

**C-7913**

**Sub. Code**

**96113**

**B.Com. DEGREE EXAMINATION, APRIL 2026.**

**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. If a transaction is completely omitted from the books, it is called an \_\_\_\_\_
  - (a) Error of Omission
  - (b) Error of Commission
  - (c) Compensating Error
  - (d) Error of Principle
  
2. If an error is found after preparing the trial balance, it is rectified through
  - (a) Profit and Loss Adjustment Account
  - (b) Suspense Account
  - (c) Trading Account
  - (d) Capital Account

3. A Bank Reconciliation Statement is prepared to
  - (a) Find errors in the Cash Book only
  - (b) Find errors in the Passbook only
  - (c) Compare the Cash Book and Passbook balances
  - (d) Record new transactions in the books
  
4. When convening a single-entry system to a double-entry system, the first step is to?
  - (a) Identify the missing transactions
  - (b) Prepare a Trial Balance
  - (c) Open a Suspense Account
  - (d) Calculate total sales and purchases
  
5. Depreciation is charged on
  - (a) Current assets
  - (b) Fixed assets
  - (c) Intangible assets only
  - (d) Cash and bank balances
  
6. The Daily Balance Method is used primarily for
  - (a) Calculating interest on savings and fixed deposits
  - (b) Determining depreciation on assets
  - (c) Managing working capital
  - (d) Evaluating employee salaries
  
7. The Receipts and Payments Account is a
  - (a) Nominal Account
  - (b) Personal Account
  - (c) Real Account
  - (d) Representative Personal Account

8. The Income and Expenditure Account is prepared by
- (a) Sole Proprietors
  - (b) Non-Profit Organizations
  - (c) Partnership Firms
  - (d) Government Agencies only
9. In the books of the Head Office, goods sent to a dependent branch are recorded as
- (a) Sales
  - (b) Purchases
  - (c) Goods sent to branch account
  - (d) Expenses
10. Loss of stock due to fire is classified as a
- (a) Revenue loss            (b) Capital loss
  - (c) Normal loss            (d) Operating loss

**Part B**

(5 × 5 = 25)

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

11. (a) What is Accounting Equation? Explain the 'rules' which help in understanding accounting equation.

Or

- (b) Describe the different types of errors with suitable examples.

12. (a) What is Honouring and Dishonouring of a bill of exchange?

Or

- (b) List out the causes for the difference between the balances shown by Cash book and Pass book.

13. (a) Ganesh Purchased goods from Ram, the due dates for payment in cash being as follows :

Month	Amount	Due Date
Mar 15	1,000	Due 18 <sup>th</sup> April
April 21	1,500	Due 24 <sup>th</sup> May
April 27	500	Due 30 <sup>th</sup> June
May 15	600	Due 18 <sup>th</sup> July

Ram agreed to draw a bill for the total amount due on the average due date. Ascertain that date.

Or

- (b) Discuss briefly about the different methods of Instalment purchase.
14. (a) What are Non-Trading Organizations? How do they differ from trading organizations?

Or

- (b) Write the Differences between Receipts and Payments accounts.
15. (a) Selvam Shoe Company Opened a branch at Madras on 1.1.2019. From the following particulars, the Madras Branch account for the years 2019 and 2020.

Particulars	2019 Rs.	2020 Rs.
Goods sent to Madras Branch	15,000	45,000
Cash sent to Branch for :		
Rent	1,800	1,800
Salaries	3,000	5,000

Particulars	2019 Rs.	2020 Rs.
Other Expenses	1,200	1,600
Cash Received from the branch	24,000	60,000
Stock on 31 <sup>st</sup> December	2,300	5,800
Petty cash in hand on 31 <sup>st</sup> December	40	30

Or

- (b) If a company suffers stock loss and also loses important records, how can it estimate the lost stock value?

**Part C**

(5 × 8 = 40)

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

16. (a) Briefly describe the four stages in the accounting cycle.

Or

- (b) Explain different kinds of 'cash books' and their specific uses.
17. (a) What are the items which cause difference between cash book and pass book but not shown in adjusted 'cash book'?

Or

- (b) Discuss the Meaning and process of accommodation bills with necessary journal entries.
18. (a) Describe the methods of preparing account current.

Or

- (b) Explain the sinking fund method of depreciation and its pros and cons.

19. (a) What are departmental accounts? What are the objectives of preparing such accounts.

Or

- (b) List out the different kinds of branches with suitable example.
20. (a) The proprietor of a large retail store wished to ascertain approximately the net profit of the X, Y and Z departments separately for the three months ended 31<sup>st</sup> March 2024. It is found impracticable actually to take stock on that date, but an adequate system of departmental accounting is in use, and the normal rates of gross profit for the three departments concerned are respectively 40%, 30% and 20% on turnover before charging the direct expenses. The indirect expenses are charged in proportion to departmental turnover.

The following are the figures for the departments

	X	Y	Z
	Rs.	Rs.	Rs.
Opening stock (1-1-2024)	10,000	14,000	7,000
Purchases	12,000	13,500	9,700
Sales	20,000	18,000	16,000
Direct expenses	2,000	1,500	700

The total indirect expenses for the period (including those relating to other departments) were Rs.5,400 on the total turnover of Rs. 1,08,000.

Prepare a statement showing the approximate net profit, making a stock reserve of 10% for each department on the estimated value on 31-3-2025.

Or

- (b) Calculate Insurance claim from the following facts assuming that the insurers met their liability under the policy on “Average basis”. A traders stock valued at Rs.40,000 was totally destroyed. The stock in the godown was insured for Rs. 30,000 subject to average clause. The balance of stock, left after fire, appeared in the books at Rs.24,000.
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**C-7914**

**Sub. Code**

**96114**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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 of the following is an example of positive economics?
  - (a) The government should increase taxes on luxury goods
  - (b) Higher taxes reduce disposable income
  - (c) Subsidies must be given to farmers
  - (d) Education spending improves welfare
  
2. What does the term “incremental concept” in economics mean?
  - (a) Analyzing total revenue
  - (b) Evaluating additional benefits and costs
  - (c) Measuring national income
  - (d) Studying consumer preferences

3. Demand forecasting is important because:
  - (a) It determines the production function
  - (b) It helps predict future consumer behavior
  - (c) It fixes the elasticity of demand
  - (d) It determines price elasticity
  
4. Which factor does NOT influence the elasticity of demand?
  - (a) Availability of substitutes
  - (b) Price of related goods
  - (c) Time period
  - (d) Cost of production
  
5. The equi-marginal utility principle is also known as:
  - (a) Law of variable proportion
  - (b) Law of substitution
  - (c) Law of diminishing returns
  - (d) Law of demand
  
6. Producer's equilibrium is achieved when:
  - (a) Marginal cost equals marginal revenue
  - (b) Marginal utility is maximized
  - (c) Total cost is minimized
  - (d) Average revenue equals total revenue

7. In an oligopoly market structure, firms:
- (a) Compete based on homogeneous goods
  - (b) Have no influence on prices
  - (c) Are interdependent in decision-making
  - (d) Face no barriers to entry
8. Price rigidity is a characteristic of:
- (a) Perfect competition
  - (b) Monopoly
  - (c) Monopolistic competition
  - (d) Oligopoly
9. Which of the following is excluded from national income calculation?
- (a) Profits earned by foreign companies
  - (b) Income from illegal activities
  - (c) Government salaries
  - (d) Rent from land
10. Public finance primarily deals with:
- (a) Government resource allocation
  - (b) Private sector taxation
  - (c) Consumer spending
  - (d) Stock market regulation

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the concepts of accounting profit and economic profit with examples.

Or

- (b) Describe the principles of efficiency and their role in business decision-making.

12. (a) Analyze the relationship between supply and equilibrium price.

Or

- (b) Discuss the methods of measuring price elasticity of demand.

13. (a) Explain the law of variable proportion with an example.

Or

- (b) Discuss the cost classification and its significance in decision-making.

14. (a) Compare the pricing methods under monopoly and monopolistic competition.

Or

- (b) Discuss the factors influencing price determination in oligopoly markets.

15. (a) Explain the relationship between national income and economic welfare.

Or

- (b) Discuss the importance of public expenditure in economic development.

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss the difference between positive and normative economics with examples.

Or

- (b) Analyze the concept of opportunity cost with its applications in business economics.

17. (a) Explain the determinants of supply and their impact on market equilibrium.

Or

- (b) Evaluate the significance of demand forecasting for business planning.

18. (a) Discuss the indifference curve approach to consumer equilibrium.

Or

- (b) Explain the significance of break-even analysis in managerial decision-making.

19. (a) Compare and contrast the market structures of perfect competition and monopoly.

Or

- (b) Analyse the pricing strategies adopted in monopolistic competition.

20. (a) Discuss the challenges in measuring national income and their implications.

Or

- (b) Explain the principles of indirect taxation and its role in economic welfare.
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**C-7915**

**Sub. Code**

**96115**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**First Semester**

**Banking Finance Services & Insurance**

**MARKETING – I**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Product management do not cover one of the following aspects
  - (a) Product line
  - (b) Product mix
  - (c) Product coordination
  - (d) Product life-cycle
2. Skimming pricing implies
  - (a) Experimental pricing
  - (b) Low pricing
  - (c) High pricing
  - (d) None of the above
3. The first commandment in marketing is \_\_\_\_\_.
  - (a) Know the customer
  - (b) Know the product
  - (c) Know the market
  - (d) Know the price

4. A brand is a means of \_\_\_\_\_.
- (a) Naming the products
  - (b) Packaging of the products
  - (c) Contents of the products
  - (d) Identifying and differentiating the company's products
5. Skimming pricing is useful for \_\_\_\_\_.
- (a) Luxury goods      (b) Consumption goods
  - (c) Necessities      (d) Industrial goods
6. Distribution channel aim at moving products from producer to
- (a) Ultimate consumer
  - (b) Retailers
  - (c) Stockists
  - (d) Brokers
7. In business situation, personal selling is
- (a) Inside selling      (b) Outside selling
  - (c) Both (a) and (b)      (d) None of the above
8. Product mix consists of
- (a) 2P      (b) 6P
  - (c) 4P      (d) None of the above
9. Which of the following is not a modern function of commerce?
- (a) Advertising      (b) Production
  - (c) Finance      (d) Marketing

10. Marketing research data is gathered by
- (a) Observation
  - (b) In-depth interviews
  - (c) Controlled experiment
  - (d) All of the above

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the importance of marketing with examples.

