

**C-1812**

**Sub. Code**

**96131**

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Third Semester**

**Banking Finance Service and Insurance**

**BUSINESS STATISTICS**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What is statistics?
2. What is mean?
3. What is standard derivation?
4. What is meant by correlation?
5. Write any two use of index number of prices.
6. What is meant by trend?
7. Expand SPSS.
8. What is null hypothesis?
9. What is linear programming?
10. List the methods of transportation algorithm.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Calculate mean from the following data.

No :        1    2    3    4    5    6    7    8    9    10

Marks : 40 50 55 78 58 60 73 35 43 48

Or

- (b) Calculate geometric mean of the following:

50, 72, 54, 82, 93.

12. (a) Calculate mean deviation from the following data.

$x$ : 10 11 12 13 14

$f$ : 3 12 18 12 3

Or

- (b) Calculate Karl Person co-efficient of skewness for the data 25, 15, 23, 40, 27, 25, 23, 25, 20.

13. (a)

Commodity	Price in 2018	Price in 2019
-----------	---------------	---------------

A	90	95
---	----	----

B	40	60
---	----	----

C	90	110
---	----	-----

D	30	35
---	----	----

Construct in index number for 2019 taking 2018 as base.

Or

- (b) State the method, which used for determining the trend.

14. (a) In 600 throws of six faced dice, odd points appeared 360 times. Would you say that the dice is fair at 5% level of significance?

Or

- (b) Write the not on t-test distribution with its assumption and application.

15. (a) What is operation research? Write the scope of OR.

Or

- (b) Determine basic feasible solution using north west corner method.

Factories	1	2	3	4	5	Capacity
1	1	9	13	36	51	50
2	24	15	16	20	1	100
3	14	33	1	23	26	150
Requirement	100	60	50	50	40	300

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Find the mean of the following data:

Class interval	50-59	40-49	30-39	20-29	10-19	0-9
Frequency	1	3	9	10	15	2

Or

- (b) A sample of 35 values has mean 80 and standard deviation 4. A second sample of 65 values has mean 70 and standard deviation 5. Find the standard deviation of the combined sample of 100 values.

17. (a) Calculate Karl person's coefficient of skewness from the following data:

Marks :	above 0	above 10	above 20	above 30	above 40
No. of students :	150	140	100	80	80
Marks :	above 50	above 60	above 70	above 80	
No. of students :	70	30	14	0	

Or

- (b) Determine the equation of a straight line which best fits the data:

$x :$	10	12	13	16	17	20	25
$y :$	10	22	24	27	29	33	37

18. (a) Assuming a four yearly cycle calculate the trend by the method of moving averages from the following data relating to the production of Tea in India.

Year :	2006	2007	2008	2009	2010
Production (in millions)	464	515	518	467	502
Year :	2011	2012	2013	2014	2015
Production (in millions)	540	557	571	586	612

Or

- (b) Solve the following LPP problem by two phase method

$$\text{Max } z = 2x_1 + 3x_2 + 5x_3$$

$$\text{Subject to } 3x_1 + 10x_2 + 5x_3 \leq 15$$

$$3x_1 - 10x_2 + 9x_3 \leq 33$$

$$x_1 + 2x_2 + 3x_3 \geq 4 \quad .$$

$$x_1, x_2, x_3 \geq 0$$

**C-1813**

**Sub. Code**

**96132**

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Third Semester**

**Banking Finance Service and Insurance**

**BUSINESS LAW**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What are the two essential elements of a contract?
2. What is quasi contract?
3. What do you mean by Void agreement?
4. Give the meaning of Novation?
5. What is meant by unascertained goods?
6. What do you mean by Warranty?
7. List the three tier courts of the consumer?
8. Give the meaning of restrictive trade practice?
9. What are the objectives of IPRs?
10. What is Literacy property?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the essentials of valid acceptance.  
Or  
(b) State the various components of consideration?
12. (a) Difference between fraud and misrepresentation?  
Or  
(b) Discuss about minor's agreements to protect their rights?
13. (a) What do you mean by "document of title of goods"? Briefly explain some regularly used document of title of goods.  
Or  
(b) Distinguish between condition and warranty.
14. (a) State the powers of redressal agencies?  
Or  
(b) What are the objectives of Consumer protection Act 1986?
15. (a) Write a notes on: (i) Patent right (ii) Trade marks  
Or  
(b) What are the objectives of Information Technology Act 2000?

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) What are the essential elements of valid contract?  
Or  
(b) Define offer? What are provisions related to valid offer and valid acceptance?

17. (a) Explain the types of breach of contract?

Or

(b) Who is an unpaid seller? Explain rights of an unpaid seller against buyer and goods.?

18. (a) Explain the scope of Consumer protection Act 1986?

Or

(b) Discuss about the Nature and scope of Intellectual property rights.

---

C-1814

Sub. Code

96133

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**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. Define Goodwill.
2. Write any two methods of goodwill.
3. What is time ratio?
4. List any three expenses classified on the basis of time ratio.
5. What is amalgamation?
6. What is meant by purchase consideration?
7. What is NPA?
8. What is rebate on bill discounted?
9. What is premium?
10. List the revenue accounts schedule of life insurance company accounts.



**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) State the need of Accounting Standards.

Or

- (b) Akansha, Chetna and Dipanshu are partners in a firm sharing profits and losses in the ratio of 3:2:1. They decide to take Jatin into partnership from January 1, 2015 for 1/5 share in the future profits. For this purpose, goodwill is to be valued at 2 times the average annual profits of the previous four years. The average profits for the past four years were.

Year	(Rs.)
2012	96,000
2013	60,600
2014	62,400
2015	84,400

Calculate the value of goodwill.

12. (a) A company had issued 20,000 shares of Rs. 10 each, Rs. 8 called up. It is decided to apply the reserve or profit earned during the year for making the partly paid up shares to fully paid up. Journalise the transactions to convert partly paid up shares to fully paid up shares.

Or

- (b) Narrate the steps involved in ascertainment of profit prior to incorporation.

13. (a) Write the journal entries for settlement of purchase consideration in the books of transferee company from the following details; Purchase Consideration Rs.5,00,000, settled by issue of equity shares of Rs.100 each at a premium of 25%.

