

C-0254

Sub. Code

96111T/
96211T

B.Com., B.B.A. DEGREE EXAMINATION, APRIL 2019

First Semester

Part I — Tamil

வணிகக்கடிதங்கள்

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

பின்வரும் வினாக்களுக்கு விடையளிக்கவும்.

1. விண்ணப்ப கடிதம் என்றால் என்ன?
2. கடிதத்தின் நோக்கம் யாது?
3. கடிதத்தின் கருப்பகுதி எவ்வாறு இருக்க வேண்டும்?
4. கவன ஈர்ப்பு வலி என்றால் என்ன?
5. ஏற்றுமதி இறக்குமதி கடிதங்களை பற்றி ஒரு குறிப்பு வரைக.
6. ஆணையுருக்கள் பற்றி குறிப்பு வரைக.
7. விளம்பரப்படி - வரையறு.
8. சுற்றறிக்கை என்றால் என்ன?
9. கலால் வரி என்றால் என்ன?
10. குறை வெண் என்றால் என்ன?

பகுதி ஆ

(5 × 5 = 25)

பின்வரும் வினாக்களுக்கு விடையளிக்கவும்.

11. (அ) ஒரு நல்ல வணிக மடல் எவ்வாறு இருக்க வேண்டும்?

(அல்லது)

(ஆ) வணிக கடிதத்தின் சிறப்பு கூறுகளை விவரி.

12. (அ) வணிக கடிதத்தின் பலவகைகளை கூறுக.

(அல்லது)

(ஆ) சரக்கு வெற்று கொண்டதை உறுதி செய்து மடல் ஒன்றை கோவையில் உள்ள விற்பனையாளருக்கு கடிதம் எழுதுக.

13. (அ) நினைவூட்டல் கடிதத்தின் முக்கியத்துவத்தை விவரி.

(அல்லது)

(ஆ) வங்கி கடிதத்தின் நோக்கங்களை விவரி.

14. (அ) நஷ்டஈடு கோரிக்கை வேண்டி காப்பீட்டு நிறுவனத்திற்கு கடிதம் எழுதுக.

(அல்லது)

(ஆ) விசாரணை கடிதம் எழுதுவதன் நோக்கங்கள் யாவை?

15. (அ) ஒரு நல்ல அறிக்கையின் நன்மைகள் யாவை?

(அல்லது)

(ஆ) நிறும கூட்டம் என்றால் என்ன?

பகுதி இ

(3 × 10 = 30)

பின்வரும் வினாக்களுக்கு விடையளிக்கவும்.

16. (அ) கடிதம் எழுதுபவர் எழுதும் முன் மனதில் கொள்ளவேண்டிய செய்திகள் யாவை?

(அல்லது)

- (ஆ) நிறுமத்தின் விற்பனை மேலாளர் பதவிக்கு ஒரு விண்ணப்ப கடிதம் எழுதுக.

17. (அ) 100 கம்யூட்டர் வேண்டி மதுரையில் உள்ள HCP முகவருக்கு ஆணைக் கடிதம் எழுதுக.

(அல்லது)

- (ஆ) விசாரணை தேதியை ஒத்தி வைக்குமாறு வருமானவரி அதிகாரிக்கு கடிதம் வரைக.

18. (அ) முனைவு கடிதத்தின் அம்சங்களை விவரி.

(அல்லது)

- (ஆ) குழுக்கள் அறிக்கையை விவரி.

C-0255

Sub. Code
96112/96212

B.Com., B.B.A. DEGREE EXAMINATION, APRIL 2019

First Semester

Part I – English

PROSE AND COMMUNICATION SKILLS

[Common for B.Com. (BFS and I)/BBA(IB)]

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are the three visions for India?
2. Why do we call bad manners as infections?
3. What other blunders did Leacock commit after leaving the manager's office?
4. What is the main theme of *Sweet for Angles*?
5. What are the dangers of drug abuse?
6. What is the plot of the story *Time and the Machine*?
7. We do not _____ fishing, _____ our father likes fishing.(like,but)
8. Sita _____ (run) around the house and _____ (catch) hold of her pet dog.

