

C-4933

Sub. Code

96113

B.Com. DEGREE EXAMINATION, APRIL 2025.

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 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. A bank reconciliation statement is prepared by
 - (a) Bank
 - (b) Business
 - (c) Debtor to the business
 - (d) Creditor to the business

4. A bank reconciliation statement is prepared with the help of
- (a) Bank statement
 - (b) Cash book
 - (c) Bank statement and bank column of the cash book
 - (d) Petty cash book
5. Depreciation is caused by
- (a) Lapse of time (b) Usage
 - (c) Obsolescence (d) (a), (b) and (c)
6. Under hire-purchase agreement the buyer to pay
- (a) Cash price only
 - (b) Interest only
 - (c) Cash price and Interest
 - (d) None of the above
7. Statement of affairs is a
- (a) Statement of income and expenditure
 - (b) Statement of assets and liabilities
 - (c) Summary of cash transactions
 - (d) Summary of credit transactions
8. The excess of assets over liabilities is
- (a) Loss (b) Cash
 - (c) Capital (d) Profit
9. Under debtors system, the branch account is
- (a) Personal account (b) Real Account
 - (c) Nominal account (d) None of the above

10. Rent and rates should be divided among the different department on the basis of
- (a) Light point (b) HP of Machine
 - (c) Sales Ratio (d) Floor area

Part B

(5 × 5 = 25)

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

11. (a) “Business units last indefinitely”. Mention and explain the concept on which the statement is based.

Or

- (b) “State whether the balance of the following accounts should be placed in the debit or the credit column of the trial balance:
- (i) Carriage outwards
 - (ii) Carriage inwards
 - (iii) Sales
 - (iv) Purchases
 - (v) Bad debts
 - (vi) Interest paid
 - (vii) Interest received
 - (viii) Discount received
 - (ix) Capital
 - (x) Drawings
 - (xi) Sales returns
 - (xii) Purchase returns.

12. (a) From the following particulars prepare a bank reconciliation statement of Jayakumar as on 31st December, 2016.

- (i) Balance as per cash book Rs. 7,130
- (ii) Cheque deposited but not cleared Rs. 1,000
- (iii) A customer has deposited Rs. 800 into the bank directly.

Or

- (b) From the following information, prepare bank reconciliation statement to find out balance as per bank statement on 31st March, 2017.

Particulars	Rs.
(i) Cheques deposited but not yet collected by the bank	500
(ii) Cheque issued but not yet presented for payment	1,000
(iii) Bank interest charged	100
(iv) Rent paid by bank as per standing instruction	200
(v) Cash book balance	300

13. (a) Mr. Kannan Purchased an Air conditioner from Radha & Co. on purchase agreement on 01.04.2013 by paying Rs. 7,000 as down payment and the balance amount is payable by him as follows:

At the end of the First financial year (31-03-2014)
Rs.9,600

At the end of the Second financial year (31-03-2015)
Rs.8,700

At the end of the Third financial year (31-03-2016)
Rs.7,800

At the end of the Fourth financial year (31-03-2017)
Rs.6,900

You are required to calculate the amount of Interest
and Cash Price included in each instalment.

Or

- (b) A firm purchased a plant on 1.1.2018 for Rs. 9,000 and spent Rs. 1,000 as erection charges. Calculate the amount of depreciation for the year 2018 @ 15% per annum under the written down value method. Accounts are closed on 31st March every year.
14. (a) How will the following items appear in the final accounts of a club for the year ending 31st March 2017? A club received subscription of Rs. 25,000 during the year 2016-17. This includes subscription of Rs. 2,000 for 2015-16 and Rs. 1,500 for the year 2017-18. Subscription of Rs. 500 is still outstanding for the year 2016-17.

Or

- (b) From the following particulars, show how the item 'subscription' will appear in the Income and Expenditure Account for the year ended 31-12-2018?

Subscription received in 2018 is Rs. 16,000 which includes Rs. 3,000 for 2017 and Rs. 5,000 for 2019.

Subscription outstanding for the year 2018 is Rs. 4,000. Subscription of Rs. 2,000 was received in advance for 2018 in the year 2017.

15. (a) From the following information pass necessary journal entry in the books of head office and show branch account, At the end of the accounting period the trial balance of a branch showed a debit balance of Rs.28,000 under Head Office account, but the branch account at the Head Office books revealed a debit balance of Rs.46,000. By examining the books it is found on 28th March, 2016 the Head Office supplied goods of Rs.40,000 to the branch which could not reached the addressee by 31 March, 2016. Further a remittance by Branch on 29th March, 2016 to the Head Office could not accounted before end of the accounting year i.e., 31 March, 2016.

Or

- (b) Idea Traders Mumbai opened a branch at Delhi on 1st Jan 2008. The following information is available in respect of the branch for the year 2018.

Transactions during the year	Rs.
Goods sent to branch	85,000
Cash sales at the branch	45,000
Credit sales at the branch	75,000
Salaries of the branch staff paid by H.O	16,500
Office expenses of the branch paid by H.O	12,000
Cash remittance to branch towards petty cash	6,000
Closing Balance on 31 st Dec, 2018	
Petty cash at branch	500
Debtors at branch	5,000
Stock at branch	27,000

Prepare Branch A/c to show the profit or loss from the Branch for year 2018.

Part C**(5 × 8 = 40)**

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

16. (a) Write a brief note on Accounting Standards.

Or

- (b) Valluvar is a sole trader dealing in textiles. From the following transactions, pass journal entries for the month of March, 2018.

March		Rs.
1	Commenced business with cash	90,000
	with goods	60,000
2	Purchased 20 readymade shirts from X and Co. on credit	10,000
3	Cash deposited into bank through Cash Deposit Machine	30,000
4	Purchased 10 readymade sarees from Y and Co. by cash	6,000
5	Paid X and Co. through NEFT	
6	Sold 5 sarees to A and Co. on credit	4,000
7	A and Co. deposited the amount due in Cash Deposit Machine	
8	Purchased 20 sarees from Z & Co. and paid through debit card	12,000
9	Stationery purchased for and paid through net banking	6,000
10	Bank charges levied	200

17. (a) The bank statement of Sudha and company showed an overdraft Rs. 10,000 on 31st December, 2017 prepare a bank reconciliation statement.

- (i) A cheque deposited on 30th December 2017 for Rs. 15,000 was not credited by the bank.

- (ii) Interest on term loan Rs. 500 was debited by bank on 31st December, 2017 but not accounted in the books of Sudha and Company.
- (iii) A cheque issued for Rs. 550 on 24th December, 2017 was paid by the bank. It was recorded as Rs. 505 in the bank column of the cash book.
- (iv) One outgoing required on 27th December, 2017 of Rs. 200 was recorded twice in the cash book.
- (v) Bank recorded a cash deposit of Rs. 2,598 as Rs. 2,589.
- (vi) A sum of Rs. 2,000 deposited in cash deposit machine by a customer of the business on 31st December, 2017 was not recorded in the books of Sudha and Company.
- (vii) Interest on overdraft of Rs. 600 was not recorded in the books of Sudha and Company.
- (viii) Two cheques issued on 29th December, 2017 for Rs. 500 and Rs. 700, but only the first cheque was presented for payment before 31st December, 2017.

Or

- (b) From the following particulars of Raheem traders, prepare a bank reconciliation statement as on 31st March, 2018.
 - (i) Overdraft as per cash book Rs. 2,500. On the same day the balance as per bank statement is Rs. 1,99,000.
 - (ii) Interest on debentures of Rs. 700 was received by the bank directly.
 - (iii) Amount received by bank through RTGS amounting to Rs. 2,00,000, omitted in the cash book.

- (iv) Two cheques issued for Rs. 1,800 and Rs. 2,000 on 29th March 2018. Only the second cheque is presented for payment.
- (v) Insurance premium on car for Rs. 1,000 paid by the bank as per standing instruction not recorded in the cash book.

18. (a) From the following details, set out the hire purchase trading account in the books of a trader who sells a number of articles of comparatively small value daily on the hire purchase system, showing his profit on this department of the business for the year ended 31st December, 2019. For the purpose of charging his hire purchases customers, he adds 60% to the cost of the goods.