Or

- (b) On 31<sup>st</sup> March, 2017 the Balance Sheet of Ajantha Limited was as follows.

Liabilities	Amount (Rs.)	Assets	Amount (Rs.)
50,000 equity shares of Rs. 10 each	5,00,000	Goodwill	25,000
General reserve	2,50,000	Fixed assets	1,75,000
Current liabilities	1,50,000	Bank balance	50,000
	<u>9,00,000</u>	Other current assets	<u>6,50,000</u>
			<u>9,00,000</u>

Ajantha Limited was to be acquired by Ellora Limited on the following terms and conditions; (i) Ellora Limited to take over the Assets (Except Bank) and the liabilities at 10% less than the book values. (ii) The consideration is to be discharged by Ellora Limited in the form of equity shares of Rs.10 per share at a premium of Rs.5 per share. Show ledger accounts in the books of Ajantha Limited and give journal entries in the books of Ellora Limited.

14. (a) The following financial data extracted from the books of Sri Krishna Bank Limited as on 31.02.2019.

	Rs.
Interest on fixed deposits	36,500
Rebate on bills discounted	4,800
Interest on loans	34,900
Commission charged to customers	910
Office expenses	15,500
Discount on bills discounted	19,400
Interest on cash credit	22,400
Director's fee	420
Postal expenses	150
Printing and stationery	390
Rent and taxes	1,800
Interest on overdraft	12,800
Other expenses	180
Interest on saving bank deposits	6,900

Prepare a Profit and Loss accounts as on 31.3.2019.

Or

- (b) From the following information, prepare a profit and loss account of Adarsha Bank limited for the period ending 31.3.2017 along with necessary schedules.

Particulars	Rs. in '000
Interest on loans, cash credit and overdraft	31,628
Income on investments	11,810
Interest on balances with RBI	4,243
Commission, exchange and brokerage	2,907
Profit on sale of investments	114

Particulars	Rs. in '000
Interest on deposits	31,404
Interest on RBI Borrowings	3,361
Payment to and provision for employees	9,717
Rent, taxes and lighting	955
Other expenditure	884
Advertisement and publicity	87
Depreciation on bank's property	292
Director's fees, allowances and expenses	7
Auditor's fees and expenses	41
Law charges	22
Postage, telegram, telephone etc.	312
Repairs and maintenance	91
Insurance	915
Printing and stationery	213
Balance of profit/loss/b/f	1,524

Supplementary information :

- (i) Make a provision for income tax (including surcharge) at 51.75%.
- (ii) Every year, the bank transfers 25% of profits to statutory reserve and 5% of profit to Revenue Reserve.
- (iii) Dividend amounting to Rs. 2,00,000 for the year ended 31.3.2017 is proposed by Board of directors.

15. (a) From the following particulars, prepare the fire revenue account for 2021-2022.

	Rs. (in lakhs)
Claims paid	235
Legal expenses regarding claims	5
Premiums received	600
Reinsurance premium	60
Commission	100
Expenses of Management	150
Provision against unexpired risk on April, 2021	260
Claims unpaid on April 1, 2021	20
Claims unpaid on March 31, 2022	35

Or

- (b) Janani Assurance Co Ltd. Received Rs. 5,90,000 as premium on new policies and Rs. 1,20,000 as renewal premium. The company received Rs. 90,000 towards reinsurance accepted and paid Rs. 70,000 towards reinsurance ceded. How much will be credited to Revenue Account towards premium?

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) J & Co. Ltd. was incorporated on 21<sup>st</sup> April 2004 with an authorised share capital of Rs. 25,00,000 in equity shares of Rs. 10 each. The company issued 20,000 equity shares for cash at a premium of Rs. 2.50 per share which were all paid. There was

no business until 30<sup>th</sup> June 2004, on which day the company decided to purchase the going businesses of S & Co. Ltd. and L & Co. Ltd. by its own shares of Rs. 10 each at a premium of Rs. 2.50 per share (assets and liabilities of both the companies were taken at their book values and their goodwill was valued at 2¼ years' purchase of super-profits, the normal profits being calculated at 10% of the capital employed in case of each).

Or

- (b) The Alfa manufacturing Company Limited was registered with a nominal capital of Rs 6, 00,000 in Equity Shares of Rs 10 each.

The following is the list of balances extracted from its books on 31<sup>st</sup> December, 2004:

	Rs.
Wages	84,865
Calls-in-arrears	7,500
Premises	3,00,000
Plant and Machinery	3,30,000
Interim dividend paid on 1 <sup>st</sup> August, 2004	37,500
Stock, 1 <sup>st</sup> January, 2004	75,000
Furniture	7,200
Sundry Debtors	87,000
Goodwill	25,000
Cash in hand	750
Cash at bank	39,900
Purchases	1,85,000
Preliminary expenses	5,000
General expenses	16,835
Freight and Carriage	13,115
Salaries	14,500

	Rs.
Director's fees	5,725
Bad debts	2,110
Debenture interest paid	9,000
Subscribed and fully called-up capital	4,00,000
6% Debentures	3,00,000
Profit and Loss a/c (Cr. Balances)	14,500
Bills payable	38,000
Sundry creditors	50,000
Sales	4,15,000
General Reserve	25,000
Bad debts reserve 1 <sup>st</sup> January, 2004	3,500

Prepare Trading and Profit and Loss Account and Balance Sheet in proper form after making the following adjustments:

Depreciate Plant and Machinery by 10%. Write off Rs. 500 from Preliminary Expenses. Provide half year's Debenture interest due. Leave Bad and Doubtful Debts Reserve at 5% on Sundry Debtors. Stock on 31<sup>st</sup> December, 2004, was Rs. 95,000.

17. (a) The following is the financial position of Sweet Limited and Spicy Limited on 31<sup>st</sup> March, 2015.