Or

- (b) Discuss the classification of markets.

12. (a) What are the objectives of micro environment? Explain.

Or

- (b) Explain in detail the factors affecting internal environment.

13. (a) Write the purpose of consumer behaviour.

Or

- (b) Explain the fundamentals of retail marketing.

14. (a) Discuss the basic of advertisement and sales with examples.

Or

- (b) What is product life cycle? Explain.

15. (a) Write the importance of E – Marketing.

Or

- (b) Explain briefly the marketing regulation.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain briefly the introduction to marketing with suitable examples.

Or

- (b) Write the key factors of marketing Orientations.

17. (a) Write a short note on problem solver market segmentation.

Or

- (b) Explain briefly the micro and macro environment in marketing.

18. (a) Write a short note on consumer sales promotion techniques.

Or

- (b) Write the importance of flexible pricing strategies.

19. (a) Discuss the pricing policy and methods of product mix.

Or

- (b) Write the key factors of sales promotion and personal selling.

20. (a) Write a short note market Research with suitable examples.

Or

- (b) Discuss how MIS plays a vital role in marketing.

**C-7916**

**Sub. Code**

**96123**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Second Semester**

**Banking Finance Services and Insurance**

**FINANCIAL ACCOUNTING – II**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which account is credited during the admission of a new partner?
  - (a) Revaluation Account
  - (b) Capital Account of the new partner
  - (c) Goodwill Account
  - (d) Bank Account
  
2. Which of the following events generally results in the automatic dissolution of a partnership firm?
  - (a) Retirement of a partner
  - (b) Admission of a new partner
  - (c) Death of a partner
  - (d) Change in profit-sharing ratio

3. Insolvency of a partner is dealt with under
  - (a) Partnership Act
  - (b) Companies Act
  - (c) Income Tax Act
  - (d) FEMA
  
4. Decision in *Gamer vs. Murray* relates to
  - (a) Internal Reconstruction
  - (b) Treatment of goodwill
  - (c) Insolvent partner's deficiency
  - (d) Revaluation account
  
5. Final Accounts of Companies are prepared as per:
  - (a) AS 26
  - (b) Companies Act
  - (c) SEBI Guidelines
  - (d) Partnership Act
  
6. Which of the following statements is correct regarding post-incorporation profits?
  - (a) They are considered pre-incorporation profits
  - (b) They are earned before the company is legally formed
  - (c) They are earned after the company is incorporated
  - (d) They are not included in the financial statements
  
7. Underwriting of shares means
  - (a) Borrowing shares
  - (b) Buying back shares
  - (c) Guaranteeing subscription
  - (d) Selling of shares by company

8. The primary objective of financial accounting is to
- (a) Calculate tax
  - (b) Provide financial information to users
  - (c) Prepare budgets
  - (d) Determine production cost
9. Liquidator's final statement includes
- (a) Trial Balance
  - (b) Profit and Loss Account
  - (c) Statement of Realization and Distribution
  - (d) Cash Flow Statement
10. Outstanding salary is shown as
- (a) Asset
  - (b) Expense
  - (c) Liability
  - (d) Income

**Part B**

(5 × 5 = 25)

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

11. (a) What are the journal entries passed when a partner dies?

Or

- (b) A, B, and C are partners sharing profits in the ratio 5:3:2. B retires. The firm revalues assets and liabilities. Goodwill is valued at Rs. 40,000. C agrees to pay B's share privately. Prepare necessary accounts.

12. (a) On dissolution, A and B's firm shows assets of Rs. 2,50,000 and liabilities of Rs. 1,00,000. Assets realised Rs. 2,00,000; dissolution expenses Rs. 10,000. Partner A took over machinery worth Rs. 50,000 at book value. Prepare necessary ledger accounts.

Or

- (b) Define amalgamation of firms. What are the types of amalgamations? Explain with suitable examples.
13. (a) Write a detailed note on "Profits prior to incorporation. How are these profits treated in final accounts?"

Or

- (b) X and Y sold their business to Z Ltd. for Rs. 3,00,000. The balance sheet shows:
- Creditors Rs. 50,000
  - General Reserve Rs. 20,000
  - Assets Rs. 3,20,000

Pass journal entries and prepare Realisation and Partners' Capital Accounts.

14. (a) What are debentures? Discuss the different methods of redemption of debentures with examples.

Or

- (b) A company issued 5,000 shares of Rs. 10 each at a premium of Rs.2. All shares were subscribed and fully paid. Show journal entries for:
- Issue of shares
  - Allotment
  - Receipt of premium
  - Final call and full payment

15. (a) What is internal reconstruction? Explain the journal entries involved in capital reduction with examples.

Or

- (b) A company is liquidated. Assets realised Rs. 6,00,000. Payments made:  
Liquidation expenses Rs. 50,000,  
Preferential creditors Rs. 70,000,  
Debenture holders Rs. 1,00,000,  
Creditors Rs. 1,80,000.  
Prepare Liquidator's Final Statement of Account.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the rules applicable in the absence of partnership deed?

Or

- (b) A and B are partners in a firm sharing profits in the ratio of 3:2. They admit C into the partnership for 1/5 share in future profits. C brings Rs. 50,000 as capital and Rs. 10,000 as goodwill. The new profit-sharing ratio is 5:3:2. Pass journal entries and prepare capital accounts of all partners.
17. (a) X and Y contribute Rs. 80,000 and Rs. 40,000 respectively as capital. They agree to allow interest on capital at 6% p.a Their respective profit-sharing ratio is 2:3. The business profit (before interest) for the year is Rs. 6,000.

Show the relevant Profit and Loss Appropriation Account to allocate interest on capitals in the following two cases:

- (i) When the partnership deed is silent in treating interest on capital as a charge or an appropriation.
- (ii) When the partners have agreed to allow interest on capital irrespective of the availability of profit.

Or

- (b) Ravi, Kumar, and Siva were partners sharing profits and losses in the ratio 4:3:3. They decided to dissolve their firm on 31st March 2024. Their Balance Sheet is given below: Balance Sheet as on 31.03.2024

Liabilities	Rs.	Assets	Rs.
Creditors	20,000	Cash	5,000
Loan from	10,000	Debtors	30,000
Kumar		Stock	20,000
Capital:		Furniture	10,000
Ravi	30,000	Building	25,000
Kumar	20,000		
Siva	10,000		
	90,000		90,000

Debtors were realized at Rs. 28,000,

Stock fetched Rs. 15,000,

Furniture was sold for Rs. 6,000,

Building realized Rs. 20,000,

Creditors were paid in full Realisation expenses amounted to Rs. 2,000, One partner (Siva) is insolvent and unable to bring anything Prepare the Realisation Account, Capital Accounts of partners applying Garner vs. Murray Rule, Cash Account.

18. (a) The following are the balance sheets of M/s P&Q and M/s R&S as on 31.3.2002 on which date they decided to amalgamate their businesses:

Liabilities	P&Q Rs.	R&S Rs.	Assets	P&Q Rs.	R&S Rs.
Capital			Machinery	18,000	20,000
P	40,000	-	Furniture	24,000	6,000
Q	20,000	-	Investment	8,000	-
R	-	30,000	Stock	16,000	30,000
S	-	30,000	Debtors	32,000	14,000
Reserve	12,000	-	Cash in hand	2,000	6,000
Creditors	28,000	16,000			
	<u>1,00,000</u>	<u>76,000</u>		<u>1,00,000</u>	<u>76,000</u>

P and Q were sharing profits and losses in the ratio of 3:2 and R and S equally the terms of amalgamation were as follows:

- (i) The new firm was to take over all the Assets and Liabilities of both the firms.
- (ii) The assets of P and Q were valued as follows:
  - Machinery Rs. 20,000;
  - Stock Rs. 12,000;
  - Provision for doubtful debts to be made Rs. 2,000
  - Furniture and Investment at book value and Goodwill Rs. 10,000.

(iii) The assets of R and S were valued as under:

Machinery Rs. 24,000;

Furniture Rs. 9,000;

Stock Rs. 28,000;

Debtors Rs. 13,000 and Goodwill Rs. 12,000.

Show the necessary ledger accounts in the books of the old firms and also pass the opening entries in the books of the new firm.

Or

- (b) Saran Ltd. was incorporated on 1<sup>st</sup> August 2024 to take over the business of Saran & Co. as a going concern from 1<sup>st</sup> April 2024. The annual accounts for the year ending 31<sup>st</sup> March 2025 showed the following details: Gross Profit for the year: Rs. 1,20,000. Total Sales: Rs. 6,00,000, Sales from April to July (pre-incorporation): Rs. 2,00,000. Sales from August to March (post-incorporation): Rs. 4,00,000

Expenses of the year:

Particular	Amount
Rent	24,000
Salaries	36,000
Printing & stationery	6,000
General expenses	12,000
Sales commission	15,000
Directors fees	10,000

Additional information: Rent and salaries are paid equally every month. Sales commission is related to sales. Directors' fees are post-incorporation only. General expenses and printing are to be divided in the ratio of time (pre: 4 months, post: 8 months). Calculate Profit Prior to Incorporation and Profit After Incorporation Show detailed working notes for apportionment.