Date	Particulars	Rs.
1.1.19	Stock in Customers hands at selling price	16,200
31.12.19	Sale of goods on hire purchase during the year at selling price	65,340
	Cash received from hire purchase customers at selling price	21,000
	Stock in customers' hand at selling price	46,740
	Repossessed goods (Instalment due Rs. 10,000) valued at	2,500

Or

- (b) Anand bought a machinery for Rs. 1,00,000 on 1-1-2015. On 1-6-2016, he bought another machine for Rs. 50,000. On 1-10-2017, he purchased another machine for Rs. 20,000. Provide depreciation at 10% pa. on straight line method. Prepare machinery account for the years 2015 to 2017 by using accounts by assuming accounts are closed on 31st December every year.

19. (a) From the following particulars, show how the item 'subscription' will appear in the Income and Expenditure Account for the year ended 31-12-2018?

Subscription received in 2018 is Rs. 50,000 which includes Rs. 5,000 for 2017 and Rs. 7,000 for 2019. Subscription outstanding for the year 2018 is Rs. 6,000. Subscription of Rs. 4,000 was received in advance for 2018 in the year 2017.

Or

- (b) How the Following items appear in the final accounts of Thoothukudi Young Pioneers Association?

There are one hundred members in the association each paying Rs. 25 as annual subscription. By the end of the year 10 members had not paid their subscription but four members had paid for the next year in advance.

20. (a) From the following details, prepare the necessary ledger accounts in the books of Mumbai head office under stocks debtors system.

Particulars	Rs.	Particulars	Rs.
Stock at the beginning at		Loss of goods in transit at invoice price	6,000
Invoice price	20,000	Pilferage at Branch at the cost to Branch	1,200
Goods sent to the Branch at		Closing Stock at branch its cost	16,000
Invoice price	90,000	Sales at branch	1,05,000
Salaries and wages at Branch	60,000		
Other expenses at Branch	3,000		

Chennai branch received Rs.4,000 from the insurance company in settlement of the claim for the loss of goods in transit. Mumbai Head Office sent goods to Chennai Branch at 25% profit over the goods sent at cost.

Or

- (b) M/s Bangalore Textile limited has two departments, cloth and readymade clothes. Readymade clothes are manufactured by the firm itself out of cloth supplied by the cloth department at its usual selling rate. From the following figures, prepare departmental Trading and Profit and Loss Account and General Profit and Loss Account for the year ending 31.03.2015.

Particulars	Cloth Rs.	Readymade Rs.
Opening Stock on 01.04.2014	72,000	12,000
Purchases	5,80,000	4,000
Sales	7,00,000	1,40,000
Transfer: Readymade to Clothes department	90,000	—
Manufacturing Expenses	—	28,000
Closing Stock on 31.03.2015	20,000	9,6000
General expenses incurred for both the departments Rs.24,000		

The stocks in the readymade clothes department may be considered as consisting of two-third cloth and remaining one-third other expenses. The cloth department earned profit at the rate of 15% in 2013-14.

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B.Com. DEGREE EXAMINATION, APRIL 2025.

First Semester

Banking Finance service and Insurance

BUSINESS ECONOMICS

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Who is known as the father of Economics?
 - (a) Karl Marx
 - (b) Adam Smith
 - (c) Alfred Marshall
 - (d) John Maynard Keynes
2. Business economics mainly focuses on:
 - (a) National income and employment
 - (b) Individual business units and decision-making
 - (c) Public finance and taxation
 - (d) International trade policies
3. Which of the following is NOT a determinant of demand?
 - (a) Price of the good
 - (b) Consumer income
 - (c) Production technology
 - (d) Price of related goods

4. The Law of Demand states that, other things being equal, as price increases:
- (a) Demand increases
 - (b) Demand decreases
 - (c) Demand remains unchanged
 - (d) Supply decreases
5. Economies of Scale refer to:
- (a) Increase in costs due to large-scale production
 - (b) Cost advantages due to large-scale production
 - (c) Decrease in demand due to higher production
 - (d) Increase in supply due to government policies
6. Break-Even Analysis helps a firm to determine:
- (a) The level of production where profit is maximized
 - (b) The level of sales at which total revenue equals total cost
 - (c) The total cost of production at any given level of output
 - (d) The relationship between marginal cost and marginal revenue
7. Under perfect competition, a firm is a:
- (a) Price maker (b) Price taker
 - (c) Price influencer (d) Price controller
8. A monopoly is a market structure where:
- (a) A few firms dominate the industry
 - (b) Many firms compete freely
 - (c) A single seller controls the market
 - (d) Prices are regulated by the government
9. Which of the following is an Indirect Tax?
- (a) Income Tax (b) Wealth Tax
 - (c) GST (d) Corporate Tax

10. Which tax is NOT considered an Indirect Tax?
- (a) VAT (b) Sales Tax
(c) Property Tax (d) Excise Duty

Part B

(5 × 5 = 25)

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

11. (a) Differentiate between positive and normative Economics.

Or

- (b) Define Business Economics and discuss its scope and importance.

12. (a) Explain the Law of Demand with the help of a demand curve.

Or

- (b) What is Elasticity of Demand? Explain its types with suitable examples.

13. (a) Define the Law of Equi-Marginal Utility and explain its significance.

Or

- (b) Define Economies of Scale and explain its types.

14. (a) How is Price and Output determined under Monopoly? Explain with a diagram.

Or

- (b) Define Discriminating Monopoly and explain its types with examples.

15. (a) Define National Income and explain its key components.

Or

- (b) Differentiate between National Product and National Income with examples.

Part C

(5 × 8 = 40)

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

16. (a) Explain the incremental and marginal concepts in economics.

Or

- (b) Explain the Wealth, Welfare, and scarcity views on Economics.

17. (a) Explain the concept of Supply and its relationship with price.

Or

- (b) Discuss the factors affecting the Supply of a product.

18. (a) Explain how consumer equilibrium is achieved using Indifference Curve Analysis.

Or

- (b) Define Break-Even Analysis and explain its significance.

19. (a) Explain the key characteristics of Oligopoly and its pricing strategies.

Or

- (b) Discuss the Pricing Objectives followed by businesses in different market conditions.

20. (a) Discuss the major causes and effects of public Expenditure.

Or

- (b) Compare Direct and Indirect Taxes with their advantages and disadvantages.

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B.Com. DEGREE EXAMINATION, APRIL 2025.

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. Stock Exchange Market is also called _____.
(a) Spot Market (b) Local Market
(c) Security Market (d) National Market
2. The Spot market is classified on the basis of
(a) Commodity (b) Transaction
(c) Regulation (d) Time
3. 8. Segmentation on the basis of values and attitudes and behavioral patterns is an example of
(a) geographic location
(b) cultural factors
(c) economic factors
(d) political and legal factors

4. The customer market division done on the basis of 'compulsive, ambitious and outgoing customers' classified as
- (a) geographic segmentation
 - (b) demographic segmentation
 - (c) psychographic segmentation
 - (d) behavioral segmentation
5. In consumer goods which is described as a silent salesman
- (a) Price (b) Advertisement
 - (c) Packaging (d) Sales promotion
6. The way the consumers feel or perceive towards an actual product or potential market offering is called
- (a) sales concept
 - (b) product idea
 - (c) product image
 - (d) customer management
7. In the following variables which one is not the variable of marketing mix?
- (a) Place Variable (b) Product Variable
 - (c) Program Variable (d) Price Variable
8. Which one is the example of Intangible product?
- (a) Education (b) Mobiles
 - (c) Garments (d) Vehicles
9. Social marketing deals with:
- (a) Society (b) Social Class
 - (c) Social change (d) Social evil

10. Pure play retailers are called
- (a) Market creators
 - (b) Transaction brokers
 - (c) Merchants
 - (d) Agents

Part B

(5 × 5 = 25)

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

11. (a) Distinguish between Marketing and Marketing Management.

Or

- (b) Mention any three Role of Marketer.

12. (a) What are the criteria for market segmentation? Briefly describe the criteria with suitable examples.

Or

- (b) Explain the Micro environmental forces of a firm.

13. (a) “In today’s world customer Relationship Management is the key to successful Marketing” — Discuss.

Or

- (b) What are the objectives of pricing? Describe any three important methods of pricing.

14. (a) Explain the Adoption and Diffusion process of Product Life Cycle.

Or

- (b) Explain with a Grid the concept of Product mix with various elements for 65 Products.

15. (a) Discuss the objectives E-Marketing.

Or

- (b) Explain in detail about Niche marketing.

Part C

(5 × 8 = 40)

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

16. (a) Explain the functions of Marketing Management.

Or

- (b) Discuss the objective of Marketing.

