 - (c) Revenue receipt
 - (d) Capital receipt
8. Donations received for a specific purpose is
- (a) Revenue receipt
 - (b) Capital receipt
 - (c) Revenue expenditure
 - (d) Capital expenditure

9. The cash and credit sales of the branch are Rs. 10,000 and Rs. 30,000 respectively. The amount collected from debtors is Rs. 20,000. The amount to be credited to Branch account under the debtors system will be
- (a) Rs. 40,000 (b) Rs. 30,000
(c) Rs. 20,000 (d) Rs. 50,000
10. Provision for unrealized profit with respect to stocks when transfers are effected at transfer price is to be charged to
- (a) departmental trading account
(b) departmental profit and loss account
(c) either (a) or (b)
(d) general profit and loss account

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Show the accounting equation on the basis of the following transactions for Rani, who is dealing in automobiles.
- (i) Started business with cash Rs. 80,000
(ii) Goods bought on credit from Ramesh Rs. 10,000
(iii) Purchased furniture for cash Rs. 6,000
(iv) Paid creditors by cash Rs. 8,000
(v) Purchased goods for cash Rs. 2,000
(vi) Paid rent by cash Rs. 500

Or

- (b) Ananth is a trader dealing in textiles. For the following transactions, pass journal entries for the month of January, 2018.

Jan.		Rs.
1	Commenced business with cash	70,000
2	Purchased goods from X and Co. on credit	30,000
3	Cash deposited into bank	40,000
4	Bought a building from L and Co. on credit	95,000
5	Cash withdrawn from bank for office use	5,000
6	Cash withdrawn from bank for personal use of Ananthu	4,000
7	Towels given as charities	3,000
8	Shirts taken over by Ananth for personal use	12,000
9	Sarees distributed as free samples	3,000
10	Goods (table clothes) used for office use	200

12. (a) Balu sold goods to Ravi for Rs. 20,000 on September 15, 2017 and drew a Bill for Rs. 20,000 on 15th September for three months Ravi accepted it and returned to Balu On maturity, Ravi failed to honour the bill Balu paid a noting charge of Rs.200. Pass journal entries to record the above transaction in both Balu and Ravi books.

Or

- (b) From the following particulars of Kamakshi traders, prepare a bank reconciliation Statement as on 31st March, 2018.
- (i) Debit balance as per cash book Rs. 10,500
 - (ii) Cheque deposited into bank amounting to Rs. 5,500 credited by bank, but entered twice in the cash book
 - (iii) Cheques issued and presented for payment amounting to Rs. 7,000 omitted in the cash book

- (iv) Cheque book charges debited by the bank Rs. 200 not recorded in the cash book.
- (v) Cash of Rs 1,000 deposited by a customer of the business in cash deposit machine not recorded in the cash book.

13. (a) A firm acquired a machine on 1st April 2015 at a cost of Rs 50,000. Its life is 6 years. The firm writes off depreciation @ 30% pa. on the diminishing balance method. The firm closes its books on 31st December every year. Show the machinery account and depreciation account for three years starting from 1st April 2015.

Or

- (b) For goods sold, Eswari draws the following on Shanthi :

On 8th March, 2017 Rs. 8,000 for 4 months.

On 16th March, 2017 Rs. 10,000 for 3 months.

On 7th March, 2017 Rs. 12,000 for 5 months.

On 17th March, 2017 Rs. 10,000 for 5 months.

She wants to pay all the bill on a single day. Find out this date, interest is charged @ 18% pa. and Shanthi wants to save Rs. 300 by way of interest. Find out the average due date she has to effect the payment to same interest Rs. 300.

14. (a) Adarji and Bomanji were partners in a joint venture sharing profits and losses in the proportion of four-fifths and one-fifth respectively. Adarji supplies goods to the value of Rs. 50,000 and incurs expenses amounting to Rs. 5,400. Bomanji supplies goods to the value of Rs 14,000 and his expenses amount to Rs. 800. Bomanji sells goods on behalf of the joint venture and realises Rs. 92,000. Bomanji is entitled to a commission of 5 per cent on sales. Bomanji settles his account by bank draft. Give the journal entries and the necessary accounts in the books of Adarji and only the important ledger accounts in the books of Bomanji.