19. (a) Two firms P&Q and R&S agreed to amalgamate their businesses. Their positions as on 31.12.98 were as follows:

Liabilities	P&Q Rs.	R&S Rs.	Assets	P&Q Rs.	R&S Rs.
Creditors	1,04,000	52,000	Cash at bank	1,56,000	65,000
Capitals:			Debtors	1,30,000	1,04,000
P	1,82,000	-	Stock in trade	42,000	26,000
Q	1,30,000	-	Buildings	78,000	-
R	-	91,000	Furniture	10,000	13,000
S	-	65,000			
	<u>4,16,000</u>	<u>2,08,000</u>		<u>4,16,000</u>	<u>2,08,000</u>

Creditors and debtors were not taken over by the new firm PQRS. Office buildings were retained by P&Q but new firm agreed to pay a monthly rent of Rs. 400. the cash required for working of the new firm was estimated at Rs. 1,30,000 to be provided by their new profit-sharing proportions as under: P3/10, Q 3/10. R 2/10,S 2/10.

- (i) Write capital accounts in the books of P&Q and R&S.
- (ii) Prepare the amalgamated B/S of PQRS.

Or

(b) Vignesh Ltd. issued 10,000 equity shares of Rs. 10 each at par. The amount was payable as follows:

- On Application – Rs. 3
- On Allotment – Rs. 4
- On Final Call – Rs. 3

All shares were subscribed. Mr. A, holding 800 shares, failed to pay the allotment and final call money. His shares were forfeited. Later, 600 of these shares were reissued to Mr. B at Rs. 8 per share, fully paid. Pass the necessary Journal Entries for Issue of shares, Forfeiture of shares, Reissue of shares, Transfer to Capital Reserve. Show working notes for amounts forfeited and capital reserve calculation.

20. (a) Unique Pictures Limited was registered with an authorised capital of Rs. 5,00,000 divided into 20,000, 5% preference shares of Rs. 10 each and 30,000 equity shares of Rs. 10 each. The company issued 10,000 preference and 15,000 equity shares for public subscription. Calls on shares were made as under

	Equity Shares	Preference Shares	(Rs.)	(Rs.)
Application			2	2
Allotment			3	3
First Call			2.50	2.50
Second and Final Call			2.50	2.50

All these shares were fully subscribed. All the dues were received except the second and final call on 100 equity shares and on 200 preference shares. Record these transactions in the journal. You are also required to prepare the cash book and balance sheet.

Or

- (b) Sundar & Co. wants to value its goodwill. The firm's profits for the last five years are:

Year	Profit (Rs.)
2020	40,000
2021	50,000
2022	60,000
2023	55,000
2024	65,000

Additional Information: Non-recurring income included in 2022 profit: Rs. 5,000. Abnormal loss in 2023: Rs. 10,000. Normal rate of return expected: 10%, Capital employed: Rs. 4,00,000 Calculate the value of goodwill using the super profit method, based on 3 years' purchase of super profits.

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**C-7917**

**Sub. Code**

**96124**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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. Who is considered the Father of Modern Management?  
(a) Elton Mayo                      (b) Peter Drucker  
(c) Henry Fayol                      (d) Frederick Taylor
  
2. Which of the following is *not* one of Fayol's 14 principles of management?  
(a) Discipline                      (b) Scalar Chain  
(c) Motion Study                      (d) Unity of Command
  
3. What is the principle that states "An employee should receive orders from one superior only"?  
(a) Unity of Direction  
(b) Unity of Command  
(c) Scalar Chain  
(d) Order

4. The principle of 'division of work' results in:
  - (a) Decreased productivity
  - (b) Specialization
  - (c) Confusion
  - (d) Delay in work
  
5. Which management function involves setting objectives and determining how to achieve them?
  - (a) Leading
  - (b) Organizing
  - (c) Planning
  - (d) Controlling
  
6. Who developed the scientific management theory?
  - (a) Henry Fayol
  - (b) Max Weber
  - (c) Peter Drucker
  - (d) F.W. Taylor
  
7. Which principle of management promotes team spirit?
  - (a) Equity
  - (b) Espirit de Corps
  - (c) Initiative
  - (d) Order
  
8. Which of the following is an element of the planning function of management?
  - (a) Coordinating activities
  - (b) Monitoring results
  - (c) Setting objectives
  - (d) Assigning jobs
  
9. Scalar chain refers to:
  - (a) Chain of command
  - (b) Equality in work
  - (c) Chain of planning
  - (d) Profit sharing

10. Which management function deals with measuring actual performance and comparing it with planned performance?
- (a) Organizing                      (b) Staffing  
(c) Controlling                      (d) Leading

**Part B**

(5 × 5 = 25)

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

11. (a) Explain MBO.

Or

- (b) What are the levels of management?

12. (a) Explain the merits and demerits of planning.

Or

- (b) Explain the methods of forecasting in detail.

13. (a) What are the methods of training?

Or

- (b) Explain in detail about line organization.

14. (a) Explain the Nature of Direction.

Or

- (b) Discuss about Autocratic Leadership style.

15. (a) Explain the principles of controlling.

Or

- (b) What are the features of co-ordination?

**Part C**

(5 × 8 = 40)

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

16. (a) Enumerate the contributions of Henry Fayol for management thought.

Or

- (b) Discuss the functions of Management.

17. (a) Explain the elements of Planning.

Or

- (b) Discuss the Barriers to effective Planning.

18. (a) Explain Maslows' Motivation Theory.

Or

- (b) Explain the Steps in Performance Appraisal.

19. (a) Explain the essentials of an effective control system.

Or

- (b) Explain X and Y Theory of Leadership.

20. (a) Enumerate the new Control Techniques in Management.

Or

- (b) Explain the various Methods of Direction in Leadership.

**C-7918**

**Sub. Code**

**96125**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Second Semester**

**Banking Finance Services and Insurance**

**PRINCIPLES AND PRACTICES OF BANKING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Which Act regulates banking in India?
  - (a) Companies Act
  - (b) Banking Regulation Act, 1949
  - (c) RBI Act, 1934
  - (d) Contract Act
  
2. A relationship between a banker and a customer begins when:
  - (a) Customer visits the bank
  - (b) Bank gives a loan
  - (c) Account is opened
  - (d) Customer asks for a cheque book
  
3. KYC norms are related to:
  - (a) Loan recovery
  - (b) Customer identification
  - (c) Customer Complaints
  - (d) ATM usage



**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the origin and evolution of banking in India.

Or

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

12. (a) Define KYC norms. Explain their significance in banking operations.

Or

- (b) Discuss the types of deposit products and their features.

13. (a) Explain the principles of bank lending and the types of loan products.

Or

- (b) What is credit appraisal? Describe the techniques used by banks for appraising loan proposals.

14. (a) Explain the features and benefits of electronic banking and digital payment systems.

Or

- (b) Discuss the role and advantages of Core Banking Solutions.

15. (a) Analyze the role of promotion and distribution in marketing of banking services.

Or

- (b) Write a brief note on bank products.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the different types of Banks.

Or

- (b) Analyze the role of Banks in economic development of a nation.

17. (a) Explain the legal implications of bouncing of a cheque.

Or

- (b) Explain the account opening procedures for companies and trust.

18. (a) Discuss how documentation and collateral security play a role in risk mitigation.

Or

- (b) Explain the problems and challenges of Non - Performing assets for banks.

19. (a) Explain the functions of Electronic payment systems.

Or

- (b) Discuss the role and uses of technology up gradation in banking.

20. (a) Explain the characteristics of packaging and branding of bank products.

Or

- (b) Explain the factors influencing the pricing decisions in banks.
-

**C-7919**

**Sub. Code**

**96133**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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 process of collecting data from every member of a population called?
  - (a) Sampling
  - (b) Census
  - (c) Stratification
  - (d) Systematic collection
  
2. Which of the following is not a measure of central tendency?
  - (a) Arithmetic mean
  - (b) Standard deviation
  - (c) Mode
  - (d) Median
  
3. What does quartile deviation measure?
  - (a) Spread of the middle 50% of data
  - (b) Difference between the maximum and minimum values
  - (c) Variability around the mean
  - (d) Skewness of the data



10. What does the transportation model minimize?
- (a) Cost or distance of transporting goods
  - (b) Total inventory levels
  - (c) Lead times in production
  - (d) Product returns

**Part B**

(5 × 5 = 25)

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

11. (a) Describe the characteristics of statistics and their applications in business.
- Or
- (b) Explain the methods of tabulating statistical data.
12. (a) Discuss the differences between mean deviation and standard deviation.
- Or
- (b) Write a short note on Kurtosis and its types.
13. (a) Explain the importance of index numbers in economic analysis.
- Or
- (b) Discuss the steps involved in sampling and its types.
14. (a) Explain the application of F-test in hypothesis testing.
- Or
- (b) Write the uses of SPSS in research.
15. (a) What are the assumptions and limitations of the graphical method in LPP?
- Or
- (b) Explain the steps involved in solving an assignment problem.

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss the advantages and limitations of using graphical methods in presenting data.

Or

- (b) Analyze the differences between harmonic mean and geometric mean with examples.

17. (a) Discuss the concept of correlation and explain its types with examples.

Or

- (b) Explain the significance of Lorenz curves in economic analysis.

18. (a) Describe the methods for analyzing cyclic variations in time series.

Or

- (b) Discuss the concept of statistical quality control and its business applications.

19. (a) Compare and contrast the t-test and chi-square test, highlighting their business applications.

Or

- (b) Discuss the importance of hypothesis testing in statistical decision-making.

20. (a) Explain the 'Big M' method in linear programming and its application in solving business problems.

Or

- (b) Analyze the role of the simplex method in optimizing resource allocation in businesses.