17. (a) What is meaning of Marketing Environment?
Explain the major factors in the macro environment of Marketing.

Or

- (b) Explain the factors affecting internal and external environments of Marketing.

18. (a) Discuss the stages of buyer decision process in relation to the consumer market.

Or

- (b) Explain the factors influence consumer behaviour.

19. (a) Discuss about the Evolution of marketing.

Or

- (b) Narrate the Elements of Marketing mix.

20. (a) Explain in detail how traditional marketing differ from E-marketing.

Or

- (b) Discuss any two new methods of marketing.

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B.Com. DEGREE EXAMINATION, APRIL 2025.

Second Semester

Banking Finances Services and Insurance

FINANCIAL ACCOUNTING — II

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. A new partner may be admitted into a partnership :
 - (a) With the consent of any one partner
 - (b) With the consent of majority of partners
 - (c) With the consent of all old partners
 - (d) With the consent of 2/3rd of old partners
2. A, B, and C share profits and losses of the company equally. B retires from business and his share is purchased by A and C in the ratio of 2 : 3. New profit sharing ratio between A and C respectively would be
 - (a) 1 : 1
 - (b) 2 : 2
 - (c) 7 : 8
 - (d) 3 : 5

3. On retirement of a partner, goodwill will be credited to the Capital Account of :
- (a) Retiring Partner
 - (b) Remaining Partners
 - (c) All Partners
 - (d) None of the Above
4. If partners' capital is fluctuating then deficiency of insolvent partner is shared by the solvent partner in _____
- (a) Given Capital ratio
 - (b) Adjusted capital ratio
 - (c) Profit sharing ratio
 - (d) All the above
5. As per the accounting double-entry system, when expense increases, it is
- (a) No need to show as an accounting record
 - (b) Credited
 - (c) Debited
 - (d) Both (b) and (c)
6. Who is the father of financial accounting?
- (a) Jerome Lee Nicholson
 - (b) J.R. Hicks
 - (c) Luca Pacioli
 - (d) Poseidon

7. Debentures can be redeemed _____
- (a) By issuing new Debentures
 - (b) Out of Profit
 - (c) By Converting them into Shares
 - (d) All of the above
8. The shares appear at _____ in the balance sheet of a company.
- (a) Paid-up value
 - (b) Market price
 - (c) Adjusted market value
 - (d) None of the above
9. Which of the following methods are used for the valuation of goodwill?
- (a) Super profit method
 - (b) Weighted profit method
 - (c) Average profit method
 - (d) All of the above
10. The formula for calculating goodwill under the simple average profit method is _____
- (a) $\text{Goodwill} = \text{Super profit} \times \text{Annuity factor}$
 - (b) $\text{Goodwill} = \text{Super profit} \times \text{No. of years purchase}$
 - (c) $\text{Goodwill} = \text{Average profit} \times \text{No. of years purchase}$
 - (d) $\text{Goodwill} = \text{Weighted average profit} \times \text{No. of years purchase}$

Part B

(5 × 5 = 25)

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

11. (a) State the tools of financial accounting.
Or
(b) Distinguish between financial accounting and management accounting.
12. (a) Explain the important role of Final accounts in financial accounting.
Or
(b) What are the Measurement elements of Financial Statements?
13. (a) Journalise the following Transactions for financial accounting :
(i) Kabir started his business with a cash of Rs. 50,000.
(ii) Borrowed from Naresh Rs. 30,000.
(iii) Purchased furniture for Rs. 20,000 in cash from Modern Furniture House.
(iv) Purchased furniture from Bombay Safe for Rs. 40,000.
(v) Purchased goods for cash Rs. 15,000.
(vi) Purchased goods from Romen Rs 30,000.
(vii) Sold goods for Cash to Karim Rs. 25,000.
(viii) Sold goods to Shyam on Credit Rs. 30,000
(ix) Received cash from Shyam Rs. 20,000.
(x) Paid cash to Romen Rs. 20,000
Or
(b) P and Q are partners sharing profits and losses in the ratio of 4 : 3. They admit R into the Partnership for 1/5th share. P and Q decide to share future profits in the ratio of 2 : 1.
Calculate the new profit sharing ratio and the sacrificing ratio.

14. (a) Briefly explain the effects of Retirement of the Partner.

Or

- (b) A, B and C are in partnership sharing profits and losses in the ratio of 5 : 3 : 2. They decide to dissolve their partnership and the Balance Sheet at the date of the dissolution is as follows.

Liabilities	Amt. (Rs.)	Assets	Amt. (Rs.)
Sundry Creditors	6,000	Freehold property	52,000
Bills payable	3,000	Plant	30,000
Bank overdrafts	1,500	Stock in trade	40,000
Reserve fund	5,000	Furniture	5,000
Capital – A	53,500	Sundry debtors	17,500
Capital – B	44,100	Less: Provision for bad debts	500
			17,000
Capital – C	39,400	Cash in hand	8,500
	<u>1,52,500</u>		<u>1,52,500</u>

A is to take the freehold property at Rs. 35,000, B is to take the stock-in-trade at Rs. 35,000 and C is to take furniture at Rs. 3,000. Sundry debtors realised Rs. 16,000 and Plant realized Rs. 40,000. Cost of dissolution was Rs. 2,000. Close the books of the firm showing the Realisation Account, Capital Accounts and Cash Account.

15. (a) M/s. Joe and John is a partnership firm with Joe and John as its partners. They now decide to admit James in the firm and hence need to value goodwill. Capital employed is Rs. 6,00,000 at the end of the 5th year. The normal rate of return is 20%. Assume the interest rate is equal to the Normal Rate of Return. Calculate Goodwill using Annuity Method. Their profits for the last years are given.

Year	Profit
1	10,000
2	15,000
3	20,000
4	25,000
5	30,000

Calculate Average Profit, Normal Profit and Super Profit.

Or

- (b) What are the Reasons for Amalgamation of firm's.

Part C

(5 × 8 = 40)

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

16. (a) Explain the purpose of admission of a new partner in an organisation.

Or

- (b) Show by means of Journal Entries how the following items should be adjusted while preparing the Final Accounts of a firm for the year ended 31st March, 2015.

- (i) Closing stock at market value as on March 31, 2015 was Rs. 1,00,000 (cost Rs. 80,000). Stock is being valued on a consistent basis of cost or market price whichever is lower.
- (ii) No entry had been passed in the books for stock withdrawn from the business by the proprietor Rs. 10,000.
- (iii) Legal charges include Rs. 20,000 for cost of stamp and registration of new building acquired during the year.
- (iv) Patents and trademarks were acquired at a cost of Rs. 28,000 in 2014 and every year 1/10th is being written-off.
- (v) Proprietor had withdrawn for personal use goods for which the cost was Rs. 3,500 but the market value on the date of withdrawal was Rs. 4,500. Sales were credited by Rs. 3,000.
- (vi) Purchase include purchase of furniture for office use worth Rs. 10,000.
- (vii) An amount of Rs. 25,000 received in respect of new capital introduced by the proprietor was wrongly credited to Sundry Debtors Account.
- (viii) An amount of Rs. 5,000 received from a debtor was wrongly credited to Sales Account.
- (ix) Goods costing Rs. 8,000 were despatched out on 29th March. The sale, however, took place on 2nd April, 2015, when an invoice of Rs. 9,000 was raised against the customer.

17. (a) A, B and Care partners in a firm sharing profits and losses in the ratio of 3 : 2 : 1. They decided to dissolve the partnership business as on 31st December, 2014. Following is the Balance Sheet on the date of dissolution.

Liabilities	Amt. (Rs.)	Assets	Amt. (Rs.)
Capitals :		Machinery	31,000
A	20,000	Furniture	3,000
B	10,000	Stock	10,000
C	2,000	Debtors	6,000
Bank overdraft	6,000		
Sundry Creditors	12,000		
	<u>50,000</u>		<u>50,000</u>

The following assets were realised in cash : Machinery at Rs. 22,000 ; 50% of the stock at Rs. 3,500 ; and Debtors were collected at 15% less than their book values. Remaining 50% of the stock was taken over by A at Rs. 3,200. Furniture was taken over by B at Rs 2,400. Realisation expenses were Rs. 300. Pass necessary Journal Entries to close the books of the firm and also prepare Realisation Account, Bank Account and Partners' Capital Accounts.

Or

- (b) Explain the different ways of dissolution of a partnership firm.