Liabilities	Sweet Ltd Rs.	Spicy Ltd Rs.	Assets	Sweet Ltd Rs.	Spicy Ltd Rs.
Equity share of Rs. 100 each fully paid	1,00,000	60,000	Land and buildings	30,000	-
6% debentures of Rs. 10 each	20,000	-	Plant and Machinery	1,10,000	50,000
Reserve fund	34,000	-	Stock	16,000	8,000
			Debtors	14,000	9,000
			Cash	3,000	1,000

Liabilities	Sweet Ltd	Spicy Ltd	Assets	Sweet Ltd	Spicy Ltd
Dividend					
Equalization fund	4,000	-			
Employees					
Provident fund	3,000	-			
Sundry creditors	10,000	8,000			
Profit and loss a/c	2,000	-			
	<u>1,73,000</u>	<u>68,000</u>		<u>1,73,000</u>	<u>68,000</u>

The two companies agreed to amalgamate to form a new company called Bitter Company Limited. The authorized capital of Bitter Company Limited is 1,00,000 equity shares of Rs. 10 each. The assets of Sweet Limited are taken over at a reduced valuation of 10% with the exception of Land and Buildings which are accepted at book values. Both the companies to receive 5% of the valuation of their respective business as goodwill. The entire purchase price is to be paid by Bitter Company Limited in fully paid shares. In return for debentures in Sweet Limited, debentures of the same amount and denomination are to be issued by Bitter Limited. Calculate the purchase consideration and prepare opening Balance sheet of Bitter Company Limited.

Or



- (b) The following balances have been taken from the books of Indian Banking corporation on 31<sup>st</sup> March 2017.

	Rs.
Paid up capital	10,00,000
Local bills discounted	9,00,000
Reserve fund	3,85,000
Loans advances	14,00,000
Unpaid dividend	5,000
Overdrafts	23,00,000
Current and savings deposits	25,00,000
Furniture	20,000
Fixed deposits	20,00,000
Profit and loss account :	
Balance (cr)	1,10,000
Stamps on hand	5,000
Cash balance	2,50,000
Cash balance with other banks	6,50,000
Investments (cost)	4,75,000

The directors of the banks have instructed that the investment should be shown in the balance sheet at market value of Rs. 5,25,000.

The authorized capital of banks was Rs. 12,00,000 in Rs. 10 shares.

Prepare the balance sheet of the banks on 31<sup>st</sup> March 2017.

18. (a) The following are the figures extracted from the books of Ichalkaranji Bank Limited as on 31.03.2015.

Particulars	Rs.
Interest and Discount Received	37,05,738
Interest paid on Deposits	20,37,452
Issued and subscribed capital	10,00,000
Salaries and allowances	2,00,000
Director's fee and allowances	30,000
Rent and Taxes paid	90,000
Postage and Telegrams	60,286
Statutory Reserve Fund	8,00,000
Commission, exchange and brokerage	1,90,000
Rent received	65,000
Profit on sale of Investments	2,00,000
Depreciation on Bank's properties	30,000
Statutory Expenses	40,000
Other Expenses	25,000
Auditor's fee	5,000

Other information :

- (i) A customer to whom a sum of Rs.10 lakhs has been advanced has become insolvent and it is expected only 50% can be recovered from his estate.
- (ii) Also there were also other debts, for which a provision of Rs.1,50,000 was found necessary by the auditors.
- (iii) Rebate on bills discounted on 31.03.2014 was Rs.12,000 and on 31.03.2015 was Rs.16,000.
- (iv) Provide Rs.6,50,000 for Income-Tax.
- (v) The directors desire to declare 10% dividends.

Prepare the profit and loss account Bank Limited for the year ended 31.03.2015

Or

- (b) From the following details, prepare the revenue account. Profit and Loss account and the balance sheet of Moonshine Insurance Co. Ltd. carrying on Marine Insurance Business for year ended 31<sup>st</sup> March, 2005.

Particulars	Rs.
Equity share capital (Rs. 10)	15,00,000
Balance of marine fund as on 1.4.04	7,60,000
Unclaimed dividends	2,400
Profit and loss account (cr.)	2,40,000
Sundry creditors	12,600
Agents balances (Dr.)	1,46,400
Interest accrued but not due	8,200
Due to Re-Insurance	60,000
Furniture and fixtures (cost Rs. 12,600)	8,400
Stock of stationary	2,500
Expenses of management	2,20,000
Foreign taxes and insurance	12,300
Outstanding premium	21,200
Donations paid	8,600
Advance tax payments	62,000
Sundry debtors	9,200
Government of India	
Securities	9,20,000
Debentures of public bodies	1,80,000
Shares in limited	
Companies	3,60,000
State Government securities	8,80,000
Claims less reinsurance	10,60,000
Premium less reinsurance	12,40,000
Commission paid	62,400
Interest and dividends	2,40,000
Transfer, fees received	600
Cash and bank balance	94,400

Outstanding claims on 31.3.2005 was Rs. 1,40,000.  
 Depreciation on furniture should be provided  
 Rs. 2,100.

**C-1815**

**Sub. Code**

**96134**

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**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** questions.

1. What is Indian Financial System?
2. What do you mean by CRR?
3. What do you mean by Bankers lien?
4. Give the meaning of HUF.
5. What is Liquidity?
6. What do you mean by bancassurance?
7. What is PIN?
8. What are the advantages of Smart Card?
9. What are the objectives of Portfolio management in bank?
10. What is Test marketing of bank products?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the functions of capital market.

Or

(b) What are the functions of insurance companies?

12. (a) Explain the duties of a paying banker.

Or

(b) Distinguish between Garnishee order Nisi and Garnishee order absolute.

13. (a) What are the objectives of credit management?

Or

(b) State the advantages of credit card.

14. (a) Explain in brief the cluster approach model for E-Banking.

Or

(b) Write a short notes on: (i) Data net (ii) E-mail (iii) I-net.

15. (a) What are the advantages of telemarketing in banking business?

Or

(b) State the concept of indirect channels of bank products.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss about the role and functions of Mutual fund.

Or

- (b) Explain the functions of SEBI.

17. (a) What risk does a banker incur in opening on account with trustees and executors?

Or

- (b) Outline the principles of Sound lending.

18. (a) Explain the function of RTGS system.

Or

- (b) What is price mix? Explain the factors which are affecting the price of a bank service.

---

**C-1816**

**Sub. Code**

**96135**

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**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** questions.