Or

- (b) Compute capital fund of Karur Social Club as on 31.03.2018.

Particulars as on 31.03.2018	Rs.
Furniture	50,000
Buildings	40,000
Subscription outstanding for 2017-18	10,000
Subscription received in advance for 2018-19	5,000
Loan borrowed	10,000
Investments	20,000
Cash in hand	4,000
Cash at bank	6,000

15. (a) What are the features of dependent branch?

Or

- (b) Explain the advantages of department accounts.

Part C

(5 × 8 = 40)

Answer **all** questions.

16. (a) The following errors were located after the preparation of the trial balance. Assume that there exists a suspense account. Pass journal entries to rectify them.
- (i) The total of purchases book was undercast by Rs. 100.
 - (ii) The total of the discount column on the debit side of cash book Rs. 575 were not posted.
 - (iii) The total of one page of the sales book for Rs. 5,975 were carried forward to the next page as Rs. 5,795.
 - (iv) Salaries Rs. 1,800 were posted as Rs. 18,000.
 - (v) Purchase of goods on credit from Mukilan for Rs. 150 have been posted to his account as Rs. 1,500.

Or

- (b) Given below are the balances of Pandian as on 31st March, 2016.

Particulars	Debit Rs.	Credit Rs.
Capital		1,20,000
Sundry debtors and creditors	22,000	22,500
Sales		59,700
Drawings	2,000	
Cash in hand	8,200	
Cash at bank	30,000	
Wages	2,500	
Purchases	10,000	
Opening stock	30,000	

Particulars	Debit Rs.	Credit Rs.
Business premises	60,000	
Bills receivable	14,500	
Office telephone expenses	3,500	
General expenses	9,000	
Goodwill	10,500	
	2,02,200	2,02,200

Adjustments :

- (i) The stock value at the end of the accounting period was Rs. 5,000
- (ii) Interest on capital at 6% is to be provided
- (iii) Interest on drawing at 5% is to be provided
- (iv) Write off bad debts amounting to Rs. 2,000
- (v) Create provision for bad and doubtful debts on sundry debtors @ 10%

Prepare final accounts for the year ended 31st March, 2016.

17. (a) For the Mutual accommodation of Anbu and Velan, on 06.02.2017 Anbu drew a three months bill of exchange on Velan for Rs. 3,000 and got it discounted with a Bank for Rs. 2,900. on the same date, Velan drew a three months bill on Anbu for Rs.4,000 and got it discounted with a bank for Rs. 3,880. They shared the proceeds equally. On the due date, Anbu honoured his acceptance, but due to insolvency of Velan he dishonoured the bill. A Dividend of 40 paise in the rupee was received from the estate of Velan. Pass journal entries in the books of Anbu.

Or

(b) Prepare bank reconciliation statement from following data and find out the balance as per cash book as on 31st March, 2018.

- (i) Bank balance as per bank statement 15,000
- (ii) Cheques issued but not yet presented for payment 2,500
- (iii) Bank charges not recorded in the cash book 250
- (iv) Interest charged by bank not recorded in the cash book 500
- (v) Bank paid insurance premium as per standing instruction but not recorded in the cash book 300
- (vi) Cheques deposited but not yet credited 900

18. (a) Mr. Ragavan sells goods on hire-purchase at cost plus 50% From the following particulars relating to the hire-purchase department, find out the profit for the year ending 31.12.2016.

	Rs.
2015 Jan 1 Stock with hire-purchase customers at selling price	9,000
2015 Jan 1 Stock at shop at cost	18,000
Installments due	5,000
Dec 31 Cash received from customers	60,000
Repossessed goods (installments due Rs.2,000)	500
Valued at Installments due, customers paying	9,000
Stock at shop at cost (excluding repossessed goods)	20,000
Goods purchased during the years	60,000

Or

- (b) Machinery account in the books of a concerns shown as follows :

Particulars	Rs.
Balance as on 1 st January, 2005	7,450
Purchases of machinery on 1 st July, 2005	2,200
Sale of Machinery on 1 st October, 2005	1,000

The original cost of the machinery sold was Rs. 3,000 on 1st July, 2003. Machinery is being depreciated at 10% p.a. on diminishing balance of the asset. Show the machinery account in the books of the concern. The books are closed on 31st December, 2005.

