

**C-6587**

**Sub. Code**

**96113**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025**

**First Semester**

**Banking Finance Services and Insurance**

**FINANCIAL ACCOUNTING – I**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which principle does the double-entry system follow?
  - (a) Single effect
  - (b) Dual aspect
  - (c) Realization concept
  - (d) Cost concept
  
2. What will be the journal entry for a company receiving cash from a debtor?
  - (a) Cash A/c Dr. To Debtor A/c
  - (b) Debtor A/c Dr. To Cash A/c
  - (c) Cash A/c Dr. To Sales A/c
  - (d) Debtor A/c Dr. To Purchases A/c

3. A Bill of Exchange is a type of :
- (a) Negotiable instrument
  - (b) Fixed asset
  - (c) Contingent liability
  - (d) Memorandum record
4. The Net Worth Method is used to ascertain :
- (a) Gross Profit
  - (b) Cash Flow
  - (c) Capital of a person or business
  - (d) Outstanding liabilities
5. Under the Hire Purchase System, ownership of goods is transferred to the buyer :
- (a) At the time of signing the agreement
  - (b) After payment of the last instalment
  - (c) After payment of the first instalment
  - (d) At the time of delivery of goods
6. Which of the following is NOT a type of annuity?
- (a) Ordinary annuity
  - (b) Annuity due
  - (c) Perpetual annuity
  - (d) Fixed deposit annuity
7. The person who sends the goods on consignment is called:
- (a) Consignee
  - (b) Consignor
  - (c) Debtor
  - (d) Agent

8. A joint venture is usually formed for :
- (a) An indefinite period
  - (b) A specific project or purpose
  - (c) Running a business permanently
  - (d) Investing in the stock market
9. An insurance claim is a request made by the insured to the insurer for:
- (a) Buying a new policy
  - (b) Financial compensation for a covered loss
  - (c) Transferring the policy to another person
  - (d) Cancelling the insurance policy
10. Under the Stock and Debtors system, which account is used to record branch expenses?
- (a) Branch Stock Account
  - (b) Branch Adjustment Account
  - (c) Branch Debtors Account
  - (d) Branch Expense Account

**Part B**

(5 × 5 = 25)

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

11. (a) Explain briefly about Book Keeping.

Or

- (b) The following balances were extracted from the ledger of Ramakrishna engineering works on 31<sup>st</sup> March 2024. You are required to prepare a trial balance as on that date in proper form :

Particulars	Rs.
Drawings	6,000
Capital	24,000
Sundry creditors	43,000
Bills payable	4,000
Sundry debtors	50,000
Bills receivable	5,200
Loan from Karthik	10,000
Furniture and fixtures	4,500
Opening stock	47,000
Cash in hand	900
Cash at bank	12,500
Purchases	70,800
Tax	3,500
Sales	1,28,000
Salaries	9,500
Sales returns	1,000
Purchase returns	1,100
Travelling expenses	4,600
Commission paid	100
Trading expenses	2,500
Discount earned	4,000
Rent	2,000
Bank overdraft	6,000

12. (a) Explain the meaning of 'cash book' and 'pass book' in relation to bank reconciliation statement.

Or

- (b) What are the essential characteristics of a Bill of Exchange?

13. (a) How does the Red Ink Method help in preparing financial statements?

Or

- (b) A Company purchased a plant for Rs.50,000. The useful life of the plant is 10 years and the residual value is Rs. 10,000. Find out the rate of depreciation under the straight line method.

14. (a) What legal and regulatory requirements must be met when forming a joint venture?

Or

- (b) What are the main components of the Income and Expenditure Method? Explain with examples.

15. (a) A fire occurred at the premises of a trader on 31.5.2014 destroying a great part of his goods. His stock at 01.01.2014 was Rs. 60,000. The value of stock salvaged was Rs. 13,500. The Gross profit on sales was 30% and the sales amounted to Rs. 1,53,000 from January to date of fire, while for the same period the purchases amounted to Rs. 1,03,500. Prepare a statement of claim.

Or

- (b) What is Average Clause? How do you compute claim for loss of stock when there is average clause in the contract?

**Part C**

(5 × 8 = 40)

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

16. (a) Enter the following transaction in the Journal and ledger of Hari Prasad Hyderabad

2000		Rs.
July 1	Commenced Business With Cash	1,80,000
3	Deposited into Bank	55,000
4	Purchases Goods for Cash	22,000
5	Bought Goods of Swami Nathan	72,000
8	Cash Sales	16,200
11	Cash Deposited into Bank	23,000
14	Purchased Furniture for Cash	4,000
16	Sold Goods to Vivek	12,000
17	Received Cash for Vivek	12,446
	Allowed him Discount	254
18	Paid Swami Nathan Cash	12,000
	Discount Allowed by Him	240
20	Paid Wages	1,800
21	Sold Goods to Jagadeesan	35,000
22	Paid Cash for Trade Expenses	150
24	Sold Goods to Rajan	23,280
25	Received from Jagadeesan	21,000
	Allowed him Discount	525
26	Paid Swami Nathan Cash on A/C	24,000
28	Sold Goods for Cash	9,000

2000		Rs.
July 29	Paid Cash for Stationary	180
30	Paid Cash for Miscellaneous Expenses	150
31	Brought Goods from Sridhar	17,870
31	Withdrew Cash for Private Expenses	1,480

Or

(b) Discuss briefly about the Accounting Concepts and Accounting Conventions.

17. (a) From the under-mentioned particulars of Mr. M. Mohan prepare a Bank Reconciliation Statement as on 31<sup>st</sup> July 2024.

(i) Cheques paid into Bank on the 28th July 2024 but credited to Mohan's account in the first week of August 2024. K. Kalyan Rs. 1,000; J. Joy Rs. 800 ; R. Raghul Rs. 1,200.

(ii) The following cheques were issued by Mohan on 30th July 2024 but presented to bank for payment after the close of the year. D. David Rs. 1,200; H. Hari Rs. 1,000; L. Lal Rs. 800.

(iii) A cheque for Rs. 300 was credited direct to the account and was not passed through the cash book.

The bank balance as per cash book on 31<sup>st</sup> July 2024 amounted to Rs. 30,000.

Or

(b) From the following information ascertain Opening stock (i.e., on 1-1-2024) :

	Rs.
Purchases made during 2024	2,50,000
Sales made during 2024	3,25,000
Stock on 31-12-2024	60,000
Wages	3,000
Rate of gross profit on cost	25%

18. (a) Explain the different methods of depreciation.

Or

(b) Explain the significance of calculating the average due date in business transactions.

19. (a) Prepare receipts and payments A/c of a club for the year ended 31<sup>st</sup> Dec. 2024 from the following particulars :

	Rs.
Opening balance of cash	40,000
Receipts of entrance fees	8,000
Subscription received for 1999	16,000
Previous year's subscription received	1,600
Paid salaries	2,000
Paid for Miscellaneous expenses	200
Rent paid	1,200
Payment for purchase of cricket balls	500
Payment for purchase of cricket bats	1,600
Payment for stationery in cash	100

Or

(b) How is the consignee's account settled in consignment transactions?

20. (a) Differentiate between dependent and independent branches. How does accounting differ for each?

Or

(b) Discuss the role of an insurance adjuster in claim settlement.

**C-6588**

**Sub. Code**

**96114**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025**

**First Semester**

**Banking Finance Services and Insurance**

**BUSINESS ECONOMICS**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which economic approach focuses on wealth accumulation?
  - (a) Welfare approach
  - (b) Scarcity approach
  - (c) Wealth approach
  - (d) Positive approach
  
2. Positive economics deals with:
  - (a) What ought to be
  - (b) Personal opinions and values
  - (c) Objective analysis of facts and cause-effect relationships
  - (d) Implications of Economic decisions

3. If demand is perfectly inelastic, the demand curve is:
- (a) Downward sloping
  - (b) Horizontal
  - (c) Vertical
  - (d) Upward sloping
4. Demand forecasting is important for:
- (a) Production planning
  - (b) Pricing decisions
  - (c) Inventory management
  - (d) All of the above
5. The Producer's Equilibrium occurs when:
- (a) Marginal Cost = Marginal Revenue
  - (b) Average Cost = Average Revenue
  - (c) Total Revenue = Total Cost
  - (d) Fixed Cost = Variable Cost
6. The Law of Variable Proportions is also known as:
- (a) Law of Returns to Scale
  - (b) Law of Diminishing Marginal Utility
  - (c) Law of Diminishing Returns
  - (d) Law of Demand

7. Which of the following is NOT a property of an Indifference Curve?
- (a) Indifference curves slope downward
  - (b) Indifference curves never intersect
  - (c) Indifference curves are concave to the origin
  - (d) Higher indifference curves represent higher levels of satisfaction
8. Which of the following is a characteristic of monopolistic competition?
- (a) Homogeneous products
  - (b) Single seller
  - (c) Product differentiation
  - (d) No freedom of entry and exit
9. Per capita income is calculated as:
- (a) National Income  $\div$  Total Population
  - (b) GDP  $\div$  Total Workforce
  - (c) NNP  $\div$  Total Households
  - (d) Gross Investment  $\div$  Population
10. Which factor does NOT directly affect Economic Welfare?
- (a) Income distribution
  - (b) Environmental conditions
  - (c) Literacy rate
  - (d) Exchange rate

**Part B**

(5 × 5 = 25)

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

11. (a) What is the Production Possibility Frontier (PPF)? Explain its significance.

Or

- (b) Define Opportunity Cost and illustrate significance.