**C-7920**

**Sub. Code**

**96134**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Third Semester**

**Banking Finance Services and Insurance**

**CORPORATE TAX MANAGEMENT & PRACTICES**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is the primary goal of tax planning?
  - (a) Maximizing tax liability
  - (b) Minimizing tax liability within legal means
  - (c) Avoiding tax audits
  - (d) Evading taxes
  
2. Corporate taxation refers to taxes imposed on:
  - (a) Salaried individuals
  - (b) Goods and services
  - (c) Profits earned by businesses
  - (d) Agricultural income

3. Which of the following factors is considered in tax planning for a new business?
  - (a) Employee performance
  - (b) Business location
  - (c) Market competition
  - (d) Customer demographics
  
4. Tax planning with reference to the nature of a new business involves:
  - (a) Deciding the type of products or services offered
  - (b) Selecting an industry with the lowest competition
  - (c) Evaluating tax incentives for specific industries
  - (d) Increasing production to maximize revenue
  
5. Tax planning in capital structure decisions involves:
  - (a) Determining the cost of production
  - (b) Balancing debt and equity to minimize tax liability
  - (c) Selecting suppliers with tax benefits
  - (d) Reducing dividend payouts
  
6. What is the primary tax benefit of inter-corporate dividends?
  - (a) They are fully exempt from taxation
  - (b) They eliminate all tax liabilities
  - (c) They help avoid corporate audits
  - (d) They are subject to a concessional tax rate or exemptions under certain conditions

7. Tax planning in the 'own or lease' decision focuses on:
  - (a) Minimizing the asset's depreciation
  - (b) Comparing tax benefits of ownership vs. leasing
  - (c) Maximizing repair costs for tax deductions
  - (d) Avoiding property taxes altogether
  
8. In the 'make or buy' decision, tax planning evaluates:
  - (a) Cost of labor for manufacturing
  - (b) Tax savings from in-house production vs. purchasing from outside
  - (c) Marketing expenses for the product
  - (d) Quality standards of the purchased product
  
9. What is the primary tax benefit offered to businesses operating in free trade zones (FTZs)?
  - (a) Complete exemption from all taxes
  - (b) Tax holidays or reduced tax rates for a specific period
  - (c) Unlimited tax deductions on operational expenses
  - (d) Exemption from paying employee salaries
  
10. Businesses operating in backward areas typically receive which type of tax benefit?
  - (a) Tax rebates and subsidies for setting up operations
  - (b) Increased excise duty rates
  - (c) Higher corporate tax rates
  - (d) No tax benefits at all

**Part B**

(5 × 5 = 25)

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

11. (a) Differentiate between tax planning, tax avoidance, and tax evasion with suitable examples.

Or

- (b) Explain the impact of corporate taxation on the financial performance of a company.

12. (a) What are the key tax benefits associated with establishing a new business in Special Economic Zones (SEZs) or backward areas?

Or

- (b) Discuss the relationship between tax planning and the choice of business structure in reducing overall tax liability.

13. (a) What is the significance of tax planning in inter-corporate dividends? Discuss the exemptions and benefits provided under tax laws.

Or

- (b) How does tax planning influence a company's decision to reinvest profits versus distributing them as dividends?

14. (a) How does tax planning affect the financial viability of leasing assets versus owning them? Provide a detailed analysis with relevant examples.

Or

- (b) Evaluate the tax implications of repairing, replacing, or renovating business assets. How can businesses make tax-efficient decisions in this context?

15. (a) Evaluate the role of tax incentives in promoting exports.

Or

- (b) Discuss the tax incentives available to companies operating in the infrastructure sector.

**Part C**

(5 × 8 = 40)

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

16. (a) Examine the role of dividend tax in shaping corporate dividend policies.

Or

- (b) Discuss the legal provisions and penalties related to tax evasion under corporate taxation laws.

17. (a) Discuss how the nature of a business influences its tax planning strategies. Include examples of industries with specific tax benefits.

Or

- (b) Compare the tax implications of operating a manufacturing business versus a service-oriented business. How does this affect tax planning strategies for a new business?

18. (a) Discuss the impact of dividend distribution tax on a company's dividend policy. Provide examples of tax-efficient dividend strategies.

Or

- (b) Explain the assessment of tax implications of retaining earnings versus paying dividends, considering shareholder tax preferences.

19. (a) Assess the importance of tax planning in managerial decisions such as asset utilization, cost reduction, and operational efficiency.

Or

- (b) Discuss about the tax benefits and considerations involved in the sale of assets used for scientific research. How can businesses optimize their tax liabilities in such cases?
20. (a) Assess the effectiveness of tax incentives in stimulating business activities in backward areas. Are these incentives sufficient for long-term growth?

Or

- (b) Discuss the importance of Free Trade Zones (FTZs) in global trade. What are the tax advantages for businesses operating in FTZs, and how do they attract foreign investment?
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**C-7921**

**Sub. Code**

**96135**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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. Which of the following is NOT a public sector insurance company?
  - (a) United India Insurance Company
  - (b) The New India Assurance Company Limited
  - (c) SBI Life Insurance
  - (d) General Insurance Corporation of India
2. When did Life insurance corporation came into existence?
  - (a) 1<sup>st</sup> September 1956
  - (b) 1<sup>st</sup> January 1964
  - (c) 1<sup>st</sup> January 1973
  - (d) 5<sup>th</sup> September 1960

3. What type of insurance is oldest insurance practice?
  - (a) Health Insurance
  - (b) Marine Insurance
  - (c) Life Insurance
  - (d) General Insurance
  
4. When the same risk and subject matter is insured with more than one insurer is called as
  - (a) Double Insurance
  - (b) Over Insurance
  - (c) Reinsurance
  - (d) External Insurance
  
5. Under Section 14 of Indian contract Act, the consent for insurance contract is free when it is not caused by
  - (a) Coercion
  - (b) Undue Influence
  - (c) Fraud
  - (d) All of the above
  
6. Section 42 of the insurance Act, 1938 deals with
  - (a) Motor Insurance
  - (b) Marine Insurance
  - (c) Licensing of Insurance Agents
  - (d) Fire Insurance

7. IDV in insurance stands for
- (a) Insured Demand Value
  - (b) Insured Declared Value
  - (c) Insured Depreciated Value
  - (d) None of the above
8. The decision made by the insurance Ombudsman is known as?
- (a) Judgement
  - (b) Award
  - (c) Settlement
  - (d) Resolution
9. Who is eligible to claim compensation from solatium fund?
- (a) Any road accident victim
  - (b) Victims or legal representatives of hit-and-run cases
  - (c) Only drivers with valid insurance
  - (d) Pedestrians involved in accidents with insured vehicles

10. Which regulatory body governs TPAs in India?
- (a) Reserve Bank of India
  - (b) Ministry of finance
  - (c) Insurance Regulatory and Development Authority of India
  - (d) National Health Authority

**Part B**

(5 × 5 = 25)

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

11. (a) Describe the assumptions of insurance.

Or

- (b) Explain briefly on perils and Risks with illustrations.

12. (a) Write a brief note on Facultative reinsurance.

Or

- (b) Explain the principle of Utmost good faith with illustrations.

13. (a) Give a note on Personal Accident Insurance.

Or

- (b) What is motor insurance and why is it mandatory in most countries?

14. (a) What is the impact of converting an insurance policy into a paid - up policy?

Or

- (b) Give a short note on Arbitration.

15. (a) What are the licensing requirements for a corporate insurance agent?

Or

- (b) How does a medical examiner assist insurance companies in Underwriting decisions?

**Part C**

(5 × 8 = 40)

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

16. (a) Insurance is not to prevent risk, but to indemnify the losses arising from a certain risk. Comment.

Or

- (b) Describe in detail the importance of insurance. What are its uses to the business community and society as a whole?

17. (a) What is subrogation? Explain the essentials of Doctrine of Subrogation.

Or

- (b) Explain the term 'Personal and Non-Personal contracts' with illustration.

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

Or

- (b) Explain how Marine Hull insurance protects the shipowner.

19. (a) What is coinsurance in insurance, and how does it work?

Or

(b) Explain the condition for actual total loss in marine insurance with illustration.

20. (a) Explain the importance provisions of the Insurance Act, 1938.

Or

(b) What is the role of the Tariff Advisory Committee in the Insurance Industry?

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4. The purpose of journal in accounting is to
  - (a) Summarize transactions
  - (b) Classify transactions
  - (c) Record transactions in chronological order
  - (d) Prepare financial statements
  
5. What does “double-entry bookkeeping” mean?
  - (a) Each transaction is recorded twice
  - (b) Atleast two accounts are affected by each transaction
  - (c) Only asset and liability accounts are affected
  - (d) Only revenue and expense accounts are affected
  
6. A debit balance in the bank statement indicates:
  - (a) The bank owes money to the customer.
  - (b) The cash book balance is incorrect
  - (c) The bank statement is not updated.
  - (d) The customer owes money to the bank
  
7. What is the responsibility of partners in a partnership organization?
  - (a) Unlimited
  - (b) No Liability
  - (c) Limited to the capital of business
  - (d) Limited

8. A Direct lease, a sale and leaseback, and a Leveraged lease are all examples of which of the following?
- (a) Operating Lease
  - (b) Financial Lease
  - (c) Full Service Leases
  - (d) Off Balance sheet methods of financing
9. The \_\_\_\_\_ of a vendor is also an important factor to consider while opting for computerized accounting software
- (a) Level of Profit
  - (b) Honesty
  - (c) Capability
  - (d) None of the above
10. What is the major advantage of tailor-made software?
- (a) These are ready-made software
  - (b) Low cost
  - (c) High secrecy of data
  - (d) Speed

**Part B**

(5 × 5 = 25)

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

11. (a) What is the difference between the simple interest and compound interest on Rs. 10,000 for 2 years at 5% per annum?

Or

- (b) What is Bond Pricing? Explain the different methods of Bond pricing.

12. (a) Define accounting. State its function. How does it differ from Bookkeeping?

Or

- (b) Describe the principles of conservatism with suitable examples.

13. (a) Explain the structure of a bank balance sheet.

Or

- (b) What do you mean by NM? Explain the types of NPA.

14. (a) Define paid-up capital. Explain the classes of share capital.

Or

- (b) Distinguish between financial lease and hire purchase accounting.

15. (a) Describe the security features of the electronics accounting system.

Or

- (b) Difference between manual and computerized accounting.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the different methods of capital budgeting with suitable examples.

Or

- (b) Explain the methods of calculation of foreign exchange arithmetic for beginners.

17. (a) Is Trial Balance a conclusive proof of the accuracy of books of account? If not, what are the errors which remain undetected in spite of its agreement? - Discuss.