1. Define Insurance.
2. What is risk?
3. What is life Insurance?
4. Who is an Insurer?
5. What is meant by fire Insurance?
6. What is reinsurance?
7. What is meant by single premium policies?
8. What is days of Grace?
9. State the object of Insurance Act 1938.
10. What is do you understand by Insurance ombudsman?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the importance of Insurance Industry.

Or

(b) Explain classification of risks.

12. (a) Distinguish between pure risk and speculative risk.

Or

(b) Explain the various causes of risk.

13. (a) Explain the features of Life Insurance products.

Or

(b) Explain the various types of marine insurance.

14. (a) Distinguish between nomination on and assignment.

Or

(b) Explain the procedure of revival of lapsed policy.

15. (a) Explain the important provisions of Insurance Act 1938.

Or

(b) Explain the important provisions of IRDA Regulation 2000.



**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Describe briefly the history of Insurance.

Or

(b) Explain the classes of insurance.

17. (a) Explain the role of Insurance in Economic developments.

Or

(b) Write short note on :

(i) Principles of subrogation.

(ii) Principles of contribution.

18. (a) Discuss the salient features of COPRA on protection of policy holders interests.

Or

(b) Describe the concept of alternation risk transfer.

---

**C-1817**

**Sub. Code**

**96141**

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**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 NPA?
2. Define Debt.
3. What are the two systems of Book keeping?
4. What do you understand by 'Subsidiary Books'?
5. What do you mean by statutory Reserve?
6. What are current assets?
7. What is Partnership?
8. What is Bonus Shares?
9. What is fixed capital?
10. What is accounting in electronic environment?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) What is the principal value of Rs.1,000 due in 2 years at 5% p.a. compound interest, according as the interest is paid half yearly?

Or

- (b) Write notes on sinking funds Bonds.

12. (a) Bring out the difference between the Trading Account and the Profit and Loss account.

Or

- (b) Explain the term USA Transfer Price Mechanism.

13. (a) What do you mean by acceptance and endorsements?

Or

- (b) Write note on

(i) Subsidiary book

(ii) Main day book

14. (a) What are the difference between cash book and pass book?

Or

- (b) What are the characteristics of a Joint Venture?

15. (a) What are the procedure for accounting in Electronic Environment?

Or

- (b) What are the significances of ratio analysis?

**Part C**

(3 × 10 = 30)

Answer **all** questions.

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

Or

- (b) Explain the methods of calculation foreign Exchange Arithmetic for beginners.

17. (a) Distinguish between hire purchase sales and credit sales.

Or

- (b) Explain the different methods of valuation of good will.

18. (a) State the nature and purpose of accounting.

Or

- (b) Give a Proforma of Balance sheet of a Banking company.
-

**C-1818**

**Sub. Code**

**96142**

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**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. Define cost accounting.
2. What is cost sheets?
3. Give meaning for material control.
4. Write about FIFO.
5. Define management accounting.
6. What is financial accounting?
7. What is ratio?
8. Give the meaning for liquidity.
9. What are budgets?
10. Define CVP? analysis.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the objectives of cost accounting.

Or

- (b) The following information has been gathered for a company doing jobbing work only for 2013, Materials Consumed 4,00,000 Direct Labour 3,00,000 Factory Overheads 2,40,000 Office and Administrative Expenses 94,000 Sales 12,40,800. The company has to quote for a job to be undertaken in February, 2014. It is estimated that the job will require materials costing ₹30,000 and direct wages for it will be ₹45,000. What should be the quotation?

12. (a) Illustrate the essentials of material control.

Or

- (b) Materials X and Y are used as follows: Minimum usage – 50 units each per week Maximum usage – 150 units each per week Normal usage – 100 units each per week Ordering quantities X = 600 units Y = 1,000 units Delivery period X = 4 – 6 weeks Y = 2 – 4 weeks. Calculate for each material (i) Maximum level (ii) Minimum level and (iii) Ordering level.

13. (a) Explain the scope of management accounting.

Or

- (b) Enumerate the objectives of management accounting.

14. (a) Explain the need for ratio analysis.

Or

(b) 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.

15. (a) Illustrate the characteristics in budgetary control.

Or

(b) Standard cost of a product in a factory is predetermined as follows:

Material (5 units @ '4 each)	20
Labour (20 hours @ '1.50 per hour)	30
Overhead expenses	10
Total	<u>60</u>

During a period. 8.000 units were produced whose actual cost was as follows:

Material (40,500 units @ '5 each)	2, 02,500
Labour (1. 50.000 hours @ '1.60 each)	2,40,000
Overhead expenses	90,000
Total	<u>5,32,500</u>

Prepare a statement showing standard cost, actual cost and variances.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain briefly the meaning, nature and scope of cost accounting.

Or

(b) Two types of articles are manufactured in a factory. From the following particulars

Prepare a statement showing cost per article sold, there is no opening or closing stock.

	Article A	Article A
	Rs.	Rs.
Materials	1,200	1,616
Labour	2,280	2,828

Works on cost is charged at 100% on labour, and office on cost is taken at 25% on works cost. The number of article. A sold during the period was 120 at Rs.75 each whereas the price per article B sold was Rs.55 and the number sold was 202. Ascertain the total profit as per cost books from the above particulars.

Also prepare a profit and loss account for the period in the financial books, the actual works expenses being Rs.4,960 and the office expenses being Rs.3,380. How would you account for the difference between the two figures of profit?

17. (a) Discuss the methods of wage payment.

Or

- (b) Explain the methods of pricing of material issues.

18. (a) From the following information, calculate, debtors turnover ratio and average collection period.

Total debtors (opening balance) 2,00,000

Cash sales 1,50,000

Credit sales 10,00,000

Cash collected 7,80,000

Sales returns 60,000

Bad debts 40,000

Discount allowed 20,000

Provision for bad debts 25,000

No. of days in a year – 360

Or

- (b) Explain various types of budget.



**C-1819**

**Sub. Code**

**96143**

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Fourth Semester**

**Banking Finance Services and Insurance**

**FUNDAMENTALS OF CAPITAL MARKETS**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What is called Securities Market?
2. What do you mean by Euro Bonds?
3. What is Insider Trading?
4. What is Circuit Breaker?
5. What is preferential issue?
6. Define – Green Shop option.
7. What is price weighted index?
8. What is meant by Retail Debt Market?
9. What do you mean by clearing member?
10. What is called Risk Management?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) What is an option contract? How does index option differ from stock options?