12. (a) Define Demand and explain its key determinants.

Or

- (b) Differentiate between different types of demand.

13. (a) Explain the Law of Diminishing Marginal Utility with an example.

Or

- (b) What is an Indifference Curve? Explain its properties with a diagram.

14. (a) Explain Cost-based Pricing Methods with examples.

Or

- (b) What are Competition-based Pricing Methods? Explain their significance.

15. (a) Explain the relationship between National Income and Economic Welfare.

Or

- (b) Define Public Finance and explain its nature and importance.

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss the Time and Discounting Principles and their importance.

Or

- (b) What is Economic Efficiency? Explain different types of efficiency.

17. (a) Explain the importance of Demand and Supply functions in market analysis.

Or

- (b) Discuss the factors affecting Price Elasticity Demand.

18. (a) Explain Cost Classification and its importance in production decisions.

Or

- (b) Define and explain the Laws of Returns to scale with a diagram.

19. (a) Define Demand-based Pricing and discuss its types.

Or

(b) Explain how businesses use Psychological Pricing Strategies to attract customers.

20. (a) Discuss the challenges in measuring National Income in developing countries.

Or

(b) Discuss the major causes and effects of Public Expenditure.

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**Sub. Code**

**96115**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025.**

**First Semester**

**Banking Finance Services and Insurance**

**MARKETING – I**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Micro marketing environment refers to
  - (a) Internal to the company
  - (b) Employees and shareholders of a company
  - (c) External to the company
  - (d) Stake holders
  
2. Product mix refers to
  - (a) The ingredients used for making a product
  - (b) Features of a product
  - (c) Marketing mix elements
  - (d) A group of products
  
3. How do you distinguish marketing and selling?
  - (a) They are one and the same
  - (b) Marketing is a part of selling
  - (c) Selling is a part of marketing
  - (d) No relationship between selling and marketing

4. Decentralisation is a process of
  - (a) Responsibility
  - (b) Authority
  - (c) Coordination
  - (d) None of the above
  
5. Under which concept of marketing customer remains focused?
  - (a) Marketing
  - (b) Production
  - (c) Product
  - (d) Selling
  
6. Which concept of marketing maintains that the company aggressively promotes and pushes its products?
  - (a) Marketing
  - (b) Product
  - (c) Production
  - (d) Selling
  
7. Which of the following is the sole vehicle for creating and delivering customer value?
  - (a) Marketing channel
  - (b) Marketing communication
  - (c) Marketing mix
  - (d) Marketing research
  
8. Marketing myopia is based upon
  - (a) Current product offerings
  - (b) Forecasting the future product offering
  - (c) Dropping a product
  - (d) Adding a product
  
9. Marketing information system is the system of information that flows to assist
  - (a) Promotional programmes
  - (b) Sales personnels development
  - (c) Marketing planning and decision-making
  - (d) Marketing mix

10. SWOT analysis is analytical tool for having
- (a) Comperative advantage
  - (b) Competitive advantage
  - (c) Comprehension of current overall situation of a firm
  - (d) None of the above

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the functions of marketing.

Or

- (b) Write a short note on marketing orientations.

12. (a) What are the objectives of Macro Environment? Explain.

Or

- (b) Write the purpose of marketing segmentation.

13. (a) Write a short note on consumer behavior.

Or

- (b) Explain the consumer buying decision process.

14. (a) Write the types of marketing mix.

Or

- (b) Explain briefly on product mix with suitable examples.

15. (a) Write the recent trends in marketing.

Or

- (b) Discuss the basic understanding of E-Marketing.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the role and importance of marketing.

Or

- (b) Write the classification of markets in detail.

17. (a) Explain in detail the benefits of marketing segmentation.

Or

- (b) Write a short note on bases and levels of market segmentation.

18. (a) Write a short note on pricing decisions in consumer behavior.

Or

- (b) Explain in detail the importance of creativity marketing.

19. (a) Discuss the channels of distribution (levels) in marketing.

Or

- (b) Write the key factors in communication mix with examples.

20. (a) Write a short note on consumerism.

Or

- (b) Discuss the importance of management information system.

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**Sub. Code**

**96123**

**B.Com. DEGREE EXAMINATION, NOVEMBER 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. Retiring partner is compensated for parting with the firm's future profits in favour of remaining partners. The remaining partners contribute to such compensation amount in
  - (a) Gaining Ratio
  - (b) Capital Ratio
  - (c) Sacrificing Ratio
  - (d) Profit-Sharing Ratio
2. If the new partner brings his share of goodwill in cash, it will be shared by old partners in
  - (a) Old profit sharing ratio
  - (b) New profit sharing ratio
  - (c) In capital ratio
  - (d) Ratio of sacrifice
3. Account is to be debited while setting aside profits as a reserve.
  - (a) Profit or loss
  - (b) DRR
  - (c) Bank
  - (d) Debentures

4. A balance sheet of a company includes:
- (a) Assets and Liabilities
  - (b) Assets, Liabilities and equity of stockholders
  - (c) Accounts, Assets and Liabilities
  - (d) Transaction details, accounts, assets and liabilities
5. The amount of discount on a re-issue of forfeited shares cannot exceed \_\_\_\_\_.
- (a) 5% of the paid up capital
  - (b) 10% of the capital re-issued
  - (c) The amount received on forfeited shares
  - (d) The amount not received on forfeited shares
6. Goodwill is defined as
- (a) Intangible asset      (b) Fictitious asset
  - (c) Current asset      (d) Liquid asset
7. The excess amount which the firm can get on selling its assets over and above the saleable value of its assets is called
- (a) Surplus      (b) Super Profit
  - (c) Reserve      (d) Goodwill
8. Who is the father of Indian financial accounting
- (a) B R Ambedkar
  - (b) K S. Aiyar
  - (c) PV Narasimha Rao
  - (d) Mr Jamsetji Tata

9. Balance of forfeited shares account after re-issue of forfeited shares is transferred to:
- (a) Profit and loss statement
  - (b) Capital reserve account
  - (c) General reserve account
  - (d) None of these
10. Shareholders are \_\_\_\_\_.
- (a) Customer of the company
  - (b) Owners of the company
  - (c) Creditors of the company
  - (d) None of the above

**Part B**

(5 × 5 = 25)

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

11. (a) What are the Advantages of Accounting Standards?

Or

- (b) Describe the Objective of financial accounting.

12. (a) Explain the scope of financial accounting.

Or

- (b) Discuss about the types of Good will.

13. (a) Explain the Important of financial accounting.

Or

- (b) A and B are partners sharing profits and losses in the ratio 3:2 respectively. They admit C as partner who is unable to bring goodwill in cash but pays Rs. 96,000 as his capital. The goodwill of the firm is to be valued at two years' purchase of three years' profits. The profits for the three years were Rs. 30,000, Rs 24,000 and X 27,000. An adjustment entry is to be passed for C's share of goodwill. The new ratio will be 5:2:2 Pass Journal entries.

14. (a) Prepare a trading account for the year ended 31<sup>st</sup> March, 2016 from the following balances.

Particular	Amt (Rs)	Particular	Amt (Rs)
Opening stock	80,000	Purchase return	24,000
Purchase	4,00,000	Sales return	40,000
Sales	10,00,000	Carriage on purchase	16,000
Freight and octroi	13,000	Carriage on sale	20,000
Wages	60,000	Factory rent	24,000
Factory lighting	21,600	Office rent	15,000
Coal, Gas and water	4,400	Import duty	64,000

Or

- (b) The profits of the firm for the last five years are 2002 Rs. 20,000; 2003 Rs. 16,000; 2004 Rs.24,000; 2005 Rs. 8000; 2006 Rs. 12,000. Number of year 3 Calculate the goodwill of the firm in average profit methods.

15. (a) From the following particulars, prepare a Profit and Loss Account for the year ending 2023

Particular	Amt (Rs)
Gross profit	1,05,250
Trade Expenses	1,000
Carriage on sales	5,000
Salary	7,600
Audit fee	800
Sundry Expenses	180
Commission Received	420
Discount Received	300

Or

- (b) Briefly explain the Amalgamation of firm and dissolution of firm.

**Part C**

(5 × 8 = 40)

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

16. (a) Journalise the following Transactions for financial accounting:
- (i) Purchased goods for cash 10000
  - (ii) Purchased stationary for cash 500
  - (iii) Purchased furniture for cash 3,000
  - (iv) Sold goods for cash 8000
  - (v) Sold goods to Jane for cash 3,000
  - (vi) Sold goods to James 2,000
  - (vii) Paid rent to Krishnan, the landlord 8,000
  - (viii) Paid salary of 8,000
  - (ix) Paid Lokesh, the manager his salary 3,000
  - (x) Paid freight on goods purchased 3,00

- (xi) Paid freight on machine purchased 400
- (xii) Paid wages 500
- (xiii) Paid wages to erect a machine 1000
- (xiv) Received Rs. 800 from Kamal
- (xv) Received Rs. 600 from Kamal as interest
- (xvi) Received Rs. 7000 from Kamal as loan at 5% interest

Or

- (b) Describe the history of Indian Accounting Standards.

17. (a) Define Indian accounting standards: Explain the list of Indian Accounting Standards.

Or

- (b) Briefly describe the procedure for Analysis and Interpretation of financial Statements.