Or

- (b) Prepare journal entry for the following transactions. On April 01, 2016 Kumar started a business with Rs. 100,000 and other transactions for the month are:

Purchase Furniture for Cash Rs.7,000.

Purchase Goods for Cash Rs.2,000 and for Credit Rs. 1,000 from Ajith Retail Store.

Sold Goods to Khan Brothers Rs.12,000 and Cash Sales Rs.5,000.

Owner withdrew of worth Rs.2,000 for personal use.

Paid Khalid Retail Store Rs.500.

Received Rs. 10,000 from Khan Brothers.

Paid Salaries Expense Rs.2,000

18. (a) Distinguish between the following:
- (i) Capital expenditure and revenue expenditure
  - (ii) Capital receipts and revenue receipts.

Or

- (b) What is a subsidiary book? Discuss the methods and advantages of using subsidiary books in accounting.
19. (a) Explain the objectives of the income & expenditure account. How is it different from a receipts and payments account? Discuss.

Or

- (b) Define forfeiture of shares. Explain the accounting treatment of forfeiture of shares and their reissues.

20. (a) Discuss the components of computerized accounting.

Or

(b) Outline the advantages and disadvantages of an organization's computerized financial records.

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**C-7923**

**Sub. Code**

**96144**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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. Primary and secondary markets :
  - (a) Control each other
  - (b) Complement each other
  - (c) Compete with each other
  - (d) Function independently
  
2. What is meant by Demat Account?
  - (a) Development Market Account
  - (b) Depository Participant Account
  - (c) Dematerialization of Securities
  - (d) Demand Depository Account



7. The first computerized stock exchange in India was \_\_\_\_\_.
- (a) Bombay Stock Exchange
  - (b) Multi Commodity Exchange
  - (c) National Stock Exchange
  - (d) Over-the-Counter Exchange of India
8. What is the role of a “lender of last resort” in securities lending?
- (a) To regulate the securities lending market.
  - (b) To act as a central counterparty for all transactions.
  - (c) To provide insurance against losses.
  - (d) To provide liquidity to the market during times of stress.
9. “What is the Securities Lending and Borrowing (SLB) mechanism?”
- (a) A system for lending and borrowing securities at a specified price and time
  - (b) A mechanism for short selling
  - (c) A system for margin loans
  - (d) All of the above
10. Discount on issues of Debentures is in the nature of :
- (a) Revenue Loss
  - (b) Abnormal Loss
  - (c) Capital Loss
  - (d) Non of the Above

**Part B**

(5 × 5 = 25)

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

11. (a) Distinguish between the primary and secondary Markets.

Or

- (b) State the function of the capital market in India.

12. (a) Explain the main objectives of NSDL.

Or

- (b) List out the features of the depository system.

13. (a) Enumerate the characteristics of NSDL application software.

Or

- (b) Elucidate the importance of records and reconciliations in NSDL.

14. (a) Explain the elements of Pay-in and pay-out procedures.

Or

- (b) Describe the different types of depository accounts.

15. (a) Portray the major difference between pledging and hypothecation.

Or

- (b) Outline the role of a depository in public issues.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the major functions of capital market intermediaries.

Or

- (b) State the rules and regulations of new issues in the market.

17. (a) Explain the organizational structure of NSDL.

Or

- (b) Explicate the bye-laws and business rules of NSDL.

18. (a) Discuss the significance of the hardware requirements of the business partners.

Or

- (b) List out the steps involved in the joining procedures of business partners.

19. (a) State the precautionary steps to be taken in the settlement of trades.

Or

- (b) Explain the process of off-market transfers.

20. (a) Explain the pros and cons of security lending.

Or

(b) Explicate the various types of corporate actions.

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**C-7924**

**Sub. Code**

**96146**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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. A turnover ratio in the stock market indicates
  - (a) Market is inactive
  - (b) Stocks are under valued
  - (c) Highly liquidity and active trading
  - (d) Market is declining.
  
2. Which of the following was a major reform to improve transparency in stock trading in India?
  - (a) Dematerialization of shares
  - (b) Introduction of FDI
  - (c) Increase in CRR
  - (d) Reduction in Corporate

3. The Investor Service cell is operated by
  - (a) Reserve bank of India
  - (b) Ministry of finance
  - (c) Stock exchanges under SEBI regulations
  - (d) Mutual fund companies
  
4. Which of the following is not allowed in a Mutual fund advertisement under SEBI regulations?
  - (a) Historical returns of the fund
  - (b) Standard disclaimer
  - (c) Guarantee of future returns
  - (d) Risk factors
  
5. What is “Netting” mean in clearing and settlement?
  - (a) Calculating brokerage fees.
  - (b) Consolidating multiple trades to determine a single payment obligation.
  - (c) Registering a trade in the ledger
  - (d) Reversing a trade.
  
6. What type of securities does an ISIN apply to?
  - (a) Only equities
  - (b) Only government bonds
  - (c) Only derivatives
  - (d) All types of financial securities.



12. (a) What is the difference between a sub- broker and an authorized person under SEBI regulations?

Or

- (b) What are the eligibility criteria for registration as stock broker under SEBI regulations?

13. (a) What are the different user's roles available within the NEAT system?

Or

- (b) What criteria do you use to decide when to exit a trade?

14. (a) What are the key timelines associated with each stages of the transaction cycle under the T + 1 settlement system?

Or

- (b) What role does the clearing corporation play in managing and resolving shortages?

15. (a) What is the difference between a void, voidable and illegal contract?

Or

- (b) What are the advantages of holding securities in dematerialized form under the depositories Act?

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the role of market segmentation in improving market efficiency and liquidity.

Or

- (b) Explain the role of the primary and secondary market segments in capital formation.

17. (a) Explain the mandatory disclosures that must be included in an advertisement issued an investment advisor.

Or

- (b) Explain the reasons why a trading member may choose to surrender their membership voluntarily.

18. (a) Why do institutional investors prefer block trading?

Or

- (b) What are the key components of an online broking system?

19. (a) Explain the process of securities and funds settlement in the Indian securities market.

Or

- (b) Explain the functions of a depository in the dematerialized settlement of securities.

20. (a) What are the essential elements of a valid contract under the Indian Contract Act 1872?

Or

- (b) Explain the legal consequences of violating the prohibition of fraudulent and unfair trade practices regulations. What powers does SEBI have to take action?
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**C-7925**

**Sub. Code**

**96151**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Fifth Semester**

**Banking Finance Services & Insurance**

**COST AND MANAGERIAL ACCOUNTING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is a Cost Center?
  - (a) A location where costs are incurred
  - (b) A profit-generating division of a business
  - (c) A system used to prepare cost sheets
  - (d) A unit of production
  
2. What is the purpose of reconciling cost and financial accounts?
  - (a) To ensure compliance with tax regulations
  - (b) To match the profits as per cost and financial accounts
  - (c) To prepare a budget for future expenses
  - (d) To calculate depreciation accurately

3. In the time rate system of wage payment, workers are paid based on:
  - (a) The number of units produced
  - (b) The hours worked
  - (c) The quality of output
  - (d) Overtime hours only
  
4. What is labour turnover?
  - (a) Total wages paid to employees
  - (b) The rate at which employees leave and are replaced in an organization
  - (c) The number of hours worked by employees
  - (d) The percentage of idle time in a production cycle
  
5. Which accounting type compares actual performance with budgets?
  - (a) Financial accounting
  - (b) Cost accounting
  - (c) Management accounting
  - (d) Tax accounting
  
6. What is the major difference between financial accounting and management accounting?
  - (a) Financial accounting is forward-looking
  - (b) Management accounting is used for external reporting
  - (c) Management accounting focuses on internal operations
  - (d) Financial accounting is not regulated

7. What type of ratio is the net profit ratio?
- (a) Liquidity Ratio
  - (b) Profitability Ratio
  - (c) Turnover Ratio
  - (d) Solvency Ratio
8. Which ratio is used to measure the liquidity position of a company excluding inventory?
- (a) Current Ratio
  - (b) Quick Ratio
  - (c) Debt-Equity Ratio
  - (d) Return on Assets
9. Which type of budget adjusts for varying levels of activity?
- (a) Cash Budget
  - (b) Production Budget
  - (c) Flexible Budget
  - (d) Master Budget
10. In Cost-Volume-Profit analysis, the break-even point is achieved when:
- (a) Total revenue exceeds total costs
  - (b) Fixed costs are completely eliminated
  - (c) Total revenue equals total costs
  - (d) Variable costs exceed fixed costs

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the importance of Cost Centres and Profit Centres in Cost Accounting.

Or

- (b) Explain the need for reconciling Cost Accounts with Financial Accounts in an organization.

12. (a) Materials X and Y are used as follows:

Minimum usage – 50 units each per week  
Maximum usage — 150 units each per week  
Normal usage – 100 units each per week  
Ordering Quantities  
X = 600 units Y = 1,000 units  
Delivery Period  
X = 4 – 6 weeks Y = 2 – 4 weeks.

Calculate for each material

- (i) Maximum level
- (ii) Minimum level and
- (iii) Ordering level.

Or

- (b) Mr. X Company Ltd, are the manufactures of mobile batteries. The following data relate to manufacture of batteries during the month of March 2024.

Raw material consumed	Rs. 20,000
Direct wages	Rs. 12,000
Machine Hours worked	9500 Hours
Machine Hour rate	Rs. 2
Office Overheads	20% of work cost
Selling overheads	50 paise per unit
Units produced	20000 units
Units Sold	18000 @ Rs.5 per Unit

Prepare cost sheet showing the cost and the profit per unit and the total profit earned.

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

Or

- (b) Explain the differences between Management Accounting and Cost Accounting.

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

Total sales = 5,20,000, Sales return = 20,000, Cost of goods Sold 4,00,000.

Or

- (b) The comparative figure of X Ltd. and Y Ltd. are given below:

	Rs.	Rs.
Total Assets	4,00,000	6,00,000
Total Liabilities	80,000	2,00,000
Proprietors Fund	3,20,000	4,00,000

Calculate the Debt Equity Ratio for each company and give your comment.

15. (a) Illustrate the objectives of budgetary control.