Or

- (b) Write note on the following:

- (i) Market Lot
- (ii) Lead Manager
- (iii) Spot Market

12. (a) What is Arbitration? How do you Start Arbitration Process?

Or

- (b) Discuss the various kinds of Bonds along with their features.

13. (a) Discuss the objective and advantages of listing of securities on the stock market.

Or

- (b) What are the Needs of Sub-brokers?

14. (a) What are the various types of markets?

Or

- (b) What are the Purposes of WAP and Applications of WAP?

15. (a) Discuss the clearing and settlement process.

Or

- (b) Describe SEBI Regulations 2008.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss the advantage of listing. Also discuss the requirements for listing of securities in Indian stock exchanges.

Or

- (b) Describe the Provisions of Indian Contract Act 1872.

17. (a) Differentiate between capital market and money market.

Or

- (b) Differentiate between Future and forward trading. Also write a note on the components of capital market.

18. (a) Explain the different types of capital markets.

Or

- (b) Briefly explain the functions of SEBI. In your opinion are these functions sufficient to regulate the capital market in India?

---

**C-1820**

**Sub. Code**

**96161**

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**Sixth Semester**

**Banking Finance Service and Insurance**

**CORPORATE TAX MANAGEMENT AND PRACTICES**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** the questions.

1. State the elements of tax evasion.
2. What is the objective of tax planning?
3. What is Capital expenditure?
4. Give the general meaning of dividend.
5. What is Venture Capital company?
6. What is Amortization?
7. What is Present value?
8. Write about the term replacement.
9. What do you understand in the term duty exemption?
10. Expand EPCG.

**Part B**

(5 × 5 = 25)

Answer **all** the questions.

11. (a) What is tax planning and its types?

Or

(b) What is the concept of tax evasion?

12. (a) State the benefits of tax planning.

Or

(b) Write the tax saving option under 80C.

13. (a) How will you compute accumulated profit?

Or

(b) Write the provisions for Amortization of certain preliminary expenses.

14. (a) Differentiate Revenue expenditure and Capital expenditure.

Or

(b) List out the revenue expenditures in nature of replacement.

15. (a) Differentiate SEZ and free trade zone.

Or

(b) Write the limitations for telecommunication services.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) What is the difference tax avoidance and tax evasion?

Or

- (b) How will you do tax planning for setting up a new business?

17. (a) Explain the tax planning through issue of bonus shares.

Or

- (b) State the deductions in respect of profit and gains from industrial undertakings or enterprises engaged in infrastructure development etc.,

18. (a) Write the tax management with reference to repair, replace, renewal or renovation.

Or

- (b) Explain the special provisions under part 21.
-

C-1821

Sub. Code

96162

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Sixth Semester**

**Banking Finance Service and Insurance**

**MARKETING OF FINANCIAL PRODUCTS AND  
SERVICES**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What is mixed banking system?
2. What is a commercial Bank?
3. What is "Malware"?
4. Who are eligible for mobile banking services?
5. State the legal compliance relating to KYC norms.
6. What is meant by 'principles of diversity' in bank lending?
7. What is performance guarantee?
8. What is a capital market?
9. Write short notes on Maritime Perils and perils of the Sea.
10. Define fire insurance contract.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Bring out the case for “Branch Banking system”.
- Or
- (b) What are the various general utility services rendered by a bank?
12. (a) Discuss the major security issues relating to the mobile banking services offered by a modern bank.
- Or
- (b) What are the security aspects concerning the use of ‘ATM’?
13. (a) Distinguish between pledge, hypothecation and mortgage.
- Or
- (b) State the advantages of lending against stock exchange securities.
14. (a) State the characteristics of Money market.
- Or
- (b) How do Treasury Bills constitute an important segment of the money market?
15. (a) ‘A fire insurance is a contract of indemnity’ – Explain.
- Or
- (b) Explain the important characteristics of marine insurance contract.



**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Bring out the significance role played commercial banks in the general economic development of a Country.

Or

- (b) Elaborate on the current focus of activities undertaken by the “Department of Information Technology”(DIT) of the RBI.

17. (a) How do ‘shared ATMs’ operate in the Indian context? Explain.

Or

- (b) Explain the different securities that are accepted by a banker while lending to customers.

18. (a) Describe the legislative measures taken by the government to support the Indian Financial System.

Or

- (b) Write short notes on:
- (i) Double Insurance
  - (ii) Assignment of Marine Insurance Policy
  - (iii) Insurable Interest
  - (iv) Fire Insurance.

---

**C-1822**

**Sub. Code**

**96163**

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**Sixth Semester**

**Banking Finance Service and Insurance**

**FUNDAMENTALS OF DERIVATIVES MARKET**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** the questions.

1. What is derivatives?
2. Name the participants in derivative market.
3. What is futures contracts?
4. What is futures payoff?
5. What is put option?
6. What is trader workstation?
7. What do you mean by exercising an option?
8. Write any three features of swap.
9. What is American option?
10. What is accounting for derivatives?

**Part B**

(5 × 5 = 25)

Answer **all** the questions.

11. (a) Write the uses of derivative market.

Or

- (b) Write a overview of derivative market.

12. (a) Differentiate the forwards and futures contracts.

Or

- (b) Explain the mechanism of futures contract with an examples.

13. (a) Examine uses of the option trading in shares and stocks with an examples.

Or

- (b) Explain the characteristics of options trading.

14. (a) Describe the risk reduction model.

Or

- (b) Explain about margin processing system.

15. (a) Discuss about corporate actions adjustments.

Or

- (b) Write about the types of clearing members.

**Part C**

(3 × 10 = 30)

Answer **all** the questions.

16. (a) Write about the history of financial derivatives markets in detail.

Or

- (b) What is index movement? Explain the significance of economic index movement.

17. (a) Discuss the various types of futures contracts.

Or

- (b) Elaborate the various types of options.