18. (a) From the following Trial Balance, prepare Trading Account, Profit and Loss Account for the year ended 31st March, 2018 and Balance Sheet as at the date:

Debit Balances	Amt (Rs)	Credit Balances	Amt (Rs)
Purchases	3,00,000	Sales	4,79,760
Drawings	3,500	Purchases Return	12,000
Plant and Machinery	1,23,000	Capital	5,90,000
Motor Vehicles	1,76,000	Creditors	11,870
Building	3,80,000	Bank Loan	33,700
Sundry Debtors	80,000		
Stock in Trade (1.4.2017)	8,400		
Sales Return	1,800		
Wages	2,800		
Carriage Inwards	890		
Carriage Outwards	300		
Telephone Charges	3,290		
Salaries	12,000		
Insurance and Taxes	31,200		
Printing and Stationery Expenses	1,350		
Cash in Hand	2,800		
	<u>11,27,330</u>		<u>11,27,330</u>

Following adjustments are to be considered:

- (i) Closing Stock Rs. 15,270.
- (ii) Printing and Stationery expenses due Rs. 58,650.
- (iii) Outstanding liabilities for salaries Rs.12,000
- (iv) An old machine value at Rs.12,000 (Book Value of which was Rs.2,000) was given in exchange for a new machine purchased on 1<sup>st</sup> April, 2017. The machine given in exchange was not recorded in the books. Cheque issued for new machine purchased was accounted in the books of account.
- (v) Depreciation @ 10% p.a. is to be provided on all fixed assets except building.

Or

- (b) Ram, Rahim and Auntony were in partnership sharing profits and losses in the ratio of 1/4, 1/3 and 1/6 respectively. They decided to dissolve the partnership firm on 31.3.1998 when the Balance Sheet of the firm appeared as under:

Liabilities	Amt (Rs)	Asset	(Rs)
Sundry Creditors	5,67,000	Goodwill A/C	4,56,300
Bank overdraft	6,06,500	Plant and Machinery	6,07,500
Joint life policy reserve	2,65,500	Furniture	64,700
Capital accounts	1,50,000	Stock	2,36,700
Ram	4,20,000	Sundry Debtors	5,34,000
Rahim	2,25,000	Joint life policy	2,65,500
Auntony	1,20,000	Commission Receivable	1,40,550
	7,65,000	Cash in hand	48,750
	<u>23,54,000</u>		<u>23,54,000</u>

The following details are relevant for dissolution:

- (i) The joint life policy was surrendered for Rs. 2,32,500.
- (ii) Ham took over goodwill and plant and machinery for Rs.9,00,000.

- (iii) Ram also agreed to discharge bank overdraft and loan from Mrs. Ram.
- (iv) Furniture and stocks were divided equally between Ram and Rahim at an agreed valuation of Rs. 3,60,000.
- (v) Sundry debtors were assigned to Firms creditors in full satisfaction of their claims.
- (vi) Commission receivable was received in to in time.
- (vii) A bill discounted was subsequently returned dishonoured and proved value less Rs. 30,750 (including R. 500 noting charges).
- (viii) Ram paid the expenses of dissolution amounting to Rs. 18,000.
- (ix) Auntony agreed to receive Rs. 1,50,000 in full satisfaction of his rights title and interest in the firm.

You are required to show the accounts relating to closing of books, on dissolution of the firm.

19. (a) Briefly describe the Forfeiture and reissue of shares and underwriting of shares.

Or

- (b) 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 5,00,000 at the end of the 4<sup>th</sup> year. The normal rate of return is 15%. Assume the interest rate is equal to the Normal Rate of Return. Calculate Goodwill using Annuity Method. Their profits for the last 4 years are

Year	Profit
1	10,000
2	12,000
3	15,000
4	20,000

Calculate Average Profit, Normal Profit and Super Profit.

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

Liabilities		Amt (Rs.)	Assets	Amt (Rs.)
Capitals	A	20,000	Machinery	31,000
	B	10,000	Furniture	3,000
	C	2,000	Stock	10,000
			Debtors	6,000
Bank Overdraft		6,000		
Sundry creditors		<u>12,000</u>		
		<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 Partner's Capital Accounts.

Or

- (b) The Balance Sheets of two partnership firms AB and CD as on 31.12.2014 are as below (all figures in rupees.)

Liabilities	AB	CD	Assets	AB	CD
Assets	A	60,000	– Machinery	60,000	20,000
	B	30,000	– Furniture	8,000	6,000
	C	–	36,000 Stock	32,000	24,000
	D	–	24,000 Debtors	18,000	30,000
Bank Loan	10,000	–	Investments	–	18,000
Bills payable	30,000	40,000	Cash	12,000	2,000
	<u>1,30,000</u>	<u>1,00,000</u>		<u>1,30,000</u>	<u>1,00,000</u>

PQ absorbed RS on 01.01.2015 on the following terms:

- (i) that the investments of RS to be sold out and the investment realised 24,000;
- (ii) that the stock of RS to be reduced to 22,000;
- (iii) that the machinery of RS will be increased by 40%;
- (iv) that the furniture of RS will be reduced by 10%.

It was further decided that for PQ, following are the adjustments to be made:

- (1) Assets are to be revalued as follows:  
Stock: 40,000; Machinery: 84,000;  
Furniture: 7,200; and
- (2) Bank loan to be repaid.

You are required to show necessary Ledger Accounts to close the books of RS and to prepare necessary Journal Entries and Balance Sheet of PQ after absorption.

**C-6591**

**Sub. Code**

**96124**

**B.Com. DEGREE EXAMINATION, NOVEMBER 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. Henry Fayol is known as \_\_\_\_\_.
  - (a) The father of general management
  - (b) The father of shop floor management
  - (c) The father of scientific management
  - (d) All of the above
  
2. Concentration of authority at one level is called:
  - (a) Decentralisation
  - (b) Delegation
  - (c) Accountability
  - (d) Centralisation
  
3. The Conceptual, Human and Technical skills of Manager was given by \_\_\_\_\_.
  - (a) Henry Fayol
  - (b) H Mintzberg
  - (c) R L Katz
  - (d) P F Drucker

4. Which of the following is a step in the decision-making process?
- (a) Generating an idea
  - (b) Good business planning
  - (c) Evaluating the decision
  - (d) Delegating a task
5. “Our assets walk out of the door each evening, we have to make sure that they come back the next morning.” This statement relates to which function of management.
- (a) Staffing
  - (b) Organizing
  - (c) Planning
  - (d) Directing
6. Training of employees is a \_\_\_\_\_.
- (a) Short Term Process
  - (b) Day to Day Process
  - (c) Long Term Process
  - (d) Ongoing Process
7. Close supervision, control of subordinates , centralization, of authority ,autocratic leadership are the features of \_\_\_\_\_.
- (a) Need hierarchy Theory
  - (b) Two Factor Theory
  - (c) Theory X
  - (d) Theory Y
8. \_\_\_\_\_ occurs when leaders integrate their values into the company’s system.
- (a) Intuition
  - (b) Self–understanding
  - (c) Value congruence
  - (d) Vision

9. Which of the following is a traditional technique of managerial control?
- (a) Personal observation
  - (b) Breakeven analysis
  - (c) Budgetary control
  - (d) All of the above
10. Assembling of facilities and personnel for collecting, processing, information that is required by managers is called
- (a) PERT
  - (b) CPM
  - (c) Ratio analysis
  - (d) Management information Technique

**Part B**

(5 × 5 = 25)

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

11. (a) Write the importance of management.
- Or
- (b) Distinguish between management and administration.
12. (a) What do you mean by forecasting? How is it related to planning?
- Or
- (b) Explain the need for coordination with illustration.
13. (a) "Performance appraisal by objectives is considered to eliminate the subjectivity in appraisal". Do you agree? Give reason in support of your view.
- Or
- (b) What do you mean by incentive? How is it important in motivating people in the organisation?
14. (a) Explain the Trait theory of leadership.
- Or
- (b) What does the directing function of management involve?

15. (a) What are the areas of an organisation where control is required?

Or

- (b) What do you mean by controlling? Identify its importance -in business organisations.

**Part C**

(5 × 8 = 40)

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

16. (a) What do you mean by management by objectives? What are the different steps 4 involved in it?

Or

- (b) Explain the principles of management.

17. (a) Explain the barriers to effective planning.

Or

- (b) “Decision making is the primary task of the management”. Explain.

18. (a) Elucidate the characteristics of motivation.

Or

- (b) Discuss the major tests that are used in selection.

19. (a) What do you mean by leadership style? How can leadership styles be decided based on the use of power and authority.

Or

- (b) Explain the principles of direction.

20. (a) Describe the steps in controlling.

Or

- (b) Explain the process of controlling with illustration.

**C-6592**

**Sub. Code**

**96125**

**B.Com. DEGREE EXAMINATION, NOVEMBER 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. According to section 148 of contract act, what is a 'bailment'?
  - (a) Purchase of goods from one person to another for no purpose
  - (b) Delivery of goods by one person to another for some purpose
  - (c) Theft of goods by one person from another
  - (d) Sale of goods from one person to another
  
2. Which is the first commercial bank incorporated by the Indians in 1881?
  - (a) Imperial Bank of India
  - (b) A wadh Commercial Bank
  - (c) Reserve Bank of India
  - (d) State Bank of India

3. When garnishee order is issued by the court attaching the account of customer, the banker is called \_\_\_\_\_.
- (a) Judgement debtor (b) Judgement creditor  
(c) Garnishee (d) Garnishor
4. The rate of interest payable on various deposits is determined by the:
- (a) Head office of each bank  
(b) Central Government  
(c) Reserve bank of India  
(d) Indian banks Association
5. Which banks provide short-term capital to agriculturists?
- (a) Cooperative bank  
(b) Land Development banks  
(c) Central bank  
(d) World bank
6. Right to retain goods is called \_\_\_\_\_.
- (a) Assignment (b) Right of set of  
(c) Pledge (d) Lien
7. Delivery of banks service to a customer at his office or home by using electronic technology is called \_\_\_\_\_.
- (a) ATM (b) EFT  
(c) E-Banking (d) None of these
8. \_\_\_\_\_ is the fastest possible money transfer system through banking channel.
- (a) RTGS (b) EFT  
(c) ATM (d) None of the above
9. In which year was the Consumer Protection Act passed?
- (a) 1987 (b) 1986  
(c) 2002 (d) 2004

10. This P is not a part of the 7Ps of marketing mix?
- (a) Promotion                      (b) Price  
(c) People                              (d) Purpose

**Part B**

(5 × 5 = 25)

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

11. (a) Describe the origin of Banking.