18. (a) Sachin and Sourav are partners sharing profits and losses in the ratio of 3 : 2 and for the last four years they have been entitled to annual salaries of Rs. 1,20,000 and Rs 1,00,000 respectively. The annual accounts have shown the following net profit before charging partners' salaries: Year ended on 31st December 2012 – Rs. 3,50,000 ; 2013 – Rs. 2,45,000 ; and 2014 – Rs. 3,20,000. On 1st January, 2015 David is admitted to the partnership for 2/5 shares (without any salary). The goodwill for this purpose is to be valued at 4 years' purchase of weighted average profit of last three years (after allowing same salaries to partners) ; profits to be weighted as 1 : 2 : 3, the greatest weight being given to the last year. Calculate the value of goodwill.

Or

- (b) Distinguish between Bookkeeping and Accounting in financial accounting.
19. (a) From the following prepare the Trading and Profit and Loss Account for the year ended 31st March, 2015 and Balance Sheet of Mr. Z as on that date.

Particulars	Amt. (Rs.)	Particulars	Amt. (Rs.)
Capital	50,450	Machinery, Plant and Furniture (cost Rs. 25,000)	15,000
Trade Creditors	10,000	Book Debts	16,400
Bills payable	1,000	Bank Balance (Dr.)	3,400
General Reserve	5,000	Investment, 4% Government Loan at par	10,000
Provision for Bad and Doubtful Debts	1,000	Bills Receivable	5,050

Particulars	Amt. (Rs.)	Particulars	Amt. (Rs.)
Sales	75,000	Salaries and Wages	13,000
Discount Allowed	750	Audit Fee	12,000
Stock at April 1, 2014	15,000	Office Expenses	2,000
Purchases	48,000	Repairs and Renewals	1,800
Discount Received	400	Interest Paid	750
Building	10,000	Bad Debts Recovered	250

Additional information :

- (i) The value of Stock on hand as at 31st March, 2015 was Rs. 18,000 included goods costing Rs. 900 received on 30th March, 2015 in respect of which supplier's bill had not yet been received.
- (ii) Goods of the cost of Rs. 1,500 were sent to a customer on sale on approval basis but recorded in Sales Book at sales price of Rs. 2,000. Approval for the sale were not received till 31st March, 2015.
- (iii) Provisions were made for doubtful debts to the extent of Rs. 400 and for depredation on building at 2% per annum.
- (iv) Machinery, Plant and Furniture was depreciated at 20% on the diminishing value; Mr. Z, however, considered that the proper method would be 8% on the original cost and wanted to adopt it from April 1, 2013.

Or

- (b) X, Y and Z are in partnership sharing profits and losses equally. They decided to dissolve the partnership on 1st October, 2014 on which date the Balance Sheet of the firm was as follows :

Liabilities	Amt. (Rs.)	Assets	Amt. (Rs.)
Capital : X	20,000	Premises	25,000
Capital : Y	12,000	Machinery	10,800
Reserve	6,000	Stock	8,420
Sundry creditors	20,000	Sundry debtors	15,800
Bank loan	5,120	Bills receivable	850
		Capital : Z	1,280
		Cash at bank	970
	<u>63,120</u>		<u>63,120</u>

The assets realised the following amounts :
 Premises Rs. 16,000 ; Machinery Rs. 10,000 ; Stock Rs. 9,000 ; Debtors Rs. 15,000 ; Bills receivable Rs. 850. The goodwill was sold for Rs. 2,500. Discount amounting to Rs. 260 were allowed by creditors while paying their claims. The expenses of realisation amounted to Rs. 540. During the course of Dissolution a liability for damages was settled at Rs. 9,000 against Rs. 7,000 provided in the books of the firm. Prepare the Accounts necessary to show the result of the realisation and also to close the books of the firm (calculations may be made to the nearest rupee).

20. (a) Describe the final accounts format in financial statement.

Or

- (b) K, L and M with respective capitals of Rs. 30,000, Rs. 20,000 and Rs 10,000 and sharing profit in the ratio of 3 :2 : 1 agreed to admit N for a sixth share on the lines that he brings in Rs. 20,000 as capital and Rs. 10,000 as Premium for Goodwill and that M should retain his original share. N paid in his capital money but in respect of premium he could bring in only Rs. 5,000. You are required to :
- (i) Give the Journal entries to carry out the above arrangements ;
 - (ii) Construct the Capital Accounts of the partners ; and
 - (iii) Work out the new profit-sharing ratio of the partners.
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C-4937

Sub. Code

96124

B.Com. DEGREE EXAMINATION, APRIL 2025

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. _____ is called as the father of scientific management
 - (a) Henri Fayol
 - (b) F.W. Taylor
 - (c) Max Weber
 - (d) Charles
2. Which of the following do management functions include?
 - (a) Directing
 - (b) Controlling
 - (c) Planning and Organising
 - (d) All the above
3. _____ describes one of the concepts, that is crucial for the smooth running of an organisation
 - (a) Planning
 - (b) Management
 - (c) Coordination
 - (d) None of the options are correct

4. Programmed decision are concerned with _____
- (a) Basic decision
 - (b) Unique decision
 - (c) Repetitive and Routine decision
 - (d) Non -routine decision
5. Channels of communication in an informal organization is known as _____
- (a) Grapevine
 - (b) Gangplank
 - (c) Upward communication
 - (d) Downward communication
6. Estimating Manpower Requirements include _____
- (a) Selection Expenses
 - (b) Financial Expenses
 - (c) Training Expenses
 - (d) Number and types of persons required
7. Which leadership style permits quick decision making?
- (a) Democratic style
 - (b) Laissez Fair Leadership
 - (c) Authoritarian Leadership
 - (d) None of the above
8. The principles of direction include all of the following except Principle of harmony of Objectives
- (a) Principle of focus
 - (b) Principle of unity of command
 - (c) Principle of direct supervision
 - (d) Principle of maximum individual contribution
9. Remedial actions taken to prevent deviation in future is called
- (a) Measurement of actual performance
 - (b) Taking corrective actions
 - (c) Analysing deviations
 - (d) Setting performance standards

10. Controlling function finds out how far _____ deviates from standards.
- (a) Actual performance
 - (b) Improvement
 - (c) Corrective actions
 - (d) Cost

Part B

(5 × 5 = 25)

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

11. (a) Write the meaning of management and state its nature.
- Or
- (b) Explain the concept of management and bring out its importance in present day context.
12. (a) Explain the elements of Planning.
- Or
- (b) What are the essential characteristics of good decision?
13. (a) What do you mean by selection for employment? Outline suitable selection process for a large business organisation.
- Or
- (b) What are the various types of financial incentives which an organisation can use to motivate its employees?
14. (a) Discuss the principles of effective direction.
- Or
- (b) State the importance of direction.
15. (a) What are the essential of effective control system?
- Or
- (b) Explain the concept of controlling.

Part C

(5 × 8 = 40)

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

16. (a) “Management is the process by which managers create, maintain and operate purposive organisation through coordinated, cooperative human efforts”. Explain the statement.

Or

- (b) Assess the contribution of Henry Fayol to management thought.

17. (a) What are the essential features of a good plan? How can planning be made effective?

Or

- (b) Explain the process of decision making.

18. (a) Explain the principles of organisation.

Or

- (b) What do you mean by man power planning? What are the steps involved in preparing a manpower plan?

19. (a) Discuss leadership styles with examples which Indian managers follow.

Or

- (b) Explain Behavioural theory of leadership with suitable example.

20. (a) “Control is a fundamental function that ensures work accomplishment according to plans”. Analyze this statement.

Or

- (b) What do you mean by quality control? What are the techniques for quality control?