19. (a) Raja Mills Ltd. of Ahmedabad sent 100 pieces shining to Fancy Stores, Delhi, on consignment basis. The consignees are entitled to receive 5 per cent commission plus expenses. The cost to Raja Mills Ltd. is Rs. 600 per piece.

Fancy Stores, Delhi, pay the following expenses:

Railway Freight, etc. Rs 1,000

Godown Rent and Insurance Rs.1,500

Raja Mills Ltd., draw on the consignees a draft for Rs. 30,000 which is duly accepted. It is discounted for Rs. 28,650. Later Fancy Stores, Delhi, report that the entire consignment has been sold for Rs. 78,000. Show journal entries and the important ledger accounts in the books of the consignor.

Or

- (b) The following is the summary of cash transactions of Delhi Literary Club for the year ending 31st March 2019.

Delhi Literary Club

Receipts and Payments Account for the year ending 31st, March 2019

Receipts	Rs.	Payments	Rs.
To Balance b/d		By Rents and Rates	21,000
Cash in hand	3,200	By Lecture fees	4,500
To Entrance fees	2,300	By Sundry expenses	7,200
To Subscriptions	46,000	By Fixed deposit	40,000
The Life membership fees	2,500	By Balance c/d	
To Interest received on fixed deposit	500	Cash in hand	4,300
To sale of furniture (on 1.4.2018)	22,500		
(Book value Rs. 25,000)			
	77,000		77,000

Additional Information :

- (i) At the beginning of the year the club possessed books worth Rs. 20,000 and furniture worth Rs. 40,000
- (ii) Subscription received in advanced during the year amounted to Rs. 1,000

Prepare Income and Expenditure account of the club for the year ending 31st March, 2019 and the balance sheet as on that date.

20. (a) List the features of stock and debtor system.

Or

- (b) Explain the according procedure followed in ascertaining end result of a department.

C-1268

Sub. Code

96114

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

First Semester

Banking Finance Services and Insurance

BUSINESS ECONOMICS

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Managerial Economics is _____.
 - (a) Dealing only micro aspects
 - (b) Only a normative science
 - (c) Deals with practical aspects
 - (d) All of the above

2. Author of “An Inquiry into the Nature and Causes of Wealth of Nations”
 - (a) Alfred Marshall
 - (b) Adam Smith
 - (c) Lionel Robbins
 - (d) Paul A Samuelson

3. In economics, desire backed by purchasing power is known as
 - (a) Utility
 - (b) Demand
 - (c) Consumption
 - (d) Scarcity

4. The proportionate change in the quantity demanded of a commodity in response to change in the price of another related commodity is called
- (a) Price elasticity (b) Related elasticity
(c) Cross elasticity (d) Income elasticity
5. A consumer is in equilibrium when marginal utilities from two goods are
- (a) Minimum (b) Inverse
(c) Equal (d) Increasing
6. Indifference curve was first introduced by
- (a) Hicks (b) Allen
(c) Keynes (d) Edgeworth
7. Customary pricing is also known as
- (a) Consumer pricing
(b) Conventional pricing
(c) Cost plus pricing
(d) Full cost pricing
8. Product differentiation is the important feature of
- (a) monopoly
(b) perfect competition
(c) monopolistic competition
(d) monophony
9. The value of national income adjusted for inflation is called
- (a) Inflation Rate
(b) Disposal Income
(c) GNP
(d) Real national income

10. The largest proportion of national income comes from
- (a) Private sector
 - (b) Local sector
 - (c) Public sector
 - (d) None of the above

Part B (5 × 5 = 25)

Answer **all** questions.

11. (a) Distinguish between microeconomics and macroeconomics.

Or

- (b) Compare positive economics and normative economics.

12. (a) Distinguish between extension and contraction of demand.

Or

- (b) What are the properties of indifference curves?