Or

- (b) Explain the relationship between a banker and his customer.

12. (a) What is meant by bouncing of cheques? Explain its implications to the customer.

Or

- (b) Explain the protection available to the paying banker.

13. (a) What is bancassurance? Explain the importance of bancassurance for a developing country like India.

Or

- (b) Explain the new products and services promoted by the banks.

14. (a) Write a brief note on Marketing information systems.

Or

- (b) Describe briefly on Electronic funds transfer systems.

15. (a) Elucidate the role of promotion in banking.

Or

- (b) Give a brief note on mobile banking services by commercial banks in India.

**Part C**

(5 × 8 = 40)

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

16. (a) Elucidate the changing role of commercial banks in India with illustration.

Or

- (b) Describe the financial services provided by Banks in India.

17. (a) Explain the duties and responsibilities of a collecting banker.

Or

- (b) Describe the services offered by the banks with illustrations.

18. (a) Explain the principles of sound lending.

Or

- (b) Describe the credit appraisal techniques practised by the banks.

19. (a) Elaborate the Global development taking place in Banking technology.

Or

- (b) “Protecting the confidentiality and secrecy of data is an important task in Banking” Elucidate.

20. (a) Explain the importance and functions of marketing management.

Or

- (b) Explain product life cycle in banking with illustrations.

**C-6593**

**Sub. Code**

**96133**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025.**

**Third Semester**

**Banking Finance Services And Insurance**

**BUSINESS STATISTICS**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is the primary purpose of statistics?
  - (a) To collect and analyze data
  - (b) To calculate profits
  - (c) To monitor market trends
  - (d) To make graphs
  
2. Which measure of central tendency is calculated by finding the middle value of a dataset?
  - (a) Arithmetic mean
  - (b) Median
  - (c) Mode
  - (d) Geometric mean

3. What does the arithmetic mean represent in a dataset?
  - (a) The middle value in the dataset
  - (b) The most frequently occurring value
  - (c) The sum of all values divided by the number of observations
  - (d) The range of the dataset
4. Which diagram is used to study correlation?
  - (a) Bar graph
  - (b) Pie chart
  - (c) Scatter diagram
  - (d) Line chart
5. What is meant by seasonal variation in time series analysis?
  - (a) Long-term fluctuations
  - (b) Short-term regular patterns
  - (c) Irregular random changes
  - (d) Cyclic movements
6. What type of index measures the changes in the cost of living?
  - (a) Consumer price index
  - (b) Weighted index
  - (c) Seasonal index
  - (d) Price-relative index

7. What is the critical value in hypothesis testing for a 95% confidence level?
- (a) 1.64
  - (b) 1.96
  - (c) 2.33
  - (d) 2.58
8. What is the full form of SPSS?
- (a) Statistical Programming for Social Sciences
  - (b) Statistical Package for Social Sciences
  - (c) Statistical Procedures for Sample Study
  - (d) Sample Processing Software System
9. Which method is used to solve transportation problems in operations research?
- (a) Graphical method
  - (b) Simplex method
  - (c) North-West Corner Rule
  - (d) LPP method
10. What does LPP stand for?
- (a) Linear Programming Process
  - (b) Linear Programming Problem
  - (c) Logistic Planning Procedure
  - (d) Least Profit Principle

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the different methods of presenting statistical data.

Or

- (b) Describe the merits and demerits of arithmetic mean.

12. (a) What are the measures of variation? Discuss any two with formulas.

Or

- (b) Write a short note on skewness and its types.

13. (a) Explain the methods of measuring trends in time series analysis.

Or

- (b) Discuss the significance of the consumer price index.

14. (a) Explain the steps involved in hypothesis testing for large samples.

Or

- (b) How is the chi-square test applied in statistical analysis?

15. (a) What are the basic feasible solutions in the transportation model? Explain.

Or

- (b) Describe the graphical method of solving linear programming problems.

**Part C** (5 × 8 = 40)

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

16. (a) Discuss the scope and limitations of statistics in business decision-making.

Or

- (b) Explain the different types of graphs and diagrams used in statistics with examples.

17. (a) Describe Karl Pearson's coefficient of correlation with an example.

Or

- (b) Discuss the Lorenz curve and its application in measuring inequality.

18. (a) Explain the methods of measuring seasonal variations in time series analysis.

Or

- (b) Discuss the role of statistical quality control in business.

19. (a) Explain the t-test and its application in small sample hypothesis testing.

Or

- (b) Discuss the advantages and limitations of SPSS in statistical analysis.

20. (a) What are the steps in formulating and solving a transportation problem?

Or

- (b) Explain the simplex method with an example.
-

**C-6594**

**Sub. Code**

**96134**

**B.Com. DEGREE EXAMINATION, NOVEMBER 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. Which of the following is an example of tax evasion?
  - (a) Investing in tax-saving instruments
  - (b) Deliberately underreporting income
  - (c) Claiming deductions under Section 80C
  - (d) Utilizing government tax exemptions
  
2. Dividend tax is primarily levied on:
  - (a) Corporate profits before distribution
  - (b) Shareholders receiving dividends
  - (c) Corporate gross income
  - (d) Salaries of employees

3. What type of business organization typically offers limited liability to its owners?
  - (a) Sole proprietorship
  - (b) Partnership
  - (c) Corporation
  - (d) Cooperative society
  
4. Why is the form of organization important in tax planning for a new business?
  - (a) It affects the business's tax liability and compliance requirements
  - (b) It determines the marketing strategy for the business
  - (c) It helps in deciding the target customer base
  - (d) It ensures better inventory management
  
5. Which of the following is considered while tax planning for dividend policy?
  - (a) Shareholder preferences and tax exemptions on dividends
  - (b) Market demand for shares
  - (c) Employee salary structures
  - (d) The company's advertising budget
  
6. Bonus shares are issued by companies to:
  - (a) Increase their tax liability
  - (b) Reward shareholders without an immediate Cash outflow
  - (c) Avoid paying corporate taxes
  - (d) Reduce the shareholding percentage of existing shareholders

7. What is a key tax consideration when deciding to sell assets used for scientific research?
- (a) The fair market value of the asset
  - (b) Eligibility for capital gains tax exemptions
  - (c) The initial purchase price of the asset
  - (d) The depreciation rate of other assets
8. Which factor is relevant in tax planning for 'repair, replace, or renovate' decisions?
- (a) The impact on employee morale
  - (b) Future technological advancements
  - (c) The aesthetic value of the renovated asset
  - (d) Tax deductibility of repairs and renovation expenses
9. Tax incentives for the infrastructure sector often include :
- (a) Higher import duties on raw materials
  - (b) Accelerated depreciation on infrastructure assets
  - (c) Reduced capital gains exemptions
  - (d) Penalties for delayed project execution
10. Exporters are often provided tax incentives to :
- (a) Encourage foreign trade and boost exports
  - (b) Increase import dependency
  - (c) Avoid complying with international trade agreements
  - (d) Promote domestic consumption over exports

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the concept of tax planning and its significance in corporate tax management.

Or

- (b) Discuss the ethical implications of tax avoidance and tax evasion in the context of corporate responsibility.

12. (a) Evaluate the role of tax planning in deciding whether to operate a business as a startup or as an established entity.

Or

- (b) How do government policies and tax incentives influence the location decisions of new businesses? Provide examples to support your answer.

13. (a) Explain the tax implications of issuing bonus shares and how they differ from cash dividends.

Or

- (b) Evaluate the role of tax considerations in determining an optimal capital structure for a company.

14. (a) Discuss the tax implications of the 'own or lease' decision in business asset management. Provide examples to illustrate the advantages of each option.

Or

- (b) Explain the role of tax planning in 'make or buy' decisions. What are the key tax factors that influence this choice?

15. (a) Explain the tax provisions available to businesses operating in Free Trade Zones (FTZs). How do these provisions promote trade and investment?

Or

- (b) How do tax provisions for the infrastructure sector differ from those in other sectors? Discuss their role in boosting economic growth and infrastructure development.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the major objectives of tax planning for a corporate organization?

Or

- (b) Evaluate the advantages and challenges of tax planning for multinational corporations.

17. (a) Explain the importance of tax planning in selecting the location for a new business. Provide examples of tax incentives available in specific regions.

Or

- (b) Explain the impact of the form of business organization (e.g., sole proprietorship, partnership and corporation) on tax liability and planning decisions.

18. (a) Discuss about the role of tax planning in capital structure decisions. How does the choice between debt and equity affect tax liability?

Or

- (b) Examine the advantages and disadvantages of using bonus shares as a tool for tax-efficient financial management.