C-4938

Sub. Code

96125

B.Com. DEGREE EXAMINATION, APRIL 2025

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. What is the fundamental relationship between a banker and a customer?
 - (a) Seller and buyer
 - (b) Employer and employees
 - (c) Debtor and creditor
 - (d) Landlord and tenant
2. NBFC stands for
 - (a) New banking finance company
 - (b) New business finance and credit
 - (c) National banking and Finance Corporation
 - (d) Non banking financial company
3. A cheque which is not crossed is called:
 - (a) Uncrossed cheque
 - (b) Open cheque
 - (c) Order cheque
 - (d) Bearer Cheque

4. The offence under Sec. 138 is deemed to have been committed, if the drawer fails to make payment within _____ period from the date of the receipt of notice.
 - (a) 1 Month
 - (b) 40 days
 - (c) 15 days
 - (d) 16 days
5. The most important principle of sound lending is _____.
 - (a) Safety
 - (b) Profitability
 - (c) Security
 - (d) Liability
6. The number of members belonging to BPL families in a SHG under SGSY may consist of _____ persons in normal cases
 - (a) 510
 - (b) 1015
 - (c) 1020
 - (d) 2025
7. Where is the headquarters of Society for the Worldwide Interbank Financial Telecommunication?
 - (a) New York, USA
 - (b) Zurich, Switzerland
 - (c) Brussels, Belgium
 - (d) Paris, France
8. Cash which is stored electronically on a microchip is called
 - (a) E Purse
 - (b) Debit card
 - (c) AYM
 - (d) Credit card
9. A DSA means _____.
 - (a) Directly Selling Authority
 - (b) Directly Selling Agent
 - (c) Direct Selling Authority
 - (d) Direct Selling Agent
10. The strategy of using a name, logo, sign, symbol or design, etc. to help consumers identify a product or service, and also differentiate it from competitors is called _____.
 - (a) Umbrella branding
 - (b) Branding
 - (c) Mega branding
 - (d) Co-branding

Part B

(5 × 5 = 25)

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

11. (a) Explain the various types of Banks with illustration.

Or

- (b) Describe the growth of commercial Banks in India.

12. (a) Write a brief note on KYC guidelines.

Or

- (b) Explain the precautions to be taken by the banker for opening an account for minor.

13. (a) Explain the recent changes and development in priority sector lending.

Or

- (b) What is documentation? Explain its types.

14. (a) Explain the importance of core Banking technology with illustration.

Or

- (b) Describe briefly on personal Identification numbers and their use in conjunction with magnetic cards.

15. (a) What is branding? How branding of banking products is done?

Or

- (b) What is promotion? Explain promotion mix in banking illustration.

Part C

(5 × 8 = 40)

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

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

Or

- (b) Describe the special relationship between banker and customers.

17. (a) Explain the duties and responsibilities of paying Banker.

Or

- (b) Explain the different types of deposit products provided by the commercial Banks in India.

18. (a) Elucidate the ancillary services provided by the banks.

Or

- (b) Explain the various approaches of learning.

19. (a) Elucidate the role and usage of technology upgradation in Banking.

Or

- (b) Explain the impact of Technology in Banking.

20. (a) Explain the direct and indirect channels of bank products.

Or

- (b) Explain the factors influencing the pricing decision of banking products.

C-4939

Sub. Code

96133

B.Com. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking Finance Services and Insurance

BUSINESS STATISTICS

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Section A

(10 × 1 = 10)

Answer **all** the questions.

1. In a symmetrical distribution the coefficient of sknewness will be
(a) 0 (b) Q1
(c) Q3 (d) 1
2. The range of the values -5, -8, -10, 0, 6, 10 is
(a) 0 (b) 10
(c) -10 (d) 20
3. The mean deviation is minimum when deviations are taken from
(a) Mean (b) Mode
(c) Median (d) Zero
4. The value of standard deviation changes by a change of
(a) Origin (b) Scale
(c) Algebraic signs (d) None

5. Departure from symmetry is called
(a) Second moment (b) Kurtosis
(c) Skewness (d) Variation
6. In case of positively skewed distribution, the extreme values lie in the
(a) Middle (b) Left tail
(c) Right tail (d) Anywhere
7. The measures of dispersion which uses only two observations is called
(a) Range (b) Quartile deviation
(c) Mean deviation (d) Standard deviation
8. The average of squared deviations from mean is called
(a) Mean deviation
(b) Variance
(c) Standard deviation
(d) Coefficient of variation
9. If the third central is negative, the distribution will be
(a) Symmetrical
(b) Positively skewed
(c) Negatively skewed
(d) Normal
10. The lack of uniformity or symmetry is called
(a) Skewness (b) Dispersion
(c) Kurtosis (d) Standard deviation

Section B

(5 × 5 = 25)

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

11. (a) Explain the importance of statistics in business.

Or

- (b) Explain the term 'classification' and 'tabulation'. Point out their importance in statistical investigation.

12. (a) Distinguish between the standard deviation and mean deviation.

Or

- (b) What are properties of a good measures of variation?

13. (a) Explain what do you mean by time series analysis.

Or

- (b) What the components of time series?

14. (a) Briefly explain the procedure followed for testing of hypothesis.

Or

- (b) Describe the fundamental ideas of business statistics.

15. (a) Write a brief note on simplex method.

Or

- (b) Write the scope of OR.

Section C**(5 × 8 = 40)**

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

16. (a) What are the important steps in forming a frequency distribution?

Or

- (b) Which is best measure of central tendency? Justify your answer.

17. (a) What do you understand by standard deviation? Explain its' usefulness.

Or

- (b) What is a scatter diagram? How does it help in studying the correlation between two variables, in respect of both its' direction and degree?

18. (a) Describe the problem faced in the construction of index numbers.

Or

- (b) Write the meaning of consumer price index and state how it is constructed.

19. (a) Explain the merits and demerits of transportation model.

Or

- (b) Explain the models of OR.

20. (a) Explain the Karl Pearson's Correlation.

Or

- (b) Describe the Dig M method application in business.

C-4940

Sub. Code

96134

B.Com. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking Finance Services and Insurance

CORPORATE TAX MANAGEMENT AND PRACTICES

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. Return of income must be furnished on or before the due date as per a part of _____
 - (a) Tax evasion
 - (b) Tax planning
 - (c) Tax avoidance
 - (d) Tax management
2. Deemed dividend is defined in
 - (a) Sec 2(22) (A)
 - (b) Sec 2(22) (C)
 - (c) Sec 2(23) (A)
 - (d) Sec 2(21) (A)
3. 80 ID deals with tax holiday for
 - (a) Hospital
 - (b) Hotels
 - (c) Natural gas
 - (d) Eligible business
4. Expenditure incurred by an hotelier on replacement of linen and carpets in his hotel. Such expenditure shall be considered as
 - (a) Capital expenditure
 - (b) Revenue expenditure
 - (c) Deffered revenue expenditure
 - (d) Illegal expenditure

5. Refers to hedging of tax
- (a) Tax planning (b) Tax evasion
 - (c) Tax management (d) Tax avoidance
6. Which of the following is an objective of tax management?
- (a) Minimize litigation
 - (b) Productive investment
 - (c) Compliance with legal formalities
 - (d) Healthy growth of economy
7. Tax deduction available to certain industries for the initial few years is called _____
- (a) Tax Holiday (b) Tax
 - (c) TDS (d) Advance
8. CBDT stands for _____
- (a) Central Bureau of Direct Taxes
 - (b) Central Board of Direct Taxes
 - (c) Citizen's Board of Direct Taxes
 - (d) Citizen's Bureau of Direct Taxes
9. Compliance with legal formalities and availing tax incentives are cases of
- (a) Tax evasion (b) Tax planning
 - (c) Tax avoidance (d) Tax management
10. Dividend from an Indian Company is
- (a) Fully Taxable (b) Partly Taxable
 - (c) Fully Exempted (d) None of these

Part B

(5 × 5 = 25)

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

11. (a) Explain Corporate taxation.

Or

- (b) Explain the provisions related to tax planning.

12. (a) Write a note on Tax Evasion.

Or

- (b) Give a brief note on Bonus shares.

13. (a) Explain tax planning with reference to new business.

Or

- (b) Explain Tax avoidance.

14. (a) Explain Free Trade Zones.

Or

- (b) What are the advantages and disadvantages of Tax management?

15. (a) Explain the limitations of tax planning.

Or

- (b) Briefly explain different types of dividend policy.

Part C

(5 × 8 = 40)

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

16. (a) Explain the advantages of tax provision related to infrastructure sector.

Or

- (b) Explain tax provisions related to back ward areas.

17. (a) Explain Tax Holiday.

Or

(b) Explain the tax planning related to renovation of an asset.

18. (a) Explain the advantages and disadvantages of tax avoidance.

Or

(b) Explain tax benefits for exporters.

19. (a) Is tax planning beneficial to the society? Comment.

Or

(b) Explain advantages of dividend policy.

20. (a) How tax planning helps in making better managerial decisions?

Or

(b) Explain tax planning with reference to own or lease.