Or

- (b) Explain the steps in preparing cash budget.

**Part C**

(5 × 8 = 40)

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

16. (a) Elaborate differences between standard costing and budgetary control.

Or

- (b) Explain the importance of management accounting.

17. (a) Using the following data, compute

(i) Closing Inventory and

(ii) Cost of sales under 'current purchasing power' (CPP) method assuming that the firm is following LIFO method of inventory valuation:

Inventory as on 1.04.2022	:	2,40,000
Purchases during 2022	:	14,40,000
Inventory as on 31.03.2022	:	3,60,000
Price index as on 01.04.2022	:	100
Price index as on 31.03.2022	:	130
Average price Index for 2022	:	120

Or

(b) From the following particulars prepare the stores ledger account showing the pricing of materials issue, by adopting the FIFO method, with base stock of 400 units, out of opening stock.

Date	Particulars
Dec 1, 2020	Opening stock 1000 units at Rs.2 each
Dec 3, 2020	Purchased 800 units at Rs.2.10 each
Dec 5, 2020	Issued 800 units
Dec 12, 2020	Purchased 1600 units at Rs.2.10 each
Dec 17, 2020	Issued 1500 units
Dec 20, 2020	Purchased 900 units at Rs.2.50 each
Dec 25, 2020	Issued 600 units

18. (a) Compare and contrast Management Accounting with Cost Accounting.

Or

(b) Discuss the importance of Management Accounting in modern business organizations with examples.

19. (a) What is ratio analysis? Explain the importance of ratio analysis.

Or

- (b) Classify and explain the different types of ratios.
20. (a) From the following data, calculate the break-even point by means of a break-even chart:

Selling price per unit = 15

Variable cost per unit = 10

Total fixed cost = 1,50,000.

Or

- (b) Calculate the profit when the sales volume is 5,000 units given:

Fixed Costs: Rs. 1,50,000

Selling Price per unit: Rs. 60

Variable Cost per unit: Rs. 40

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**C-7926**

**Sub. Code**

**96152**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**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. Which institution in India is responsible for formulating and implementing monetary policy?
  - (a) Ministry of Finance
  - (b) Reserve Bank of India
  - (c) State Bank of India
  - (d) Securities and Exchange Board of India
  
2. Which accounting standard deals with disclosure of accounting policies in India?
  - (a) AS 1
  - (b) AS 3
  - (c) AS 7
  - (d) AS 9
  
3. In a pledge, the lender (pledgee) gets:
  - (a) Ownership of the goods
  - (b) Possession of the goods
  - (c) No right over the goods
  - (d) Only a promise to repay the loan

4. The primary purpose of pledge and hypothecation in banking is to:
  - (a) Increase the bank's profit
  - (b) Provide security for loans
  - (c) Avoid financial regulations
  - (d) Transfer ownership of assets
  
5. The Consumer Protection Act primarily aims to:
  - (a) Protect the interests of traders
  - (b) Promote unfair trade practices
  - (c) Safeguard the rights of consumers
  - (d) Encourage monopolistic practices
  
6. LokAdalat is also known as:
  - (a) District Court
  - (b) People's Court
  - (c) Supreme Court
  - (d) Arbitration Tribunal
  
7. Under which Act are conditions and warranties governed in India?
  - (a) Indian Penal Code, 1860
  - (b) Consumer Protection Act, 2019
  - (c) Sale of Goods Act, 1930
  - (d) Contract Act, 1872
  
8. The acquisition of a company that is a supplier or distributor of the acquiring company is known as:
  - (a) Vertical acquisition
  - (b) Horizontal acquisition
  - (c) Conglomerate acquisition
  - (d) Hostile takeover
  
9. Under the Indian Partnership Act, 1932, can a minor become a partner in a partnership firm?
  - (a) Yes, as a full partner
  - (b) No, a minor cannot be a part of any firm
  - (c) Yes, but only for profit-sharing
  - (d) Yes, without any restrictions

10. Which of the following is the primary legislation in India to prevent money laundering?
- (a) Companies Act, 2013
  - (b) Prevention of Money Laundering Act, 2002
  - (c) Negotiable Instruments Act, 1881
  - (d) Banking Regulation Act, 1949

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the objectives and significance of the Banking Regulation Act, 1949 in India.
- Or
- (b) Define amalgamation and merger in the context of banking. How do they differ from acquisitions?
12. (a) Discuss the different types of Letters of Credit used in banking.
- Or
- (b) How does a Collecting Banker help in the clearing process of cheques and other instruments?
13. (a) What is the Bankers' Books Evidence Act, 1891, and why was it enacted?
- Or
- (b) What are the different types of LokAdalats? Explain their functions.
14. (a) What is a contract as per the Indian Contract Act, 1872? Explain its essential elements.
- Or
- (b) Write down the salient features of Companies act 1956.
15. (a) What are the legal provisions for admitting a minor into a partnership firm?
- Or
- (b) How does the RTI Act promote transparency and accountability in governance?

**Part C**

(5 × 8 = 40)

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

16. (a) Explain RBI's role in granting banking licenses to financial institutions.

Or

- (b) Define inspection in the context of financial institutions. How does it differ from an audit?

17. (a) What is the significance of Know Your Customer compliance audits?

Or

- (b) Explain the documents that are required for registering a charge with the Registrar of Companies.

18. (a) How does the Banking Ombudsman help customers to resolve banking disputes?

Or

- (b) Discuss briefly about the procedure for initiating recovery under the SARFAESI Act?

19. (a) Write down the different types of acquisition rights?

Or

- (b) What are the legal duties and responsibilities of directors under corporate law?

20. (a) Discuss briefly about the Indian Partnership Act 1932.

Or

- (b) Difference between a partners's implied authority and express authority.

**C-7927**

**Sub. Code**

**96153**

**B.Com. DEGREE EXAMINATION, APRIL 2026.**

**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 of the following best defines auditing?
  - (a) The process of recording financial transactions
  - (b) The examination and verification of financial statements
  - (c) The preparation of financial statements
  - (d) The calculation of taxes owed
  
2. What is the primary objective of a financial audit?
  - (a) To evaluate internal controls
  - (b) To ensure the financial statements reflect true and fair results
  - (c) To reduce the cost of operations
  - (d) To comply with tax regulations

3. Which of the following is a duty of an auditor?
  - (a) Preparing financial statements
  - (b) Filing tax returns
  - (c) Setting company policies
  - (d) Reporting on the fairness of financial statements
  
4. What is the purpose of an internal control system in auditing?
  - (a) To prepare the final financial statements
  - (b) To ensure proper recording and reporting of transactions
  - (c) To determine the remuneration of the auditor
  - (d) To set audit standards for other auditors
  
5. Which item is included in the audit of liabilities?
  - (a) Bank loans
  - (b) Fixed assets
  - (c) Inventory valuation
  - (d) Capital expenditures
  
6. What is the primary objective of verification in auditing?
  - (a) To check compliance with tax regulations
  - (b) To ensure the existence, ownership and valuation of assets and liabilities
  - (c) To prepare financial statements
  - (d) To analyze financial ratios
  
7. Which of the following is a key focus in the audit of partnership firms?
  - (a) Compliance with corporate tax laws
  - (b) Verification of partnership agreements and profit-sharing ratios
  - (c) Assessment of shareholder equity
  - (d) Preparation of consolidated financial statements

8. Which type of audit is conducted for non-trading concerns?
- (a) Financial audit (b) Tax audit  
(c) Performance audit (d) Compliance audit
9. Which section of a business report typically contains the recommendations?
- (a) Introduction (b) Executive summary  
(c) Conclusion (d) Body of the report
10. What is the key difference between routine reports and special reports?
- (a) Routine reports are informal, while special reports are formal  
(b) Routine reports are longer than special reports  
(c) Routine reports include recommendations special reports do not  
(d) Routine reports are prepared regularly, while special reports address specific issues

**Part B**

(5 × 5 = 25)

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

11. (a) Define auditing and explain its evolution over the years. How has the role of auditors changed in response to modern business practices?

Or

- (b) Explain the objectives of different types of audits based on their specific goals.

12. (a) Describe the role of an audit programme in the planning phase of an audit.

Or

- (b) Discuss the significance of audit papers, workbooks, and audit contents in documenting audit evidence.
13. (a) Differentiate between vouching, investigation, verification, and valuation. Provide examples to illustrate their distinct roles in auditing.

Or

- (b) Explain the process of vouching sales and purchase transactions. What specific aspects are checked by an auditor during this process?
14. (a) What are the contents of an audit report? Describe the importance of providing a clear and fair audit report.

Or

- (b) Discuss the special considerations in the audit of manufacturing companies. How does the nature of operations impact the audit approach?
15. (a) Explain the basic principles of business correspondence. How do these principles ensure effective communication in a professional setting?

Or

- (b) Explain the key components of a business report. How does each section contribute to the report's effectiveness and clarity?

**Part C**

(5 × 8 = 40)

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

16. (a) Examine the various types of audits based on ownership.

Or

- (b) Discuss the role and objectives of a secretarial audit. How does it help ensure compliance with legal and regulatory requirements in a company?

17. (a) Explain the qualifications and disqualifications of an auditor.

Or

- (b) Describe the process of appointment and reappointment of an auditor in an organization. What factors are considered during this process?

18. (a) Discuss the audit process for liabilities, including capital, reserves, and other obligations. How do auditors ensure the completeness and accuracy of these balances?

Or

- (b) Explain the importance of personal ledgers and inventories in the audit of financial statements. How does an auditor verify their accuracy and relevance?

19. (a) Examine the differences between a fair audit report and a qualified audit report. Provide examples of situations that might result in a qualified report.

Or

- (b) Evaluate the role of audit reports in ensuring financial transparency and accountability. What impact do these reports have on stakeholders?

20. (a) Examine the importance of drafting clear and concise business letters, How do they contribute to building and maintaining professional relationships?