18. (a) Enumerate the settlement procedures in derivative trading.

Or

- (b) Explain about the risk management system in clearing settlement.
-

**C-1823**

**Sub. Code**

**96164**

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Sixth Semester**

**Banking Finance Service and Insurance**

**PRACTICES OF GENERAL INSURANCE**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What is insurance?
2. Who is complainant?
3. Expand GIC.
4. Who is Corporate Agent?
5. What is marine liability insurance?
6. Write the meaning for the term peril.
7. What is pool?
8. What is risk?
9. Define premium.
10. What is salvage?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Write the mission of GIC.  
Or  
(b) State the objectives of central consumer protection council.
12. (a) Give some important facts about certificate of Insurance.  
Or  
(b) Write out the material facts which affect the proposal form?
13. (a) State the scope of fire insurance.  
Or  
(b) Write a short note on Engineering insurance.
14. (a) Write out the procedure of underwriting process.  
Or  
(b) Give the reasons for the purpose of risk inspection.
15. (a) How the co-insurance agreements transacted?  
Or  
(b) What is the duties and responsibilities of a surveyor?

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Write an essay about General Insurance Business Nationalisation Act 1972 with its objectives.  
Or  
(b) State the purpose of consumer dispute redressal agencies.

17. (a) Outline the structure of insurance market in India.

Or

(b) Explain the fire insurance coverages with examples.

18. (a) What is reinsurance? Explain the reinsurance with its terminology.

Or

(b) Draw the content of claim forms.

---

C-1824

Sub. Code

96165

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Sixth Semester**

**Banking Finance Service and Insurance**

**FUNDAMENTALS OF DEPOSITORY OPERATIONS**

**(2016 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What is primary market?
2. Define underwriter.
3. What do you understand by a depository?
4. What are the objectives of NSDL?
5. What is commercial bill market?
6. Write about SEBI.
7. Write about clearing members.
8. What is MAPIN?
9. What is value free transfers of G-Sec?
10. What is pay out securities?



**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the features of money market.

Or

- (b) Explain the features of capital market.

12. (a) Explain the advantages of depository system.

Or

- (b) Explain the services provided by NSDL.

13. (a) Who can start the depository? And explain the criteria of that.

Or

- (b) Explain the value added services of NSDL.

14. (a) What is rematerialisation? And explain the process involved in it.

Or

- (b) Explain the account opening procedure of beneficiaries in NSDL.

15. (a) Explain the measures taken by government to promote demat trading.

Or

- (b) Explain about National Saving Certificates.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain the function of new issue markets.

Or

(b) Explain the process of depository system.

17. (a) Discuss the various business partners of NSDL.

Or

(b) Discuss e-governance innovative of NSDL.

18. (a) Enumerate various types of pledge/ hypothecation.

Or

(b) Explain about various debt instruments and its advantages.

---

C-2452

Sub. Code

96123

**B.Com. DEGREE EXAMINATION, APRIL 2024**

**Second Semester**

**Banking Finance Services and Insurance**

**FINANCIAL ACCOUNTING – II**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. On revaluation, the increase in the value of assets leads
  - (a) Gain
  - (b) Loss
  - (c) Expense
  - (d) None of these
  
2. At the time of admission, the goodwill brought by the new partner may be credited to the capital accounts of
  - (a) all the partners
  - (b) the old partners
  - (c) the new partner
  - (d) the sacrificing partners
  
3. In Garner VS Murray, insolvency loss on borne by solvent partners in:
  - (a) Capital ratio
  - (b) Profit sharing ratio
  - (c) Final claims ratio
  - (d) None of the above
  
4. On dissolution partner's capital balance will be
  - (a) paid to them rateably
  - (b) forfeited
  - (c) withheld
  - (d) None of these

5. In the case of sale to a company the profit or loss on sales is ascertained through
- (a) realization a/c
  - (b) P & L adjustment a/c
  - (c) revaluation a/c
  - (d) None
6. Bad debts written off realized is shown under
- (a) Pre-incorporation income
  - (b) Profit & Loss Account
  - (c) Post-incorporation income
  - (d) None of the above
7. A company can issue
- (a) Only redeemable preference shares
  - (b) Only Deferred shares
  - (c) Only irredeemable preference shares
  - (d) All of the above
8. Debentures may be redeemed out of
- (a) Capital
  - (b) Profit
  - (c) Conversion into shares
  - (d) All of the above
9. When company purchases the business of another company \_\_\_\_\_ comes into existence.
- (a) Amalgamation
  - (b) Absorption
  - (c) External Reconstruction
  - (d) Internal Reconstruction
10. Amalgamation of companies is governed by \_\_\_\_\_.
- (a) AS-14
  - (b) AS-11
  - (c) AS-13
  - (d) AS-9

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the accounting treatment of joint life policy.

Or

- (b) Arul and Anitha are partners sharing profits and losses in the ratio of 4:3. On 31.3.2018, Ajay was admitted as a partner. On the date of admission, the book of the firm showed a general reserve of Rs. 42,000. Pass the journal entry to distribute the general reserve.

12. (a) Two firms A and B & X and Y agree to amalgamate their business on 31<sup>st</sup> December 2020. Their balance sheet was :

	A and B	X and Y		A and B	X and Y
Creditors	1,04,000	52,000	Bank	1,56,000	65,000
Capital :			Debtors	1,30,000	1,04,000
A	1,82,000	–	Stock	42,000	26,000
B	1,30,000	–	Furniture	10,000	13,000
X	–	91,000	Buildings	78,000	–
Y		65,000			
	<u>4,16,000</u>	<u>2,08,000</u>		<u>4,16,000</u>	<u>2,08,000</u>

Debtors and Creditors were not taken over by the new firm. Buildings were retained by A and B. The capital of new firm Rs. 2,60,000 is to be brought in by partners in the ratio of 3:3:2:2. Close the books of the old firms and give the balance sheet of the new firm.

Or

- (b) Under what circumstance is a firm dissolved.