19. (a) Discuss the tax aspects of a 'shutdown or continue' decision. How can tax considerations influence the final outcome?

Or

- (b) Examine the tax provisions available for expenses related to the repair, renewal, or renovation of assets. How can businesses maximize tax benefits in such situations?
20. (a) Examine the impact of tax incentives for exporters on a country's balance of payments and economic growth.

Or

- (b) Describe the benefits of tax provisions for businesses established in backward areas. How do these incentives support the growth of infrastructure in the economy?
-

**C-6597**

**Sub. Code**

**96135**

**B.Com. DEGREE EXAMINATION, NOVEMBER 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. Insurance Works on the principle of
  - (a) Sharing of losses
  - (b) Probabilities
  - (c) Large numbers
  - (d) Law of contract
  
2. A Contract of life insurance is a/an
  - (A) Indemnity
  - (B) Wagering agreement
  - (C) Contingent agreement
  - (D) Assurance
  - (E) Guarantee

Choose the correct answer from the options given below:

- (a) A, C and E only
- (b) A and D only
- (c) B, C and E only
- (d) C and D only
- (e) C and E only

3. If multiple causes contribute to a loss, which cause is considered an insurance under the principles of proximate cause?
  - (a) The most recent cause
  - (b) The insured's negligence
  - (c) The cause that directly led to the loss
  - (d) All causes equally
  
4. The principles \_\_\_\_\_ ensures that an insured does not profit by insuring with multiple insurers.
  - (a) Subrogation            (b) Contribution
  - (c) Co - Insurance        (d) Indemnity
  
5. The danger of loss for the Unforeseen circumstances in future refers to
  - (a) Perils                    (b) Hazards
  - (c) Risk                      (d) Damage
  
6. What is an insurance that provides an insurer to get insurance with another insurer
  - (a) Insurance                (b) Double – Insurance
  - (c) Re – Insurance        (d) None of the above
  
7. Section 2(11) of the insurance Act,1938 deals with
  - (a) Life Insurance        (b) Motor
  - (c) Marine                    (d) Fire
  
8. Who can approach an insurance ombudsman for resolving a grievance?
  - (a) Only the insurance company
  - (b) Only the government
  - (c) The policyholder or their legal heris
  - (d) Any third-party not related to the policy

9. What is the primary purpose of the solatium fund?
- (a) To pay bonuses to insurance agents
  - (b) To Compensate victims of hit and -run motor accidents
  - (c) To promote insurance awareness in rural areas
  - (d) To cover premium defaults by policyholders
10. Which type of insurance most commonly involves TPAs?
- (a) Life Insurance
  - (b) Motor Insurance
  - (c) Health Insurance
  - (d) Travel Insurance

**Part B**

(5 × 5 = 25)

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

11. (a) Describe in detail the importance of insurance.
- Or
- (b) What are the various classes of life insurance risk?
12. (a) What is the primary purpose of reinsurance?
- Or
- (b) Explain the essentials of a valid insurable interest.
13. (a) Explain the term comprehensive policy.
- Or
- (b) Give a brief note on Burglary Insurance.
14. (a) Write a brief note on Revival of policy.
- Or
- (b) What is deferment period in insurance, and how does it affect the policyholder?
15. (a) What is the role of surveyor in the insurance industry?
- Or
- (b) Describe the role of insurance council in the insurance industry.

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss the organizations of insurance business in India.

Or

- (b) Define insurance and explain its' functioning with illustrations.

17. (a) Elucidate the role of insurance in the economic development of a nation.

Or

- (b) 'Proximate cause is not very essential in case of life insurance contract'. Explain in detail.

18. (a) Discuss the features of Fire Insurance Contract.

Or

- (b) Explain the different types of marine cargo insurance policies.

19. (a) Distinguish between Assignment and Nomination.

Or

- (b) What is a paid - up policy in insurance, and how does it work?

20. (a) Explain the role of Individual agents in insurance industry.

Or

- (b) What are the key consumer rights provided under the consumer protection Act 1956?

C-6598

Sub. Code

96143

**B.Com. DEGREE EXAMINATION, NOVEMBER 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 compound interest?

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

(c)  $I = P \times \left(1 + \frac{R}{100}\right)$       (d)  $I = \frac{P \times T}{100 \times R}$

2. What is the break-even point in units if fixed costs are Rs. 10,000, variable cost per unit is Rs.5, and selling price per unit is Rs.10?

(a) 500 units      (b) 1,000 units

(c) 1,500 units      (d) 2,000 units

3. What is the primary purpose of the Cash Reserve Ratio (CRR) imposed by central banks on commercial banks?

(a) To control inflation

(b) To control credit expansion

(c) To regulate foreign exchange rates

(d) To manage liquidity in the economy

4. What is the main purpose of the Bank Rate set by the central bank?
- (a) To control inflation
  - (b) To regulate commercial banks' interest rates
  - (c) To control credit expansion
  - (d) To regulate foreign exchange rates
5. In a bank's balance sheet, which of the following items represents a liability?
- (a) Loans and Advances
  - (b) Cash and Cash Equivalents
  - (c) Fixed Assets
  - (d) Customer Deposits
6. What is the formula for calculating Net Interest Income (Nil) for a bank?
- (a) Interest Income - Interest Expense
  - (b) Interest Income + Interest Expense
  - (c) Total Income - Total Expenses
  - (d) Total Assets - Total Liabilities
7. In a partnership, who is responsible for the day-to-day management of business operations?
- (a) Sleeping Partner    (b) Nominal Partner
  - (c) Active Partner      (d) Silent Partner
8. In which account would you record the initial investment made by shareholders in a corporation?
- (a) Capital Account
  - (b) Retained Earnings Account
  - (c) Dividend Account
  - (d) Accumulated Profit Account

9. What does ERP stand for in the context of computerized accounting systems?
- (a) Enterprise Resource Planning
  - (b) Electronic Reporting Platform
  - (c) Efficient Reporting Protocol
  - (d) Effective Resource Provision
10. In a computerized accounting system, what is the role of an audit trail?
- (a) To record all transactions systematically
  - (b) To prepare tax returns
  - (c) To manage payroll
  - (d) To generate financial reports

**Part B**

(5 × 5 = 25)

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

11. (a) Calculate the simple interest earned on an investment of Rs.5,000 for 3 years at an annual interest rate of 5%.

Or

- (b) Define Compound Interest and explain how it differs from Simple Interest.
12. (a) Explain the process of reconciliation of branch accounts in banking.

Or

- (b) Describe the accounting treatment for inter-branch transactions in a banking system.

13. (a) Define NPA and explain its significance in banking.

Or

- (b) Prepare a bank reconciliation statement for XYZ Company from the following information:

- Bank statement balance as of June 30:  
Rs. 15,000
- Company's cash account balance as of June 30:  
Rs.13,000
- Outstanding checks: Rs.3,000
- Deposits in transit: Rs.1,000
- Bank service charges: Rs. 50
- Interest earned: Rs.100

14. (a) What is a Contra Account, and give an example of its use in accounting?

Or

- (b) A partnership firm has two partners, A and B. Partner A's capital is Rs. 50,000 and Partner B's capital is Rs. 30,000. The partnership agreement provides for interest on capital at 6% per annum. Calculate the interest on capital for both partners if the profit for the year is Rs. 10,000.

15. (a) Explain the advantages of using computerized accounting systems over manual accounting systems.

Or

- (b) Describe the steps involved in setting up a computerized accounting system for a small business.

**Part C**

(5 × 8 = 40)

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

16. (a) Company ABC is evaluating two mutually exclusive investment projects, A and B, with the following cash flows and cost of capital:

- Project A: Requires an initial investment of Rs.800,000 and generates cash flows of Rs.300,000 per year for 5 years.
- Project B: Requires an initial investment of Rs.600,000 and generates cash flows of Rs.250,000 per year for 4 years.

The cost of capital for the company is 12%. Determine which project should be chosen based on the following criteria: Net Present Value (NPV), Internal Rate of Return (IRR), and Profitability Index (PI). Discuss your findings.

Or

- (b) Different Methods of Foreign Exchange Arithmetic.

17. (a) Explain the fundamental principles underlying accounting and their importance in financial reporting.

Or

- (b) The following trial balance was extracted from the books of ABC company as of 31<sup>st</sup> December 2023:

Account Name	Debit (Rs.)	Credit (Rs.)
Cash	20,000	—
Accounts Receivable	15,000	—
Inventory	25,000	—
Prepaid Expenses	5,000	—
Equipment	50,000	—
Accumulated Depreciation	—	10,000

Account Name	Debit (Rs.)	Credit (Rs.)
Accounts Payable	–	12,000
Salaries Expense	8,000	–
Sales Revenue	–	40,000
Rent Expense	4,000	–
Utilities Expense	2,000	–
Loan Payable	–	16,000
Capital	–	50,000
Withdrawals	3,000	–
Income Tax Expense	1,000	–
Retained Earnings	–	5,000
Total	<u>133,000</u>	<u>133,000</u>

Prepare the necessary adjustments and present the corrected trial balance.