Or

- (b) Evaluate the role of business correspondence in organizational communication. How can poorly written letters or reports affect business outcomes?
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**C-7928**

**Sub. Code**

**96154**

**B.Com. DEGREE EXAMINATION, APRIL 2026.**

**Fifth Semester**

**Banking Finance Service 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. Commercial banks are authorized to issue which of the following?
  - (a) Currency notes
  - (b) Bonds
  - (c) Demand drafts
  - (d) Treasury bills
  
2. Which principle of insurance states that the insured must have a financial interest in the insured property?
  - (a) Principle of insured interest
  - (b) Principle of utmost good faith
  - (c) Principle of indemnity
  - (d) Principle of contribution.
  
3. What is a credit card primarily used for?
  - (a) To withdraw a cash from ATMs
  - (b) To make purchases on credit and pay later
  - (c) To deposit money into a bank account
  - (d) To invest in the stock market



9. Which of the following is a common type of insurance under rural insurance schemes?
- (a) Crop insurance
  - (b) Home insurance
  - (c) Health insurance for residents
  - (d) Motor insurance
10. Which of the following health insurance policies is designed for senior citizens?
- (a) Maternity insurance
  - (b) Family floater health insurance
  - (c) Critical illness insurance
  - (d) Senior citizen health insurance

**Part B**

(5 × 5 = 25)

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

11. (a) What are the benefits and challenges of globalization for domestic insurance companies in India?
- Or
- (b) Explain the principle of utmost good faith and its importance in an insurance contract.
12. (a) Write a brief note on corresponding banking.
- Or
- (b) How are NPA's classified as per the Reserve Bank of India guidelines?
13. (a) Explain the statutory protection available to collecting banker.
- Or
- (b) Describe the procedure for opening an account.
14. (a) Distinguish between primary and secondary market.
- Or
- (b) What is the primary purpose of NSE in India's financial market?

15. (a) Write briefly on revival of a policy.

Or

(b) Give a brief note on Social Insurance.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the functions of commercial bank.

Or

(b) Explain the principle of insurance.

17. (a) What role does private sector lending play in supporting rural and underserved areas?

Or

(b) What are the main components of capital as defined under BASEL norms?

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

Or

(b) Explain the rights and duties of a banker.

19. (a) Explain the reforms in capital market.

Or

(b) What are the primary functions performed by a merchant banker.

20. (a) Explain the procedure followed by the insurance companies for issuing a life insurance policy.

Or

(b) Explain the procedure for setting the claims in life insurance.

**C-7929**

**Sub. Code**

**96155**

**B.Com. DEGREE EXAMINATION, APRIL 2026.**

**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 importance of HRM in an organization?
  - (a) To increase production capacity
  - (b) To ensure the availability of the right people in the right roles
  - (c) To manage external vendors
  - (d) To develop organizational infrastructure
  
2. Which of the following is NOT a managerial function of HRM?
  - (a) Planning
  - (b) Organizing
  - (c) Directing
  - (d) Recruitment
  
3. What is meant by “placement” in HR terms?
  - (a) Allocating employees to specific job roles
  - (b) Recruiting new employees
  - (c) Training employees for promotions
  - (d) Conducting performance appraisals

4. Which method of recruitment involves promoting employees from within the organization?
  - (a) Campus recruitment
  - (b) Internal recruitment
  - (c) External recruitment
  - (d) Headhunting
  
5. Which of the following is NOT a method of training?
  - (a) On-the-job training
  - (b) Off-the-job training
  - (c) Mentoring
  - (d) Employee exit interviews
  
6. One of the main purposes of induction is to:
  - (a) Ensure new employees start working immediately
  - (b) Familiarize new employees with the organizational structure and work environment
  - (c) Reduce the need for training
  - (d) Increase employee probation period
  
7. Which of the following is NOT a type of promotion?
  - (a) Vertical promotion
  - (b) Horizontal promotion
  - (c) Lateral promotion
  - (d) Demotion
  
8. Transfers in an organization are typically used for:
  - (a) Employee punishment
  - (b) Satisfying employee personal preferences
  - (c) Filling vacancies, career development, and operational needs
  - (d) Avoiding promotion decisions

9. Job evaluation is a technique used to determine:
- (a) Employee satisfaction levels
  - (b) The value of a job in comparison to others
  - (c) The performance of an employee
  - (d) The required skill set for a job
10. Which of the following is an objective of compensation?
- (a) To ensure the company makes maximum profits
  - (b) To motivate employees and enhance performance
  - (c) To reduce the workload of employees
  - (d) To reduce employee turnover to zero

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the nature and scope of Human Resource Management.

Or

- (b) State the characteristics of Human Resource Management.

12. (a) Explain the advantages and disadvantages of internal and external recruitment.

Or

- (b) Elaborate the benefits of human resource planning.

13. (a) Discuss the need for training in the workplace.

Or

- (b) Compare On-the-job training and Off-the-job training methods with suitable examples.

14. (a) Discuss the merits of a Merit-Based Promotion system in organizations.

Or

- (b) Elucidate the need for transfer in an organization.

15. (a) Explain the importance of Job Evaluation.

Or

(b) Elucidate the advantages and disadvantages of using a 360-degree appraisal system.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the role of an HR manager in an organization. What are the key responsibilities and functions performed by an HR manager?

Or

(b) Describe the objectives of HRM. How do these objectives align with the goals of an organization?

17. (a) Elaborate the steps of recruitment process.

Or

(b) Discuss the problems involved in placement. How can these problems be overcome?

18. (a) Describe the various strategies of career development.

Or

(b) Enumerate the different training methods.

19. (a) What is meant by promotion? On what bases the promotions are given in an organization.

Or

(b) Explain the different types of transfers.

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

Or

(b) Explain the Principles of wage fixation in an organization.

**C-7930**

**Sub. Code**

**96161**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Sixth Semester**

**Banking Finance Services and Insurance**

**SERVICE MARKETING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Service are characterized by all of the following characteristics, except for
  - (a) Intangibility
  - (b) Homogeneity
  - (c) Perishability
  - (d) Inseparability
  
2. Which of the following is not included in seven Ps of the marketing mix?
  - (a) Process
  - (b) People
  - (c) Politics
  - (d) Physical evidence
  
3. What is the significance of the “physical evidence” element in the services marketing mix?
  - (a) It refers to the actual service being offered
  - (b) It provides tangible cues to customers about the service quality and experience
  - (c) It represents the promotional activities used to market the service
  - (d) It determines the pricing strategy for the service

4. Which of the following is not one of the service processes?
  - (a) Physical evidence
  - (b) People processing
  - (c) Possession processing
  - (d) Information processing
  
5. Which of the following is not an element of physical evidence?
  - (a) Employee dress
  - (b) Employee training
  - (c) Equipment
  - (d) Facility design
  
6. \_\_\_\_\_ is the difference between customer expectations and perception.
  - (a) Customer delight
  - (b) Customer satisfaction
  - (c) Customer gap
  - (d) Supplier gap
  
7. Service cannot be stored. This describes the \_\_\_\_\_ characteristic of services.
  - (a) Variability
  - (b) Intangibility
  - (c) Inseparability
  - (d) Inconsistency
  
8. According to Parasuraman, Zeithml and Berry, the most important determinate of service quality
  - (a) Reliability
  - (b) Responsiveness
  - (c) Assurance
  - (d) Empathy
  
9. Service scape refers to
  - (a) Service landscape
  - (b) Service factory
  - (c) Place where the service is delivered
  - (d) Beautiful landscape
  
10. How does the “people” element of the extended marketing mix impact service delivery?
  - (a) It determines the physical evidence of the service
  - (b) It outlines the steps involved in delivering the service to customers
  - (c) It identifies the target market for the service
  - (d) It represents the service personnel involved in delivering the service

**Part B**

(5 × 5 = 25)

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

11. (a) State the nature and importance of services.

Or

(b) Elucidate the characteristics of services with suitable examples.

12. (a) Explain the customer expectations and perceptions on services.

Or

(b) What is service quality? How would you improve service quality?

13. (a) What is the need for new service development?

Or

(b) Elucidate the key elements in service design.

14. (a) Discuss various service recovery strategies.

Or

(b) State the features of queue management system in service marketing.

15. (a) State the need and importance of positioning the services.

Or

(b) What do you mean by targeting? On which basis a market is selected for targeting?

**Part C**

(5 × 8 = 40)

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

16. (a) Discuss Lovelock's classification of services.

Or

- (b) "Services sector marketing faces vast reality problems" — Justify your answer with examples.

17. (a) Describe the various dimensions of service quality.

Or

- (b) Explain GAPS model of service quality.

18. (a) Discuss the stages in new service development process.

Or

- (b) Elaborate the various approaches to service system design.

19. (a) Discuss the strategies to build strong customer relationship in service marketing.

Or

- (b) Briefly explain the Strategies to reduce customer waiting time to enhance customer satisfaction in service delivery.

20. (a) What is the significance of market segmentation? On what basis the target for service is segmented?

Or

- (b) Discuss how technology changed the role of service marketing in recent times.

**C-7931**

**Sub. Code**

**96162**

**B.Com. DEGREE EXAMINATION, APRIL 2026.**

**Sixth Semester**

**Banking Finance Services and Insurance**

**FUNDAMENTALS OF DERIVATIVE MARKETS**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. What is a derivative?
  - (a) A type of stock
  - (b) A financial instrument whose value depends on an underlying asset
  - (c) A loan agreement
  - (d) A government bond
  
2. Which of the following is NOT a type of derivative?
  - (a) Futures
  - (b) Options
  - (c) Bonds
  - (d) Forwards
  
3. The underlying asset in a derivative contract can be
  - (a) Commodities
  - (b) Stocks
  - (c) Interest rates
  - (d) All of the above
  
4. A forward contract is:
  - (a) Traded on an exchange
  - (b) Standardized
  - (c) Customized and traded over-the-counter
  - (d) Not legally binding

5. In a futures contract, the clearing house:
- (a) Is not involved
  - (b) Acts as an intermediary and guarantees the trade
  - (c) Provides insurance
  - (d) Issues the contract
6. Which of the following best describes a call option?
- (a) The right to sell an asset at a specified price
  - (b) The obligation to buy an asset
  - (c) The right to buy an asset at a specified price
  - (d) The obligation to sell an asset
7. What is the “strike price” in an options contract?
- (a) The price of the option
  - (b) The market price
  - (c) The price at which the underlying can be bought or sold
  - (d) The expiration date
8. Which market risk does a futures contract primarily help to hedge?
- (a) Credit risk
  - (b) Operational risk
  - (c) Price volatility risk
  - (d) Liquidity risk
9. The buyer of a put option expects the price of the underlying asset to:
- (a) Increase
  - (b) Stay the same
  - (c) Decrease
  - (d) Fluctuate

10. Margin requirements in futures contracts are used to:
- (a) Increase liquidity
  - (b) Eliminate counterparty risk
  - (c) Minimize default risk
  - (d) Settle taxes

**Part B**

(5 × 5 = 25)

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

11. (a) Write a note on evaluation of derivative markets in India.