C-4941

Sub. Code

96135

B.Com. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking Finance Services and Insurance

PRINCIPLES OF INSURANCE

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. In which year was Imperial Bank of India established?
(a) 1921 (b) 1935
(c) 1930 (d) 1955
2. Insurance helps to
(a) Prevent adverse situations from occurring
(b) Reduce the financial consequences of adverse situations
(c) Negate all consequences of adverse situations
(d) Make assets continuously productive
3. The principle of _____ ensures that an insured does not profit by insuring with multiple insurers.
(a) Subrogation (b) Contribution
(c) Co-insurance (d) Indemnity

4. Insurance cannot prevent the occurrence of risk but it provides for the _____
(a) losses of risk (b) occurrence of risk
(c) chance of risk (d) none of these
5. As per structured formula under the Motor Vehicle Act, victims of fatal injuries are paid compensation on the basis of _____
(a) Age and sex
(b) Age and number of dependents
(c) Income and size of family
(d) Age and income
6. The first insurance contract was entered into by European maritime nations in 1347 to accept _____ insurance as a practice
(a) life (b) vehicle
(c) marine (d) fire
7. Which of the following terms matches closest with 'Foreclosure'?
(a) Surrender Value (b) Nominee
(c) Death Claim (d) Maturity Claims
8. _____ is the first comprehensive legislation governed both life and non-life branches of insurance was enacted to provide strict state control over the insurance business in India.
(a) Insurance Act- 1938
(b) Insurance Act-1939
(c) Insurance Act-1940
(d) Insurance Act-1941

9. _____ was the first Indian Insurance Company
- (a) Bombay Mutual Assurance Society Ltd.
 - (b) Bombay Insurance Society Ltd.
 - (c) Insurance Regulatory Development Authority
 - (d) General Insurance Corporation
10. _____ are agents but they can sell policies of several life and non-life insurance companies at a time.
- (a) surveyors (b) loss assessors
 - (c) brokers (d) banks

Part B

(5 × 5 = 25)

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

11. (a) “The business is exposed to numerous types of risks”.

Or

- (b) Explain the functioning of insurance.

12. (a) “Insurance plays a predominant role in social security”. Elucidate.

Or

- (b) Give a brief note on Personal and Non — Personal contracts.

13. (a) Discuss the features of marine insurance policies.

Or

- (b) Explain the importance of health insurance for India.

14. (a) What is Solatium fund? How it is formed?

Or

- (b) What is a Loss? Explain its types.

15. (a) Explain the term 'Third party Administrators'
Or
(b) Explain the importance of surveyors in non-life insurance business.

Part C (5 × 8 = 40)

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

16. (a) Define insurance and explain the genesis of Insurance.
Or
(b) Explain the various classes of Insurance.
17. (a) Explain how the funds are managed by the insurers in Indian insurance sector.
Or
(b) Explain personal and non personal contracts with illustrations.
18. (a) What is motor insurance? Explain the various types of motor insurance policies.
Or
(b) What is industrial all risk insurance? What types of risks are covered by this insurance?
19. (a) Explain the term :
(i) Cover note
(ii) Open policy
Or
(b) State the differences between Assignment and Nomination.
20. (a) Elucidate the role of ombudsman in redressing the complaints.
Or
(b) Explain the role of agents and brokers in insurance business.

C-4942

Sub. Code

96143

B.Com. DEGREE EXAMINATION, APRIL 2025.

Fourth Semester

Banking Finance Services and Insurance

ACCOUNTING AND FINANCE FOR BANKERS

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** questions.

1. What is the formula for calculating simple interest?

(a) $I = P \times R \times T$ (b) $I = \frac{P \times R \times T}{100}$

(c) $I = \frac{P \times R}{100 \times T}$ (d) $I = \frac{P \times T}{100 \times R}$

2. If a product costs \$50 and is sold for \$80, what is the profit percentage?

- (a) 30% (b) 40%
(c) 50% (d) 60%

3. Which of the following is not a primary function of a bank branch?

- (a) Accepting deposits
(b) Granting loans
(c) Issuing credit cards
(d) Providing consultancy services

4. What does the term 'NPA' stand for in banking?
- (a) Net Profit Analysis
 - (b) Non-Performing Asset
 - (c) New Production Application
 - (d) Net Payment Authorization
5. What does the term "CAR" stand for in the context of banking regulation?
- (a) Capital Adequacy Ratio
 - (b) Credit Asset Ratio
 - (c) Current Account Reserve
 - (d) Customer Acceptance Rate
6. What is the main purpose of the provision for bad debts in a bank's balance sheet?
- (a) To reduce taxable income
 - (b) To account for potential losses on loans
 - (c) To increase shareholders' equity
 - (d) To manage foreign exchange risks
7. When a partner withdraws from a partnership, what is the process of settling their share known as?
- (a) Dissolution
 - (b) Winding up
 - (c) Retirement
 - (d) Reconstitution

8. Which of the following accounts is used to record depreciation expense?
- (a) Accumulated Depreciation
 - (b) Provision for Depreciation
 - (c) Reserve for Depreciation
 - (d) Depreciation Expense
9. Which of the following is a key advantage of using computerized accounting systems over manual systems?
- (a) Higher risk of errors
 - (b) Lower processing speed
 - (c) Reduced storage space required
 - (d) Less flexibility in reporting
10. Which feature in accounting software allows users to automatically reconcile bank statements with accounting records?
- (a) Payroll Management (b) Bank Reconciliation
 - (c) Inventory Management (d) Asset Management

Part B

(5 × 5 = 25)

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

11. (a) Explain the concept of Simple Interest.

Or

- (b) What is Break-Even Analysis and why is it important in business?

12. (a) Explain the concept of the Funds Transfer Pricing (FTP) method used in banks.

Or

- (b) Explain the concept of the double-entry bookkeeping system. Why is it fundamental to accounting?
13. (a) List and explain the two types of accounts typically found in bank accounting.

Or

- (b) Prepare a balance sheet for ABC Ltd. as of December 31, given the following information:

Cash: Rs. 5,000

Accounts Receivable: Rs. 10,000

Inventory: Rs. 15,000

Property, Plant, and Equipment: Rs. 50,000

Accounts Payable: Rs. 8,000

Short-term Loans: Rs. 5,000

Long-term Debt: Rs. 20,000

Common Stock: Rs. 25,000

Retained Earnings: Rs. 22,000

14. (a) X and Y enter into a joint venture sharing profits and losses in the ratio of 3:2. X contributes \$20,000 in cash, and Y contributes goods worth \$25,000. The goods are sold for \$60,000. Expenses incurred are \$5,000. Prepare the Joint Venture account and calculate each partners share of profit.

Or

- (b) Explain the difference between fixed capital and fluctuating capital accounts in a partnership.
15. (a) Discuss the role of cloud computing in modern computerized accounting systems.

Or

- (b) Explain the concept of data integrity in computerized accounting.

Part C

(5 × 8 = 40)

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

16. (a) Calculate and explain the importance of each of the following financial ratios for a business.

Or

- (b) Company XYZ is considering a new project which requires an initial investment of \$500,000. The project is expected to generate cash flows of \$150,000 per year for the next 5 years. The cost of capital for the company is 10%. Determine whether the project is financially viable using the following methods: Net Present Value (NPV). Internal Rate of Return (IRR). and Payback Period. Discuss your findings.

17. (a) Explain the fundamental principle of double-entry accounting.

Or

- (b) Explain the impact of the principle of conservatism on financial statements.
18. (a) ABC Company maintains a bank account with Bank XYZ. The following transactions occurred during the month of January 2024:
- (i) January 5: ABC Company deposited Rs. 50,000 in its bank account.
 - (ii) January 10 : Issued a cheque for Rs. 12,000 to a supplier.
 - (iii) January 15: Received interest income of Rs. 500 from the bank.
 - (iv) January 20: The supplier's cheque of Rs.12,000 was presented to the bank for payment.
 - (v) January 25: Bank deducted service charges of Rs. 200 from ABC Company's account.
 - (vi) January 31: Bank balance as per bank statement is Rs. 40,300.

Prepare the necessary journal entries and reconcile the bank balance to prepare the correct balance sheet as of January 31, 2024.

Or

- (b) Discuss the impact of NPAs on profitability, regulatory compliance, and financial stability.

19. (a) ABC and XYZ are partners sharing profits and losses equally. They decide to admit PQR as a new partner with 14th share in profits. The following information is provided as on the date of admission. March 31, 2024:

- (i) Book value of assets and liabilities:
 - Assets: Rs. 400,000
 - Liabilities: Rs. 200,000
- (ii) Current market value of assets:
 - Assets: Rs. 500,000
- (iii) Average profit for the last 3 years: Rs. 150,000
- (iv) PQR pays Rs. 100,000 as capital and brings goodwill by way of cash.