13. (a) Explain the concept of consumer's equilibrium with a diagram.

Or

- (b) Explain the theory of "consumer's surplus".

14. (a) Discuss the Monopoly power.

Or

- (b) List out the conditions for price discrimination.

15. (a) Write a short note on per capita income.

Or

- (b) Differentiate between personal and disposable Income.

Part C

(5 × 8 = 40)

Answer **all** questions.

16. (a) Explain basic problems of the economy with the help of production possibility curve.

Or

- (b) Explain various steps of Deductive and Inductive methods.

17. (a) What are the methods of measuring Elasticity of demand?

Or

- (b) Explain the law of demand and its exceptions.

18. (a) Elucidate the law of diminishing marginal utility with diagram.

Or

- (b) Explain the law of Equi-marginal utility.

19. (a) Explain the degrees of price discrimination.

Or

- (b) Discuss cost oriented and completion oriented methods of pricing.

20. (a) What are the difficulties involved in the measurement of national income?

Or

- (b) Discuss the importance of social accounting economic analysis.

C-1269

Sub. Code

96115

B.Com. DEGREE EXAMINATION, NOVEMBER 2023.

First Semester

Banking Finance Service and Insurance

MARKETING – I

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Which one is not a part of the 4 Ps?
(a) Product (b) People
(c) Price (d) Place
2. Who is the Father of Modern Marketing?
(a) Philip Kotler (b) Peter F Drucker
(c) Abraham Maslow (d) Raymond Kroc
3. A description of people and their place in society is covered under?
(a) Geographic segmentation
(b) Demographic segmentation
(c) Income group
(d) Age group

4. In demographic segmentation which of these factors is not considered?
- (a) Age (b) Income
(c) Interests (d) Gender
5. When a customer buys a product without logical thinking, his decision is?
- (a) Emotional (b) Rational
(c) Patronage (d) All of the above
6. Which concept holds that consumers will favor the products that are easily available at an affordable price?
- (a) Production concept
(b) Product Concept
(c) Marketing concept
(d) Production cost concept
7. When a firm sets high initial prices which fall with entry of competitors in the market, it is called?
- (a) Competitive pricing
(b) Price skimming
(c) Entry barrier
(d) Monopolistic competition
8. Catalogues, Sponsored events, and digital media presence are closely associated with the marketing mix activity of?
- (a) Product development
(b) Pricing
(c) Promotion
(d) Sales

9. E-marketing is a part of which of the following?
(a) E-payment (b) E-commerce
(c) E-mail marketing (d) Traditional marketing
10. Which of the following is the best distribution channel for vacuum cleaners?
(a) Telemarketing (b) Retail Stores
(c) Direct Marketing (d) All of above

Part B (5 × 5 = 25)

Answer **all** questions.

11. (a) Briefly explain the various approaches to the study of marketing.
Or
(b) Explain the role and importance of Marketing.
12. (a) What are the forces affecting marketing in the micro environment?
Or
(b) What is market segmentation? What are its benefits?
13. (a) Discuss the importance and objectives of pricing.
Or
(b) Explain the factors influencing pricing decisions.
14. (a) Package is a silent salesman. Do you agree? Why?
Or
(b) Explain the different levels of product using a diagram.
15. (a) What is e-marketing? What are the different types of e-markets?
Or
(b) Discuss the advantages and disadvantages of e-marketing.

Part C

(5 × 8 = 40)

Answer **all** questions.

16. (a) Marketing is managing profitable customer relationships. Discuss.

Or

- (b) Explain the core marketing concepts and their linkage to one another. Give examples.

17. (a) Briefly explain the controllable and uncontrollable forces of market environment.

Or

- (b) Explain the steps involved in marketing plan.

18. (a) Define consumer behavior. Discuss the stimulus-response model, with a diagram.

Or

- (b) Explain the stages in organizational buying process.

19. (a) New product development is a growth strategy – Discuss.

Or

- (b) Discuss about two examples of new products launched recently in India.

20. (a) What are the ethical issues involved in marketing research? What safeguards could the public expect in this context?

Or

- (b) What are the major applications of marketing research?