Or

- (b) Explain the misuses of financial derivatives.

12. (a) Distinguish between futures and forwards contract.

Or

- (b) Explain the Limitations of forward markets.

13. (a) Explain the basic mechanism of an option contract.

Or

- (b) How does an option differ from a forward contract?

14. (a) Explain the key stages involved from order placement to execution.

Or

- (b) Explain the concept of “centralized clearing” in derivatives markets.

15. (a) Discuss the key regulatory frameworks that govern the trading and use of derivatives.

Or

- (b) Discuss the importance of central clearing and trade reporting in reducing systemic risk.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the types of Derivative Contracts.

Or

- (b) Discuss about History of Financial Derivatives Markets.

17. (a) Define margin requirements for futures? Discuss the types of margin requirements.

Or

- (b) Describe the mechanics of a futures contract, including the process of entering into, holding, and exiting a futures position. What happens upon contract expiration?

18. (a) How do options contracts play a role in risk management strategies for investors and corporations?

Or

- (b) Discuss the concept of options as speculative tools.

19. (a) Discuss the role of the Clearing Member (CM) in derivative market transactions.

Or

- (b) Explain the responsibilities and liabilities of a Clearing Member in the clearing and settlement process.

20. (a) Discuss about Accounting for futures and options in detail.

Or

- (b) Explain the different types of Margining System.

**C-7932**

**Sub. Code**

**96163**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Sixth Semester**

**Banking Finance Services and Insurance**

**BUSINESS LAW**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Law of Contract in India is contained in
  - (a) The Indian Contract Act 1930
  - (b) The Indian Contract Act 1932
  - (c) The Indian Contract Act 1972
  - (d) The Indian Contract Act 1872
  
2. A contract to pay B Rs.10,000 if B's house is burnt. This is a
  - (a) Contingent contract
  - (b) Contract of guarantee
  - (c) Wagering agreement
  - (d) Voidable agreement
  
3. An agreement made with an alien enemy is
  - (a) Valid
  - (b) Unlawful on the ground of public policy
  - (c) Voidable
  - (d) Unlawful because it becomes difficult to be performed

4. Where a contract could not be performed because of the default by a third person on whose work the promisor relied, it
  - (a) is not discharged
  - (b) is discharged
  - (c) becomes void
  - (d) becomes voidable
5. In a sale, if the goods are destroyed, the loss falls on
  - (a) the seller
  - (b) partly on buyer and partly on seller
  - (c) the buyer
  - (d) the seller if price has not been paid
6. Which of the following rights is not a right of an unpaid seller?
  - (a) Right of retention
  - (b) Right of stoppage
  - (c) Right to resale
  - (d) Right to sell the property of the buyer
7. Which consumer Right is not guaranteed under Consumer Protection Act?
  - (a) Right to choose
  - (b) Right to seek redressal
  - (c) Right to be heard
  - (d) Right to exploitation
8. Which of the following is Consumer Disputes Redressal Agency?
  - (a) Panchayat Commission
  - (b) Municipal Commission
  - (c) State Commission
  - (d) None of the above
9. Which is the subject matter of a patent?
  - (a) Art
  - (b) Invention
  - (c) Goods
  - (d) Ideas
10. Which of the following can you copyright?
  - (a) Ideas
  - (b) Fashion
  - (c) Choreographic work
  - (d) Literary work

**Part B**

(5 × 5 = 25)

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

11. (a) Distinguish between void contract and voidable contract.

Or

- (b) What is acceptance? What are the legal rules regarding acceptance?

12. (a) Explain any five agreements which are held to be opposed to public policy under the Indian Contract Act.

Or

- (b) Define contingent contract. What are the rules relating to enforcement of contingent contract?

13. (a) State the essential characteristics of a contract of sale of goods.

Or

- (b) Explain the terms 'Conditions' and 'Warranties'. What are the differences between these two?

14. (a) What is the object of Consumer Protection Act? Specify the rights of consumers enshrined in this Act.

Or

- (b) Give the meaning of 'consumer'. What are the remedies available to consumer under Consumer Protection Act?

15. (a) What are the advantages and disadvantages of Intellectual Property Rights?

Or

- (b) What are the documents required for filing geographical indication?

**Part C**

(5 × 8 = 40)

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

16. (a) What are the essential elements of a valid contract?

Or

- (b) Discuss various types of damages for breach of contract.

17. (a) What is wagering agreement and state its essentials in Indian Contract Act? What are the exceptions to wagering agreement?

Or

- (b) Elaborate various types of performance of contract.

18. (a) Discuss the legal principles regarding transfer of property in sale of ascertained and unascertained goods under sale of goods act.

Or

- (b) Elaborate the rights of an unpaid seller under Sale of Goods Act.

19. (a) Discuss the procedure of filing complaint under Consumer Protection Act.

Or

- (b) Explain the redressal mechanism available to consumers under the Consumer Protection Act.

20. (a) Describe the procedure for registration of copyright.

Or

- (b) What are the essential requirements for the Registration of Design under Design Act, 2000?

**C-7933**

**Sub. Code**

**96164**

**B.Com. DEGREE EXAMINATION, APRIL 2026**

**Sixth Semester**

**Banking Finance Services and Insurance**

**ADVANCED CORPORATE ACCOUNTING**

**(2023 onwards)**

Duration : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 1 = 10)

Answer **all** questions.

1. Goodwill is shown in the balance sheet under
  - (a) Fixed Assets
  - (b) Current Assets
  - (c) Fictitious Assets
  - (d) Intangible Assets
  
2. Accounting Standard 14 is related to
  - (a) Depreciation
  - (b) Valuation of Inventory
  - (c) Amalgamation
  - (d) Lease Accounting

3. Profit prior to incorporation is a
  - (a) Capital Profit
  - (b) Revenue Profit
  - (c) Operating Profit
  - (d) Net Profit
  
4. Bonus shares are issued
  - (a) For cash
  - (b) Out of profits or reserves
  - (c) To outsiders
  - (d) None of the above
  
5. Reconstruction is carried out to
  - (a) Wind up the company
  - (b) Reduce liabilities
  - (c) Restructure capital
  - (d) Merge two companies
  
6. In internal reconstruction, losses are
  - (a) Ignored
  - (b) Shifted to goodwill
  - (c) Written off
  - (d) Deferred
  
7. Non-performing asset means :
  - (a) Performing loan
  - (b) Standard asset
  - (c) Bad debt
  - (d) Profitable asset

8. Rebate on bills discounted is shown as  
(a) Income (b) Expense  
(c) Liability (d) Asset
9. Revenue account of a life insurance company is prepared to find  
(a) Net Profit (b) Surplus/Deficit  
(c) Balance Sheet (d) Premium received
10. Valuation Balance Sheet is prepared by  
(a) Bank  
(b) Insurance Company  
(c) Manufacturing Company  
(d) Government

**Part B**

(5 × 5 = 25)

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

11. (a) Write short notes on the Net Assets Method of share valuation.

Or

- (b) State the objectives of Accounting Standards.
12. (a) Distinguish between capital profit and revenue profit with examples.

Or

- (b) Sum on the Share Valuation :

A company has total assets worth 20,00,000 and total liabilities of Rs.5,00,000. There are 10,000 equity shares. Find the value per share under the Net Asset Method.

13. (a) Explain journal entries required for internal reconstruction.

Or

- (b) What is the difference between amalgamation in the nature of merger and purchase?
14. (a) What are the contents of the profit and loss account of a bank?

Or

- (b) Explain the treatment of rebate on bills discounted.
15. (a) A Ltd. takes over the following assets and liabilities of B Ltd:

- Plant & Machinery — Rs.3,00,000
- Furniture — Rs.50,000
- Inventory — Rs.1,00,000
- Debtors — Rs.70,000
- Creditors — Rs.60,000
- 10% Debentures — Rs.1,00,000

Calculate the purchase consideration.

Or

- (b) Sum on Amalgamation (Net Payment Method):

A Ltd. agreed to take over B Ltd. and issued equity shares worth Rs.4,00,000 and paid Rs.1,00,000 in cash. Calculate the purchase consideration.

**Part C**

(5 × 8 = 40)

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

16. (a) Explain the various methods of goodwill valuation.

Or

- (b) Describe the significance of Accounting Standards with examples.

17. (a) Time Ratio-Based Allocation

- Date of takeover: 1st January 2025
- Date of incorporation: 1st April 2025
- Accounting period ends: 30th June 2025
- Net profit for the period: Rs.1,20,000
- Assume time ratio is used to divide the profit.  
Calculate the profit for the Pre-incorporation period and Post-incorporation period.

Or

- (b) State the provisions of Company's Act and SEBI guidelines for issue of bonus shares.

18. (a) Explain the accounting procedures involved in amalgamation of companies.

Or

- (b) Describe the process and effects of internal reconstruction with entries.

19. (a) Prepare the final accounts of a banking company with appropriate format.

Or

- (b) Discuss the various classifications of assets under banking norms.

20. (a) Explain in detail the preparation of revenue account and balance sheet of an insurance company.

Or

- (b) Describe how claims are calculated and accounted for in fire insurance.
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