Calculate the amount of goodwill brought in by PQR and show how it is distributed among ABC, XYZ, and PQR.

Or

- (b) Discuss the various types of ratio analysis used in financial analysis.
20. (a) Discuss the advantages and challenges of computerized accounting methods in modern businesses.

Or

- (b) Discuss the common errors that occur and procedures followed to rectify these errors.

C-4943

Sub. Code

96144

B.Com. DEGREE EXAMINATION, APRIL 2025

Fourth Semester

Banking Finance Services and Insurance

FUNDAMENTALS OF DEPOSITORY OPERATIONS

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 1 = 10)

Answer **all** the questions.

1. Which of the following is not a capital market intermediary?
 - (a) Investment Bank
 - (b) Stock Exchange
 - (c) Commercial Bank
 - (d) Brokerage Firm
2. Which market involves the trading of previously issued securities?
 - (a) Primary Market
 - (b) Secondary Market
 - (c) Tertiary Market
 - (d) Quaternary Market

3. What does the Rematerialization process involve?
 - (a) Converting electronic holdings back into physical certificates
 - (b) Converting physical certificates into electronic form
 - (c) Issuing new shares in the market
 - (d) Sealing trades on the stock exchange
4. What is the purpose of the business rules in NSDL?
 - (a) To ensure financial reporting
 - (b) To provide detailed operational guidelines
 - (c) To manage stock market indices
 - (d) To regulate foreign investments
5. What is the purpose of daily reconciliation in NSDL?
 - (a) To provide training
 - (b) To ensure records match actual holdings
 - (c) To facilitate trading
 - (d) To manage corporate actions
6. What type of equipment is necessary for business partners to connect with NSDL?
 - (a) Printing Machines
 - (b) Network Equipment
 - (c) Heavy Machinery
 - (d) Cash Registers

7. How does NSDL facilitate trading and settlement of securities?
- (a) By offering physical certificates
 - (b) By maintaining dematerialized accounts
 - (c) By providing loan services
 - (d) By offering brokerage services
8. Which of the following procedures is involved in the pay-in and pay-out processes of NSDL?
- (a) Transferring physical securities
 - (b) Depositing and withdrawing funds for trade settlements
 - (c) Converting securities into dematerialized form
 - (d) Trading securities on the secondary market
9. What is the role of NSDL in the handling of debt instruments and G-Securities?
- (a) Converting physical debt instruments into electronic form
 - (b) Trading these securities on the stock exchange
 - (c) Providing loans against these securities
 - (d) Facilitating the clearing and settlement of these securities
10. How does NSDL handle securities lending and borrowing?
- (a) By acting as a lender of last resort
 - (b) By providing a platform for lenders and borrowers to facilitate temporary transfer of securities
 - (c) By issuing physical certificates for borrowed securities
 - (d) By trading securities on behalf of investors

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the features of primary market and secondary market.

Or

- (b) What are the advantages of Capital Market Intermediaries?

12. (a) What are the key features of the depository system provided by NSDL?

Or

- (b) Explain the legal framework governing NSDL.

13. (a) What is the role of depository participants in NSDL's operations?

Or

- (b) What are the rights and obligations of NSDL's business partners?

14. (a) What are the advantages of trading and settlement impact on market efficiency?

Or

- (b) How do depositories handle the process of converting electronic securities back into physical form?

15. (a) Explain the MAPIN and TIN.

Or

- (b) What are the benefits of pledging and hypothecation?

Part C

(5 × 8 = 40)

Answer **all** questions.

16. (a) What role does capital market intermediaries play in ensuring market integrity and investor protection?

Or

- (b) Analyze the regulatory framework governing capital market intermediaries.

17. (a) Describe the organization structure of NSDL.

Or

- (b) Discuss the difference between system and connectivity features of NSDL.

18. (a) Discuss the records and reconciliation processes followed by NSDL and its business partners.

Or

- (b) Discuss the benefits of NSDL application software and hardware requirements.

19. (a) Explain the advantages and disadvantages of dematerialization and rematerialization in NSDL.

Or

- (b) Explain briefly on clearing members, and intermediaries in NSDL.

20. (a) Describe how NSDL supports public issues and the benefits this provides to both issuers and investors.

Or

- (b) Explain the securities lending and borrowing with suitable example.
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C-4944

Sub. Code

96146

B.Com. DEGREE EXAMINATION, APRIL 2025

Fourth Semester

Banking Finance Services and Insurance

FUNDAMENTALS OF CAPITAL MARKETS

(2023 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Section A

(10 × 1 = 10)

Answer **all** questions.

1. Which of the following instruments is traded in both the money market and the capital market?
 - (a) Treasury Bills
 - (b) Corporate Bonds
 - (c) Commercial Paper
 - (d) Debentures
2. What does a high Price-to-Book (P/B) ratio indicate about a company?
 - (a) It is undervalued (b) It is overvalued
 - (c) It has high debt (d) It has high liquidity

3. Which document governs the relationship between a broker and their client?
- (a) Service Agreement
 - (b) Client Registration Form
 - (c) Contract Note
 - (d) Power of Attorney
4. Who can appoint an authorised person?
- (a) SEBI
 - (b) RBI
 - (c) A registered stock broker
 - (d) The Ministry of Finance
5. What is the purpose of invoking an inquiry screen in the trading system?
- (a) Placing new orders
 - (b) Checking order status
 - (c) Updating personal information
 - (d) Accessing market news
6. Which technology allows investors to trade stocks using their smartphones or tablets?
- (a) CTCL
 - (b) WAP
 - (c) NEAT
 - (d) RDM

7. What is the main purpose of clearing in securities trading?
- (a) Executing trades
 - (b) Confirming trade details
 - (c) Matching buy and sell orders
 - (d) Settling trades
8. What is the unique identifier used internationally to track securities?
- (a) ISIN
 - (b) CUSIP
 - (c) MICR
 - (d) SWIFT
9. Which of the following formulas is used to calculate the future value of a sum of money?
- (a) $FV = PV / (1 + r)^n$
 - (b) $FV = PV * (1 + r)^n$
 - (c) $FV = PV - r * n$
 - (d) $FV = PV + r * n$
10. What does the income statement primarily show?
- (a) Company's assets and liabilities
 - (b) Company's cash inflows and outflows
 - (c) Company's revenue and expenses
 - (d) Company's equity changes

Section B

(5 × 5 = 25)

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

11. (a) Discuss the role of SEBI in promoting corporate governance and investor protection in India.

Or

- (b) What is the Price-to-Earnings ratio and how is it used by investors to evaluate a company's stock?

12. (a) Discuss the role of stock brokers in the securities market.

Or

- (b) Explain the role and responsibilities of authorised persons in the brokerage industry.

13. (a) Describe the phases of trading in a typical stock exchange session.

Or

- (b) What is Internet broking and how does it differ from traditional brokerage services?

14. (a) Discuss the various types of data and reports that are typically downloaded by market participants.

Or

- (b) Explain the concept of delivery versus payment in securities settlement.

15. (a) Discuss the concept of 'void agreements' under the Indian Contract Act, 1872.

Or

- (b) Demonstrate the concept of 'annuity' in the context of the time value of money.

Section C

(5 × 8 = 40)

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

16. (a) How does the forex market influence international trade and investment decisions?

Or

- (b) Explain the concept of market capitalization and its importance as a key indicator in the securities market.

17. (a) Evaluate the importance of maintaining trust and transparency in broker-client relationships.

Or

- (b) Explain the role of stock brokers in facilitating liquidity and price discovery in the securities market.

18. (a) Examine the methods and technologies used for downloading trading information to members in the NEAT system.

Or

- (b) Explain the significance of Computer to Computer Link facility in modern trading systems.

19. (a) Identify and elaborate on the major risks associated with the settlement of securities transactions.

Or

- (b) Discuss the operational risks inherent in the clearing and settlement process.

20. (a) Discuss the penalties imposed for insider trading violations under SEBI regulations.

Or

- (b) Analyze the importance of the income statement for investors and analysts.
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C-4946

Sub. Code

96132

B.Com. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking Finance Services and Insurance

BUSINESS LAW

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is acceptance?
2. Define contract.
3. What is wagering Agreements?
4. Mention the various modes of discharge of a contract.
5. Define agreement to sell.
6. Give the meaning of Auction sale.
7. Define consumer.
8. What is Unfair Trade Practice?
9. What is literacy property?
10. State the need for IPR.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the Essentials of a valid acceptance?