18. (a) Prepare the final accounts (Income Statement and Balance Sheet) of ABC Bank Ltd. for the year ending on December 31, 2023, based on the following information:
- (i) interest income earned during the year: Rs.5,000,000
  - (ii) Interest expense paid during the year: Rs. 1,500,000
  - (iii) Operating expenses incurred: Rs.2,000,000
  - (iv) Provision for Non-Performing Assets (NPAs): Rs.800,000
  - (v) Dividends received from investments: Rs.200,000
  - (vi) Net profit before tax: Rs.1,900,000
  - (vii) Income tax expense: Rs.500,000
  - (viii) Capital adequacy ratio maintained: 12%

Or

- (b) Discuss the preparation of final accounts (Income Statement and Balance Sheet) for banking companies.
19. (a) ABC and XYZ are partners sharing profits and losses in the ratio of 3:2 respectively. Prepare the necessary ledger accounts and extract the Balance Sheet of ABC and XYZ as on March 31, 2024, from the following information:
- (i) Capital balances as on April 1, 2023:
    - ABC: Rs.100,000
    - XYZ: Rs.80,000
  - (ii) Additional investments during the year:
    - ABC: Rs.20,000 on July 1, 2023
    - XYZ: Rs.1 0,000 on October 1, 2023
  - (iii) Drawings during the year:
    - ABC:Rs.15,000
    - XYZ: Rs.12,000
  - (iv) Net profit for the year ended March 31, 2024: Rs.50,000
  - (v) Interest on capital is allowed at 10% per annum.

Or

- (b) Explain how each type of ratio provides insights into different aspects of a company's financial performance and health.

20. (a) Explain how computerized accounting systems improve efficiency, accuracy, and decision-making processes.

Or

- (b) Explain the importance of rectification in a core banking environment.
-

**C-6599**

**Sub. Code**

**96144**

**B.Com. DEGREE EXAMINATION, NOVEMBER 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** questions.

1. What is the primary function of the primary market?
  - (a) Trading of existing securities
  - (b) Issuance of new securities
  - (c) Buying and selling of commodities
  - (d) None of the above
  
2. What is the primary function of the secondary market?
  - (a) Issuance of new securities
  - (b) Trading of existing securities
  - (c) Investment advisory services
  - (d) None of the above
  
3. What is the process of converting physical certificates into electronic form called?
  - (a) Rematerialization
  - (b) Dematerialization
  - (c) Rehypothecation
  - (d) Securitization

4. Which body governs the strategic direction of NSDL?
  - (a) Depository Participants
  - (b) SEBI
  - (c) Board of Directors
  - (d) Stock Exchanges
  
5. Which software feature of NSDL ensures protection of data and transactions?
  - (a) User Interface      (b) Functionality
  - (c) Security features   (d) Record keeping
  
6. Who are the intermediaries between NSDL and the investors?
  - (a) Stock Exchanges
  - (b) Depository Participants
  - (c) Clearing Corporations
  - (d) Issuers
  
7. What is the purpose of the transmission and nomination service offered by NSDL?
  - (a) To transfer securities between accounts in case of the account holder's death
  - (b) To enable trading of securities on stock exchanges
  - (c) To facilitate dematerialization of physical securities
  - (d) To reconcile records with actual holdings
  
8. What are the internet initiatives by NSDL aimed at?
  - (a) Increasing the use of physical certificates
  - (b) Enhancing online access to depository services
  - (c) Reducing the security of transactions
  - (d) Limiting the scope of depository services

9. What is MAPIN?
- (a) A system for trading in government securities
  - (b) An identification number for market participants
  - (c) A platform for securities lending and borrowing
  - (d) A method for converting physical securities into electronic form
10. Which of the following is a key benefit of holding NSC/KVP in demat form?
- (a) Higher interest rates
  - (b) Easier transfer and management of certificates
  - (c) Exemption from taxes
  - (d) Increased trading opportunities

**Part B**

(5 × 5 = 25)

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

11. (a) Give an overview on Capital.
- Or
- (b) What are the primary regulatory bodies governing the capital markets in India?
12. (a) What is the purpose of the NSDL bye-laws?
- Or
- (b) Discuss the system and connectivity features of NSDL.
13. (a) Describe the different business partners of NSDL and their roles.
- Or
- (b) Explain the following
- (i) pay-in and pay-out
  - (ii) off market transfer.
14. (a) Elaborate the significance of clearing members and intermediaries.
- Or
- (b) What are does a depository play in the secondary market trading of securities?

15. (a) Explain the pledging and hypothecation services offered by NSDL.

Or

(b) Explain the securities lending and borrowing.

**Part C**

(5 × 8 = 40)

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

16. (a) How do trading mechanisms such as auctions, dealer markets, and electronic exchanges influence the efficiency of the secondary market?

Or

(b) How do market intermediaries facilitate the functioning of capital markets?

17. (a) Explain the legal framework governing NSDL.

Or

(b) Explain the organization structure of NSDL.

18. (a) What are the rights and obligations of NSDL's business partners?

Or

(b) Describe the hardware requirements and security measures necessary for NSDL business partners.

19. (a) Explain the processes of Dematerialization and Rematerialization in NSDL and their benefits.

Or

(b) Explain the internet initiatives by NSDL and their benefits for investors.

20. (a) What are MAPIN and TIN in the context of NSDL? and what are their respective roles?

Or

(b) Explain the role of NSDL in facilitating corporate actions and its impact on investors.

**C-6600**

**Sub. Code**

**96146**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025.**

**Fourth Semester**

**Banking Finance Services and Insurance**

**FUNDAMENTALS OF CAPITAL MARKETS**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. In which market segment are corporate bonds primarily traded?
  - (a) Money Market
  - (b) Equity Market
  - (c) Capital Market
  - (d) Commodity Market
  
2. Who are the main participants in the securities market?
  - (a) Retail investors
  - (b) Institutional investors
  - (c) Foreign investors
  - (d) All of the above

3. Which type of NSE membership allows firms to trade in all market segments?
  - (a) Limited Trading Membership
  - (b) Comprehensive Trading Membership
  - (c) Specific Market Segment Membership
  - (d) General Trading Membership
  
4. Who can appoint an authorised person?
  - (a) SEBI
  - (b) RBI
  - (c) A registered stock broker
  - (d) The Ministry of Finance
  
5. During which market phase does pre-market trading take place?
  - (a) Continuous trading session
  - (b) Post-market trading session
  - (c) Pre-open session
  - (d) Block trading session
  
6. What role does the local database play in the NEAT system?
  - (a) Storing historical market data
  - (b) Processing real-time trades
  - (c) Managing user logins
  - (d) Generating trade confirmations

7. What does T+2 settlement indicate in securities trading?
- (a) Settlement within 2 hours
  - (b) Settlement within 2 days
  - (c) Settlement within 2 weeks
  - (d) Settlement within 2 months
8. Which term refers to the transfer of money to complete a securities transaction?
- (a) Clearing
  - (b) Confirmation
  - (c) Reconciliation
  - (d) Settlement
9. Under The Depositories Act, 1996, what is the role of a depository?
- (a) Issuing securities to the public
  - (b) Holding and managing securities in electronic form
  - (c) Trading securities on behalf of investors
  - (d) Providing loans against securities
10. What is the assessment year under the Income Tax Act, 1961?
- (a) The year in which income is earned
  - (b) The year following the financial year in which income is earned
  - (c) The year in which tax is paid
  - (d) The year prior to the financial year in which income is earned

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the role of the money market in the financial system.

Or

- (b) Examine the benefits and challenges of investing in exchange-traded funds.

12. (a) Discuss the guidelines outlined by SEBI for advertisements by stockbrokers.

Or

- (b) Explain the role of Investor Service Cell arbitration.

13. (a) What is the NEAT system and how does it facilitate trading on stock exchanges?

Or

- (b) What does CTCL stand for, and how does it enhance trading efficiency?

14. (a) Explain the clearing and settlement process in the securities market.

Or

- (b) Evaluate the impact of real-time data access and report downloads on the trading strategies of market participants.

15. (a) Explain the process and significance of registration for intermediaries under the SEBI (Intermediaries) Regulations, 2008.

Or

- (b) Describe the time value of money principle.

**Part C**

(5 × 8 = 40)

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

16. (a) Compare and contrast the equity market and the debt market.

Or

- (b) Analyze the impact of the establishment of the Securities and Exchange Board of India on the Indian securities market.

17. (a) Describe the regulatory framework governing sub brokers in the securities market.

Or

- (b) Discuss the challenges and ethical considerations involved in managing sub broker-client relations.

18. (a) Compare and contrast the different types of market structures found in the securities market.

Or

- (b) Describe the role of Wireless Application Protocol in enabling mobile trading.

19. (a) Explain the significance of T+2 settlement cycles in securities trading.

Or

- (b) Describe the key functions of a clearing agency within the securities markets.

20. (a) Analyze the impact of SEBI's insider trading regulations on market transparency and investor confidence.