13. (a) Selvi, Sakthi and Karthika share profits in the ratio of 4:3:2. They have decided to sell their firm to a limited company on June 30, 2020. Their balance sheet on that date was as under :

Liabilities	Rs.	Assets	Rs.
Creditors	17,000	Land and Building	19,000
Capital :		Machinery	13,000
Selvi	20,000	Debtors	12,000
Sakthi	15,000	Stock	17,000
Karthika	11,000	Cash	2,000
	<u>46,000</u>		<u>63,000</u>
	<u>63,000</u>		<u>63,000</u>

Purchase consideration agreed upon was Rs. 55,000. Of this the company has paid Rs. 41,250 in its own shares and balance in cash.

Or

- (b) Describe the method of finding out profit prior to and after incorporation.
14. (a) Give the steps for redemption of preference shares.

Or

- (b) Y Ltd., issued 30,000 12% Preference shares of Rs.100 each payable as follows :

On application :           Rs. 20

On allotment :             Rs. 35

On first and final call : Rs. 45

All the shares offered were subscribed for the public and cash was duly received. Pass journal entries.

15. (a) Difference between Internal reconstruction and External reconstruction.

Or

- (b) The company B takes over the business of company A. The value agreed for various assets are given: Goodwill Rs. 22,000, Land and building Rs. 25,000, Plant and machinery Rs. 24,000, Stock Rs. 13,000, Debtors Rs. 8,000. B company does not take over cash but agree to assume the liability of sundry creditors at Rs. 5,000. Calculate purchase consideration.

**Part C**

(5 × 8 = 40)

Answer **all** questions.

16. (a) Sundar and Suresh are partners sharing profits in the ratio of 3:2. Their balance sheet as on 1<sup>st</sup> January, 2019 was as follows :

Liabilities	Rs.	Assets	Rs.
Capital accounts:		Buildings	40,000
Sundar	30,000	Furniture	13,000
Suresh	<u>20,000</u>	Stock	25,000
Creditors	50,000	Debtors	15,000
General reserve	10,000	Bills receivable	14,000
Workmen		Bank	18,000
Compensation fund	<u>15,000</u>		
	<u>1,25,000</u>		<u>1,25,000</u>

They decided to admit Sugumar into partnership for 1/4 share in the profits on the following terms :

- (i) Sugumar has to bring in Rs. 30,000 as capital. His share of goodwill is valued at Rs. 5,000. He could not bring cash towards goodwill.
- (ii) That the stock be valued at Rs. 20,000.

- (iii) That the furniture be depreciated by Rs. 2,000.
- (iv) That the value of building be depreciated by 20%.

Prepare necessary ledger accounts and the balance sheet after admission.

Or

- (b) Explain the accounting treatment of goodwill at the time of retirement of a partner.

17. (a) Explain the accounting procedure to be followed in Amalgamation firms.

Or

- (b) P, Q, R are partners sharing profits equality and their balance sheet as on 31.3.2021.

Liabilities	Rs.	Assets	Rs.
Creditors	10,000	Furniture	2,100
Capital accounts :		Stock	15,400
P	12,000	Debtors	18,000
Q	9,000	Less : Reserve	900
R	<u>1,000</u>	R's Current A/C	<u>5,000</u>
Current accounts :		Cash at Bank	1,400
P	2,000		
Q	<u>2,000</u>		
Reserve fund	3,000		
B/P	<u>2,000</u>		
	<u>41,000</u>		<u>41,000</u>

R is insolvent and his estate pays Rs. 1,800 to the firm. The partnership dissolved and debtors, stock and furniture realize Rs. 23,600. Sundry creditors were settled at Rs. 8,000, You are required to prepare the necessary ledger accounts to close the books of the firm as per Garner Vs Murray decision.



18. (a) Subash ltd was incorporated in 1<sup>st</sup> March 2018 and received its certificate of commencement of business on 1<sup>st</sup> April 2018. The company bought the business of M/s small & company with effect from 1<sup>st</sup> November 2017. From the following figures relating to the year ending October 2018, find out the profits available for dividends.

- (i) Sales for the year Were Rs. 6,00,000 out of which sales up to March were Rs. 2,50,000
- (ii) Gross profit for the year was Rs. 1,80,000
- (iii) The expenses debited to the profit & loss account Were :

	Rs.
Rent	9,000
Salaries	15,000
Directors fees	4,800
Interest on debentures	5,000
Audit fees	1,500
Discount on sales	3,600
Depreciation	24,000
General expenses	4,800
Advertising	18,000
Stationery and printing	3,600
Commission on sales	6,000
Bad debts (Rs. 500 relate to debts created prior to incorporation)	1,500
Interest to vendor on purchase	3,000
Consideration up to 1 <sup>st</sup> May 2018	

Or

(b) Explain the sale to a company.

19. (a) Siva Ltd., Invite the public to subscribe 10,000 equity shares of Rs.100 each at a premium of Rs. 10 per share. Payment was to be made as follows: on application Rs. 20; on allotment Rs. 40 (including premium); on first call Rs. 30; on final call Rs. 20.

Applications totaled for 13,000 shares; applications for 2,000 shares were rejected and allotment was made proportionately to the remaining applicants. The directors made both the calls and all the moneys were received except the final call on 300 shares which were forfeited. Later 200 of these forfeited shares were issued as fully paid @ Rs. 85 per share. Journalise these transactions including cash transactions.

Or

- (b) What are the various types of debentures?
20. (a) Explain the various types of purchase consideration.

Or

- (b) P ltd. proposed to purchase the business of Shri Chintoo. Goodwill for this purpose is agreed to be valued at three year's purchase of

- (i) simple average profits and  
(ii) weighted average profits of the past four years. The appropriate weights to be used are:  
2010 – 1, 2011 – 2, 2012 – 3, 2013 – 4.

The profits for these years are: 2010: Rs. 1,01,000; 2011: Rs. 1,24,000; 2012: Rs. 1,00,000 and 2013: Rs. 1,50,000

- (1) On 1<sup>st</sup> September, 2012 a major repair was made in respect of plant incurring Rs. 30,000 which was charged to revenue. The said sum is agreed to be capitalised subject to adjustment of depreciation of 10% p.a. on reducing balance method.  
(2) The closing stock for year 2011 was over-valued by Rs. 12,000  
(3) The cover management cost an annual charge of Rs. 24,000 is to be made.