Or

- (b) Explain in detail capacity to contract.

12. (a) What are the essentials of Contingent contract?

Or

- (b) State the legal rules to make consideration.

13. (a) What are the types of goods?

Or

- (b) Difference between Conditions and Warranties.

14. (a) State the rights of consumer.

Or

- (b) What are State consumer protection council?

15. (a) Write a short notes on :

- (i) Industrial design
- (ii) Industrial property.

Or

- (b) What is Patent? Explain the procedure for registration?

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What is business law and explain its Nature?

Or

- (b) Discuss the various types of breach of contract.

17. (a) Explain the rights of an unpaid seller.

Or

- (b) Point out the rules of transfer of property in goods.

18. (a) Briefly describe the Nature and scope of the consumer protection Act 1986.

Or

- (b) Explain the Objectives and Scope of IPR.
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C-4953

Sub. Code

96161

B.Com. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking Finance Services and Insurance

CORPORATE TAX MANAGEMENT AND PRACTICE

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all the** questions.

1. What are the examples of tax evasion.
2. List the types of tax planning.
3. State the strategies for tax deduction.
4. What is TDS?
5. What is Bonus share?
6. What is long term Capital gain?
7. What do you understand by the term repair?
8. What is buying cost?
9. Expand SEZ.
10. What is inter link Capital?

Part B

(5 × 5 = 25)

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

11. (a) What is the concept of tax planning?

Or

- (b) What are the causes of tax evasion and tax avoidance?

12. (a) How will you write off initial capital expenses?

Or

- (b) Why tax planning is important for new business?

13. (a) Write the provision for distribution on reduction of capital.

Or

- (b) State the tax planning through purchase of own shares.

14. (a) State the advantages when assets are purchased?

Or

- (b) Write the provision for shifting of head office from one place to another place.

15. (a) State the provision for reconstruction of power plant?

Or

- (b) Write the types of export incentive schemes in India.

Part C

(3 × 10 = 30)

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

16. (a) Discuss the steps involved in tax planning.

Or

- (b) State the ways to save taxes.

17. (a) Is tax planning is important for new business?

Or

- (b) Explain the tax management in nature of new business?

18. (a) State the provisions where the asset is purchased on loan and where the asset is leased?

Or

- (b) Explain the special provision in respect of newly established undertaking in free trade zone?

C-4954

Sub. Code

96162

B.Com. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking Finance Services and Insurance

**MARKETING OF FINANCIAL PRODUCTS AND
SERVICES**

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Section A

(10 × 2 = 20)

Answer **all** questions.

1. What are the Local areas Bank?
2. What is small Bank?
3. What is round-the-clock banking?
4. What is tree topology?
5. What is a 'bank pass book'?
6. What is a 'Letter of Introduction'?
7. What is a Money Market?
8. What is Long term loan market?
9. What is Assurance?
10. What is Insurance?

Section B

(5 × 5 = 25)

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

11. (a) What are the functions of IBA?

Or

- (b) Explain the various components of the Indian Banking system.

12. (a) Distinguish between internet banking and traditional banking.

Or

- (b) Identify the various services offered under the gamut of internet banking.

13. (a) What are the privileges enjoyed by the current bank account holders?

Or

- (b) What are the precautions to be taken by a bankers while dealing with lunatic customers?

14. (a) Explain the constituents of Capital Market.

Or

- (b) State briefly the progress of DFHI.

15. (a) What is the difference between Insurance and Assurance?

Or

- (b) How does life insurance differ from other forms of Insurance?

Section C

(3 × 10 = 30)

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

16. (a) Discuss the RBI guideline relating of the licensing of small Banks.

Or

- (b) What are the main activities of the “Department of External Investment and operations” of the RBI.

17. (a) State the indirect benefit emanating from the use of internet banking.

Or

- (b) Elaborate the documents to be submitted for customer identification under the KYC norms in the case of companies and sole proprietorship concerns.

18. (a) State the important recommendation of N. Veghul committee on Money Market.

Or

- (b) Define Life Insurance. Discuss how far the principles of insurable interest and indemnity apply to this branch of Insurance.
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C-4955

Sub. Code

96163

B.Com. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking Finance Services and Insurance

FUNDAMENTALS OF DERIVATIVES MARKET

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Section A

(10 × 2 = 20)

Answer **all** the questions.

1. What do you understand by derivative market?
2. What is arbitrage opportunities?
3. What is forward contracts?
4. Write any three determinants of future price.
5. What is call option?
6. What is trader workstation?
7. What do you mean by straddle?
8. What is swap?
9. What is European option?
10. What do you understand by spread?

Part B

(5 × 5 = 25)

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

11. (a) Explain the various participants in derivative markets.

Or

- (b) Explain the major function of derivative markets.

12. (a) Write the limitation of forward markets.

Or

- (b) Discuss how future contracts helps the market participants.

13. (a) Distinguish between futures and options.

Or

- (b) Explain about the black scholes model of valuation of options.

14. (a) Discuss the criteria for stock and index eligibility trading.

Or

- (b) Explain the clearing mechanism of derivative trading.

15. (a) State the guidelines for securities contracts under regulation act 1956 (SCRA)

Or

- (b) Write about the penalties under SCRA.

Part C

(3 × 10 = 30)

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

16. (a) Discuss the advantages and disadvantages of derivative markets.

Or

- (b) What is index options? Explain how does it works with an examples.

17. (a) Explain the features of futures contract.

Or

- (b) Enumerate the features of an option contract.

18. (a) Explain major entities of trading system.

Or

- (b) Explain the benefits of derivative trading.
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C-4956

Sub. Code

96164

B.Com. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking Finance Services and Insurance

PRACTICES OF GENERAL INSURANCE

(2016 onwards)

Duration : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Who is ombudsman?
2. Define manufacturer.
3. Who is third party administrator?
4. Is there is any charge for issuing a certificate of insurance?
5. What is hull insurance?
6. What do you know about marine peril?
7. What is hazard?
8. Give the meaning for the term treaty.
9. Who is surveyor?
10. What is claim?

Part B

(5 × 5 = 25)

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

11. (a) State the objectives of insurance Act 1938.

Or

- (b) Write a note on consumer protection council?

12. (a) What are the rules governing cover notes?

Or

- (b) Write the functions of reinsurance broker.

13. (a) What are not covered in motor insurance?

Or

- (b) State the scope of aviation insurance?

14. (a) What are the different types of hazards?

Or

- (b) What is the role of insurer risk management?

15. (a) List out the documents require for claim?

Or

- (b) Write the role of surveyors in house settlements.

Part C

(3 × 10 = 30)

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

16. (a) Explain the duties of IRDA.

Or

- (b) Give same legal provisions under the motor vehicle Act 1939.

17. (a) Write the importance of proposal form.

Or

- (b) List out different types of marine policies with examples.

18. (a) Write the general remark which refers to both accident and sickness.

Or

- (b) Explain the various classification of risk with examples.

C-4957

Sub. Code

96165

B.Com. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking Finance Services 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 secondary market?
2. What is money market?
3. Write the definition of depository.
4. Name NSDL's participants.
5. What is Call money market?
6. Write about CDSL.
7. Write about intermediaries.
8. What is TIN?
9. What is T- Bill?
10. What is pay in of securities?

Part B

(5 × 5 = 25)

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

11. (a) Differentiate between money market and capital Market.

Or

- (b) Explain the problems faced in the new issue market.

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

Or

- (b) Discuss the process of dematerialization.

13. (a) Explain the depository participants rights and obligations documents.

Or

- (b) Write the safety and security provision of NSDL.

14. (a) Explain the NSDL E-services.

Or

- (b) Distinguish between pay in and pay out procedures.

15. (a) Elaborate the advantages of trading through Demat account.

Or

- (b) What is corporate action? Explain the features of it.

Part C

(3 × 10 = 30)

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

16. (a) Discuss about the parties involved in new issue market.

Or

- (b) Evaluate the performance of NSDL in the depository system.

17. (a) Explain the joining procedure to become a partners of NSDL.

Or

- (b) What is off market transfers? Explain the off market transfer shares in India.

18. (a) Explain the various types of government securities.

Or

- (b) Explain the About NSC and KVP.