Or

- (b) Describe the essentials of a valid contract under the Indian Contract Act, 1872.
-

**C-6601**

**Sub. Code**

**96151**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025**

**Fifth Semester**

**Banking Finance Services and Insurance**

**COST AND MANAGERIAL ACCOUNTING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is the primary objective of cost accounting?
  - (a) To prepare financial statements
  - (b) To control costs and improve efficiency
  - (c) To calculate net profit
  - (d) To comply with taxation laws
  
2. Which of the following is not a classification of cost?
  - (a) Fixed cost
  - (b) Variable cost
  - (c) Contribution cost
  - (d) Semi-variable cost
  
3. What does EOQ stand for material control?
  - (a) Economic Order Quantity
  - (b) Essential Order Quality
  - (c) Efficient Order Quantity
  - (d) Effective Order Quality

4. Which method of material costing issues the oldest stock first?
  - (a) FIFO
  - (b) LIFO
  - (c) HIFO
  - (d) Weighted Average
  
5. What is the primary focus of management accounting?
  - (a) Preparing financial statements for external reporting
  - (b) Providing information for internal decision-making
  - (c) Calculating tax liabilities
  - (d) Auditing financial records
  
6. Which of the following is a key limitation of management accounting?
  - (a) It focuses only on historical data
  - (b) It lacks standardization
  - (c) It is used only by external stakeholders
  - (d) It does not involve financial data
  
7. Which ratio measures a company's ability to meet short-term obligations?
  - (a) Current Ratio
  - (b) Gross Profit Ratio
  - (c) Debt-Equity Ratio
  - (d) Return on Investment

8. What does the inventory turnover ratio indicate?
- (a) Profitability of the company
  - (b) Liquidity of inventory
  - (c) Efficiency of inventory usage
  - (d) Long-term financial stability
9. What is the formula for calculating the Contribution Margin in marginal costing?
- (a) Sales–Fixed Costs
  - (b) Sales–Variable Costs
  - (c) Total Costs–Variable Cost
  - (d) Sales–Total Costs
10. In a Break-Even Chart, the point where total cost equals total revenue is called:
- (a) Margin of Safety
  - (b) Profit Point
  - (c) Break-Even Point
  - (d) Cost-Volume Point

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the objectives of cost accounting

Or

- (b) Explain the elements of cost.

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

Or

- (b) Describe the classifications of overhead.

13. (a) Explain the significance of management accounting.
- Or
- (b) Enumerate the objectives of management accounting.
14. (a) What is Ratio Analysis? Explain its benefits in assessing a company's financial performance.
- Or
- (b) Why is the cash flow statement important when analyzing a company's financial health?
15. (a) What are profitability Ratios? How do they help in measuring a company's success?
- Or
- (b) Explain how variance analysis is used in standard budgeting.

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss the necessary steps to install the costing system.
- Or
- (b) Illuminate the need for reconciliation of accounts.
17. (a) Prepare a store ledger on FIFO Method of pricing issues.

2024-January 1	Opening balance	50 units at Rs.30 per unit
2024-January 5	Issued	20 units
2024-January 7	Purchased	48 units at Rs.40 per unit
2024-January 9	Issued	20 units
2024-January 19	Issued	36 units at Rs.35 per unit
2024-January 24	Received back	10 units out of the units issued on 9 <sup>th</sup> January
2024-January 27	Issued	15 units

Or

- (b) Using information given, draft stores ledger account showing quantities and value of receipts, issues and balances in hand under LIFO method of pricing stores issues for the year of 2021.

Date	Particulars
Jan-01	Balance in hand 1000 units at Rs.1 each
Jan-04	Received 500 units to be issued on request from dept X, Rate Rs.2 each
Jan-15	Received 3000 units costing Rs.3300
Jan-30	Issued 2000 units
Feb-08	Issued 500 units (Received on Jan 4 <sup>th</sup> ) to Dept X
Feb-12	Received 2000 units costing Rs.2400
Feb-27	Issued 3400 units

18. (a) Elucidate the limitations of Management Accounting.

Or

- (b) Explain the difference between Management Accounting and Financial Accounting.

19. (a) Calculate operating profit ratio and Net profit ratio.

	Rs
Sales	2,00,000
Gross profit	70,000
Selling expenses	10,000
Administration expenses	20,000
Income from Investments	22,000
Loss due to fire	12,000

Or

- (b) 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.

20. (a) Define marginal costing and explain its significance in cost-volume-profit analysis.

Or

- (b) Explain the concept of break-even analysis and the utility of a break-even chart in business decision-making.

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**C-6602**

**Sub. Code**

**96152**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025**

**Fifth Semester**

**Banking Finance Services and Insurance**

**LEGAL AND REGULATORY ASPECTS OF BANKING  
OPERATIONS**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is the primary goal of mergers and acquisitions?
  - (a) To increase competition
  - (b) To enhance shareholder value
  - (c) To reduce employee count
  - (d) To eliminate government regulations
  
2. CRR is a tool used by RBI for:
  - (a) Controlling inflation and liquidity in the economy
  - (b) Increasing bank profitability
  - (c) Encouraging foreign investment
  - (d) Reducing government debt

3. Which of the following is a primary duty of a paying banker?
  - (a) Refusing payment for all cheques
  - (b) Ensuring sufficient funds are available before payment
  - (c) Collecting cheques from other banks
  - (d) Endorsing customer cheques
4. Deferred payments are commonly used in:
  - (a) Loan repayments
  - (b) Cash transactions
  - (c) Charity donations
  - (d) Instant payment systems
5. Which act governs the recovery of debts by banks and financial institutions in India?
  - (a) Negotiable Instruments Act, 1881
  - (b) Recovery of Debts Due to Banks and Financial Institutions Act, 1993
  - (c) Companies Act, 2013
  - (d) Income Tax Act, 1961
6. What is the primary function of an ARC?
  - (a) Giving fresh loans to borrowers
  - (b) Investing in the stock market
  - (c) Acquiring and resolving Non-performing Assets
  - (d) Providing short-term deposits to customers

7. Which of the following is an essential element of a valid contract?
- (a) Lawful consideration
  - (b) Written agreement
  - (c) Registration with the government
  - (d) Presence of a witness
8. Consideration in a contract means
- (a) A gift given by one party
  - (b) Something of value exchanged between parties
  - (c) A promise that is not enforceable
  - (d) A charity donation
9. In a general partnership, the liability of partner is:
- (a) Limited to their capital contribution
  - (b) Unlimited
  - (c) Zero after dissolution
  - (d) Only to the extent of profits earned
10. Which of the following is NOT a mode of dissolution of a partnership firm?
- (a) Dissolution by agreement
  - (b) Dissolution by the court
  - (c) Automatic dissolution after 5 years
  - (d) Compulsory dissolution due to illegal activities

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the role of the Reserve Bank of India in regulating branch licensing.

Or

- (b) Describe the role of Open Market Operations in monetary control.

12. (a) What are the key responsibilities of a Paying Banker under the Negotiable Instruments Act, 1881?

Or

- (b) How does a pledge differ from a hypothecation in terms of possession and rights?

13. (a) Describe the role of Asset Reconstruction Companies in managing NPAs?

Or

- (b) How do banks facilitate the collection and remittance of TDS?

14. (a) What are the different types of goods as per the Sale of Goods Act?

Or

- (b) How does a public company differ from a private company in terms of ownership and management?

15. (a) What are the different types of partnerships recognized under Indian law?

Or

- (b) List the various stages of money laundering.

**Part C**

(5 × 8 = 40)

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

16. (a) How does CRR differ from SLR in terms of their impact on bank operations? Discuss briefly

Or

- (b) Explain the Basel III regulations and their impact on corporate governance practices in banks.

17. (a) Describe the Key Obligations of a Banker Towards Customers under the Banking Law.

Or

- (b) Discuss the Process of Registering a Firm Under the Indian Partnership Act, 1932.

18. (a) Discuss the Various Legal Mechanisms Available for the Recovery of Debts by Banks and Financial Institutions in India.

Or

- (b) Explain the Role of Reserve Bank of India in Overseeing the Banking Ombudsman Scheme.

19. (a) Explain the Effects and Consequences of Ultra Vires Transactions.

Or

- (b) How will Future Regulations Shape the Growth of the Indian Banking Sector?

20. (a) Explain the various ways in which a firm can be dissolved under the Indian Partnership Act, 1932.

Or

- (b) Briefly explain the effect of Non-Registration of Firms under the Indian Partnership Act, 1932.
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**C-6603**

**Sub. Code**

**96153**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025.**

**Fifth Semester**

**Banking Finance Services and Insurance**

**AUDITING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which type of audit is conducted on the financial statements of a partnership firm?
  - (a) Government audit
  - (b) Proprietorship audit
  - (c) Partnership audit
  - (d) Internal audit
  
2. Which of the following is an example of a government audit?
  - (a) Auditing the financial statements of a private company
  - (b) Auditing the income tax returns of individuals
  - (c) Auditing government departments
  - (d) Auditing a partnership firm and organizations

3. Which of the following is a qualification required for an auditor?
  - (a) Being a certified public accountant (CPA)
  - (b) Holding a degree in marketing
  - (c) Being a member of a trade association
  - (d) Possessing a degree in economics
  
4. What is the primary purpose of an engagement letter in the audit process?
  - (a) To confirm the auditor's qualifications
  - (b) To outline the terms and scope of the audit engagement
  - (c) To determine the auditor's fees
  - (d) To request client financial records
  
5. What does the process of vouching primarily involve?
  - (a) Checking financial ratios
  - (b) Verifying documentary evidence supporting transactions
  - (c) Calculating depreciation of fixed assets
  - (d) Preparing financial statements
  
6. Which type of transaction is reviewed during the vouching of trading transactions?
  - (a) Cash flow from financing activities
  - (b) Sales and purchase transactions
  - (c) Fixed asset depreciation entries
  - (d) Employee payroll entries

7. What is a “qualified audit report”?
- (a) A report stating the financial statements completely accurate
  - (b) A report with exceptions or reservations about certain are financial aspects
  - (c) A report issued for government departments only
  - (d) A report prepared for internal use only
8. What is the primary objective of an audit report?
- (a) To prepare financial statements
  - (b) To express an opinion on the fairness of financial statement
  - (c) To identify management inefficiencies
  - (d) To create accounting policies
9. Which of the following is a basic principle of effective business correspondence?
- (a) Use of informal tone
  - (b) Avoiding formal structure
  - (c) Use of technical jargon
  - (d) Clarity, conciseness, and courtesy
10. What is the primary purpose of a business report?
- (a) To present data and information for decision-making
  - (b) To create promotional content for a product
  - (c) To engage customers with storytelling
  - (d) To draft legal agreements

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the importance of auditing in the context of corporate governance and the protection of shareholder interests.