**C-2453**

**Sub. Code**

**96124**

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Second Semester**

**Banking Finance Services and Insurance**

**PRINCIPLES OF MANAGEMENT**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. The 'father' of Scientific Management is:  
(a) Henri Gantt            (b) W. Edwards Deming  
(c) Tom Peters            (d) Frederick W. Taylor
2. Which one of the following statements is not correct?  
(a) Management is a goal-oriented process  
(b) Management is a continuous process  
(c) Management is a dynamic process  
(d) Management is a rigid process
3. Which one of the following is an importance of planning?  
(a) Reducing uncertainty  
(b) Identifying alternatives critically  
(c) Developing leadership  
(d) Selecting the most appropriate plan

4. Coordination is
- (a) A management function
  - (b) The essence of management
  - (c) An objective of management
  - (d) A social objective
5. Management is essential for the organisations which are
- (a) Non-profit organisations
  - (b) Service organisations
  - (c) Social organisations
  - (d) All of the above
6. Need hierarchy theory of motivation has been given by
- (a) Maslow                      (b) Fayol
  - (c) Taylor                      (d) Koontz
7. ————— means one plan, one boss.
- (a) Unity of direction    (b) Unity of command
  - (c) Centralisation        (d) Gang Plank
8. Complete freedom for group or individual decision, with a minimum of leader participation is under —————.
- (a) Autocratic style    (b) Democratic style
  - (c) Free-rein style      (d) Creative style
9. Which one of the following is not an importance of controlling?
- (a) Better coordination
  - (b) Better use of resources
  - (c) Better planning
  - (d) Better grievance handling

10. Which one of the following is a step of controlling?
- (a) Assessing personnel required
  - (b) Taking corrective action
  - (c) Assessing environment
  - (d) Taking disciplinary action

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the broad functions of management.

Or

- (b) List out the development of management thought.

12. (a) Describe the decision making process.

Or

- (b) What are the objectives of planning?

13. (a) Describe in detail about Formal and Informal organization structures?

Or

- (b) Distinguish between centralisation and decentralization.

14. (a) What are the four basic ingredients of leadership skills?

Or

- (b) State the concept of Direction.

15. (a) Define the process of control.

Or

(b) Give requirement of effective control?

**Part C**

(5 × 8 = 40)

Answer **all** questions.

16. (a) What are the principles of management advocated by Henri Fayol?

Or

(b) Explain the Nature of Management?

17. (a) What are the essential steps in planning? Explain.

Or

(b) Explain the important types of forecasting.

18. (a) Describe the process of performance appraisal.

Or

(b) What are the steps in selection process?

19. (a) Discuss about the various types of Leadership style.

Or

(b) Describe the methods of direction.

20. (a) What are the various steps in the controlling?

Or

(b) Explain the importance of control in management.

C-2454

Sub. Code

96125

**B.Com. DEGREE EXAMINATION, APRIL 2024.**

**Second Semester**

**Banking Finance Services and Insurance**

**PRINCIPLES AND PRACTICES OF BANKING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which bank have given the instructions to the commercial banks regarding the immediate credit of outstation cheques?
  - (a) Reserve Bank of India
  - (b) Central Bank
  - (c) World Bank
  - (d) All of the above
  
2. In case of collection of cheques and bills, the relationship of the banker with the customer is that of
  - (a) Bank as agent and customer trustee
  - (b) Bank as trustee and customer debtor
  - (c) Banker as debtor and customer bailee
  - (d) Banker as bailor and customer bailee

3. When banker received deposits from the customer, then the banker becomes \_\_\_\_\_ of the customer.  
(a) Debtor (b) Creditor  
(c) Bailee (d) Trustee
4. The banker has a lien on \_\_\_\_\_.  
(a) Bonds given for collection  
(b) Bonds given for safe custody  
(c) Bonds left by mistake  
(d) (a) and (b) together
5. Collateral securities can be \_\_\_\_\_.  
(a) Tangible  
(b) Intangible in the shape of personal guarantee of a third party  
(c) Security given to get credit facilities/loan  
(d) All of the above
6. The document which can be used only making local payment is \_\_\_\_\_.  
(a) A cheque (b) A bill of exchange  
(c) A banker's cheque (d) A draft
7. Expand NEFT  
(a) National Electronic Fund Transfer  
(b) Neutral Electronic Fund Transfer  
(c) Nominal Electronic Fund Transfer  
(d) Natural Electronic Fund Transfer
8. ATM password should be kept in  
(a) Personal diary (b) Office diary  
(c) Memory (d) All of above
9. PLC stands for  
(a) Product Life Cycle  
(b) Program Life Cycle  
(c) Personal Life Cycle  
(d) None



10. \_\_\_\_\_ banking refers to the use of technology and communication systems in delivering banking products and services to customers.
- (a) Hi-tech banking    (b) Virtual banking  
(c) PC banking        (d) Home banking.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the origin of Banking.  
Or  
(b) List out the types of customer.
12. (a) What are the significances of endorsement?  
Or  
(b) Explain the precautions to be taken by the paying banker.
13. (a) What are the principles of Sound lending?  
Or  
(b) What are the internal factors that contribute to NPA?
14. (a) What is PIN and explain its functions?  
Or  
(b) Write a notes on:  
(i) Data net  
(ii) Nicnet.
15. (a) State the importance of Marketing in Banking.  
Or  
(b) List out the branding of bank products.

**Part C**

(5 × 8 = 40)

Answer **all** questions.

16. (a) Discuss about the financial services offered by banks in India.

Or

- (b) Explain the types of Banks.

17. (a) What precautions should a banker take before opening account for the following customers?

- (i) Minor
- (ii) Illiterate person
- (iii) Lunatics.

Or

- (b) Discuss the Duties of collecting banker.

18. (a) Explain the following

- (i) Factoring
- (ii) Mutual fund
- (iii) Bancassurance.

Or

- (b) Describe the procedure to be followed in regard to safe deposit vault.

19. (a) Explain the role and uses of technology up gradation in banks.

Or

- (b) Discuss the various products of e-Banking.

20. (a) Discuss about the role of DSA in bank marketing channel.

Or

- (b) What is Tele marketing and explain its importance?