Or

- (b) Describe the different types of audits based on time (interim, final, continuous, balance sheet) and their relevance in various business scenarios.
12. (a) Explain the importance of internal controls such as sales, purchases, fixed assets, cash, bank, and payroll in an audit.

Or

- (b) Describe the concept of sampling in auditing. How does audit sampling enhance the efficiency and effectiveness of the audit process?
13. (a) Define vouching and explain its importance in the audit process. How does it help ensure the accuracy of cash and trading transactions?

Or

- (b) Discuss the role of vouching in detecting errors and fraud in financial transactions. How does it contribute to the reliability of financial statements?
14. (a) Explain the key aspects of auditing a partnership firm. How do auditors ensure the accuracy of profit-sharing and partner accounts?

Or

- (b) Analyze the challenges in auditing non-trading concerns. How do auditors address issues such as income recognition and expenditure control?

15. (a) Discuss the structure of a business letter. Provide examples.

Or

- (b) Differentiate between routine reports and special reports. What are the unique challenges associated with preparing each type?

**Part C**

(5 × 8 = 40)

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

16. (a) Evaluate the Importance of auditing in the public sector. How do audits in government departments differ from audits in private companies?

Or

- (b) Explain the differences between independent audits and internal audits. How does each contribute to improving the accuracy and reliability of financial statements?

17. (a) Discuss the key qualities required in an auditor to effectively conduct an audit. How do these qualities contribute to the reliability and independence of the audit?

Or

- (b) Examine the various rights and duties of an auditor in the course of an audit engagement.

18. (a) Examine the audit procedures for verifying and valuing assets such as fixed assets, investments, and inventories. How does this ensure compliance with accounting standards?

Or

- (b) Explain the significance of auditing receipts and payments.

19. (a) Describe the preparation process for an audit report.

Or

(b) Discuss the importance of Collecting and analyzing model audit reports. How can this practice benefit students and professionals in understanding audit practices?

20. (a) Describe the preparation process for special business reports. What elements should be included to ensure relevance and reliability?

Or

(b) Explain the steps involved in drafting a business report. How can effective report writing influence managerial decision-making?

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**C-6604**

**Sub. Code**

**96154**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025.**

**Fifth Semester**

**Banking Finance Services and Insurance**

**MARKETING OF FINANCIAL PRODUCTS AND SERVICES**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which of the following is a primary function of commercial banks?
  - (a) Issuing currency
  - (b) Accepting Deposits
  - (c) Regulating the stock market
  - (d) Providing the financial aid to government
  
2. Which of the following is a basic principle of insurance?
  - (a) Risk Accumulation (b) Risk Pooling
  - (c) Risk Elimination (d) Risk Avoidance
  
3. Which of the following is the most common type of fee charged by credit card companies?
  - (a) Annual fee
  - (b) Transaction fee
  - (c) Account Closure fee
  - (d) Cash withdrawal fee

4. Which is the maximum time period for a loan to be classified as a Non-Performing Asset?
- (a) 30 days                      (b) 60 days  
(c) 90 days                      (d) 120 days
5. What does the term crossing of a cheque mean by?
- (a) a cheque that has been signed by the payee  
(b) a cheque that can be encashed over the counter  
(c) a cheque that has two parallel lines drawn across it indicating it can only be deposited into a bank account.  
(d) a cheque that is canceled and cannot be used
6. Which of the following instruments is most commonly traded in the Indian money market?
- (a) Treasury bills      (b) Corporate bonds  
(c) Stocks and shares (d) Mutual funds
7. Which of the following is the most common mode for banks to create a charge over a borrower's property?
- (a) Hypothecation  
(b) Pledge  
(c) Mortgage  
(d) Floating charge
8. Which of the following is a primary function of the secondary market?
- (a) To facilitate price determination of new securities  
(b) To ensure that companies meet their financial obligations.  
(c) To enable the buying and selling of existing securities, providing liquidity.  
(d) To regulate the issue of new securities.

9. In an insurance policy who can be a nominee?
- (a) Only immediate policy holder's spouse
  - (b) Only the policy holder's spouse.
  - (c) Any person chosen by the policy holder, including legal heirs.
  - (d) Only a bank or financial institution.
10. What does marine insurance primarily cover?
- (a) Losses related to natural disasters.
  - (b) Losses be related to transportation of goods and vessels over water.
  - (c) Losses incurred from air travel
  - (d) Losses from fire and theft in commercial buildings

**Part B**

(5 × 5 = 25)

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

11. (a) What do you understand by the term globalization of insurance?

Or

- (b) Give a brief note on the structure Indian Financial System.

12. (a) What is priority sector lending? Which Sectors are included under priority sector lending?

Or

- (b) What are Tier I and Tier II Capital, and how are they classified?

13. (a) Write the difference between promissory note and bills of exchange.

Or

- (b) Describe the responsibilities and liabilities of a collecting banker.

14. (a) Write the characteristics of a money market.

Or

(b) Write the features of treasury bills.

15. (a) Write the scope of fire insurance.

Or

(b) Write a brief note on Health insurance.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the importance of Financial system in the economic development of the nation.

Or

(b) Explain the advantages of insurance.

17. (a) Elucidate the role of NABARD in agricultural finance.

Or

(b) How do SIDBI contribute to the development of Micro, Small and Medium Enterprises?

18. (a) Explain the various modes of creating charges.

Or

(b) Explain the various types of crossing with illustration.

19. (a) Elucidate the role of SEBI in Online trading.

Or

(b) Explain the Reforms in Indian Money Markets.

20. (a) Explain the features of marine insurance policies.

Or

(b) What are the procedures followed for issuing a duplicate policy in life insurance?

**C-6605**

**Sub. Code**

**96155**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2025.**

**Fifth Semester**

**Banking Finance Services and Insurance**

**HUMAN RESOURCE MANAGEMENT (HRM)**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is the primary objective of Human Resource Management?
  - (a) To manage financial resources efficiently
  - (b) To maximize the productivity and satisfaction of employees
  - (c) To create marketing strategies
  - (d) To handle technical operations effectively
  
2. Which of the following is an operative function of Human Resource Management?
  - (a) Controlling
  - (b) Directing
  - (c) Planning
  - (d) Staffing
  
3. What does recruitment primarily focus on?
  - (a) Selecting the most qualified candidates
  - (b) Training employees for future roles
  - (c) Attracting suitable candidates for a job
  - (d) Retaining existing employees

4. Which of the following methods is typically used in external recruitment?
  - (a) Promotions
  - (b) Transfers
  - (c) Campus recruitment
  - (d) Internal job postings
  
5. Which of the following best describes training?
  - (a) A systematic process of improving employees' skills and knowledge for their current job
  - (b) A process of assigning employees to specific roles
  - (c) A method to increase emotional quotient
  - (d) A strategy for conducting exit interviews
  
6. One of the key benefits of training is
  - (a) Reduced employee productivity
  - (b) Improved skills and performance of employees
  - (c) Increased absenteeism
  - (d) Decreased organizational knowledge
  
7. Merit-based promotion focuses on
  - (a) The seniority of employees
  - (b) Performance, skills, and contributions of employees
  - (c) Employee age
  - (d) The number of promotions given in a year
  
8. Demotion is typically caused by
  - (a) Exceptional performance in a new role
  - (b) Failure to meet job performance expectations or organizational needs
  - (c) Employee's personal request for a change in job
  - (d) Successful completion of training programs

9. What is the primary objective of performance appraisal?
- (a) To assess the performance of employees and identify their strengths and weaknesses
  - (b) To determine the salary of an employee
  - (c) To punish low-performing employees
  - (d) To terminate under performing employees
10. Which of the following is NOT a method of performance appraisal?
- (a) Ranking method
  - (b) Critical incident method
  - (c) Assessment center method
  - (d) 360-degree feedback

**Part B**

(5 × 5 = 25)

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

11. (a) What are the qualities that a HR Manager should possess in order to perform his job effectively?
- Or
- (b) Enumerate the scope of HRM in an organisation.
12. (a) State the importance of human resource planning.
- Or
- (b) Explain the types of interviews and tests used for recruitment.
13. (a) Elucidate the On-the-job techniques of training of executives with illustrations.
- Or
- (b) Explain the objectives and purpose of an induction program in an organization.
14. (a) Explain the key purposes of promoting employees in an organization.
- Or
- (b) Illustrate the causes of demotion in the workplace.

15. (a) Explain the importance of job evaluation in an organization.

Or

(b) Describe the objectives of compensation management in an organization.

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss the functions of HRM with relevant examples.

Or

(b) What qualifications and qualities should an HR manager possess? How do these attributes impact their effectiveness in managing human resources?

17. (a) Illustrate the steps involved in Human resource planning.

Or

(b) Describe the various steps involved in a selection process.

18. (a) Elucidate the on-the-job techniques and off-the-job techniques of training executives.

Or

(b) Elaborate the step involved in Training with illustrations.

19. (a) Describe Causes of Demotion.

Or

(b) What is meant by Promotion? Critically examine the promotion methods in an organization.

20. (a) Describe the various methods of performance appraisal.

Or

(b) Enumerate the techniques of wage fixation.