9. Honest men speak _____ truth.(use article)
10. The manager _____ (give) you a ticket

Part B (5 × 5 = 25)

Answer **all** questions.

11. (a) Write an essay on Abdul Kalam's three visions for India.

Or

- (b) Explain the main theme of the essay On Saying Please.

12. (a) Why is the bank manager annoyed with the narrator in "*My Financial Career*" by Stephen Leacock?

Or

- (b) A narrative analysis of "*Time and the Machine*".

13. (a) Elaborate the main character of the novel "*Sweets for Angels*".

Or

- (b) Explain the effects of drug abuse and addiction.

14. (a) Fill in the blanks with the suitable tense forms.

- (i) Roger _____ at his mother's house since his divorce (stay)

- (ii) How long will the dogs _____ like that?
(bark)
- (iii) I _____ the football score (not follow).
Are we winning?
- (iv) The students _____ plans for the school
party for several weeks (make).
- (v) Rachel _____ at that studio for very
long(not dance)

Or

- (b) (i) The sun _____ (set) in the west
- (ii) There _____ (go) the taxi.
- (iii) He _____ (do) not go to the temple.
- (iv) The notice _____(read) "No Parking"
- (v) _____ (do) you play tennis?

15. (a) Use appropriate articles in the following sentences.

- (i) Do you have _____ driver's license?
- (ii) That is _____ excellent book.
- (iii) Nobody lives on _____ moon.
- (iv) He loved _____ dessert with chocolate
and cherries
- (v) I saw _____ elephant this morning.

Or

- (b) Change the following as directed.
- (i) The child is eating bananas.(change into passive)
 - (ii) Who wrote this letter?(change into passive)
 - (iii) He teaches English (change into passive)
 - (iv) A diamond necklace was bought by her(change into active)
 - (v) A house is being built by them(change into active)

Part C (3 × 10 = 30)

Answer **all** questions.

16. (a) What is the main theme of “*My Financial Career?*”
- Or
- (b) A narrative analysis of “*Time and the Machine*”.
17. (a) What is the message which author wants to give and how in the essay, “*On Saying Please*”.
- Or
- (b) Write a brief note on dangers of drug abuse.
18. (a) Fill in the correct form of the verb.
- (i) I ————— (hear) a new song in the radio.

- (ii) He _____ (understand) during the class,
but now he doesn't understand
- (iii) She _____ (have) a baby in June
- (iv) You _____ (lose) your keys last week
- (v) I _____ (read) three books last week.
- (vi) They _____ (speak) French to the
waitress.
- (vii) I _____ (forget) to buy some milk
- (viii) They _____ (swim) for 500m.
- (ix) At the age of 23, she _____ (become) a
doctor.
- (x) I _____ (give) my mother a sari for
Christmas

Or

- (b) Change the following sentence as directed.
- (i) Do you live in _____ big house? (use
article)
- (ii) _____ pen on my desk belongs to
Ken.(use article)
- (iii) She travels to work by train (identify verb)
- (iv) David sings in the choir.(identify verb)

- (v) I have finished the job.(change into passive)
 - (vi) Somebody had stolen my purse(change into passive)
 - (vii) May god bless you with happiness(change into passive)
 - (viii) A blue shirt was worn by him(change into active)
 - (ix) The job has been finished by me.(change into active)
 - (x) A letter is being letter by her (change into active)
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C-0256

Sub. Code

96113

B.Com. DEGREE EXAMINATION, APRIL 2019

First Semester

Banking Finance Service and Insurance

BUSINESS MATHEMATICS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is universal set?
2. What is common logarithms?
3. What is equal set?
4. What is intersection?
5. Solve : $\log_4 216\sqrt{2}$.
6. What is legal due date?
7. What is ratio?
8. Define : Binomial distribution.
9. Discuss the exponential series.
10. What is Poisson random variable?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) What is the difference between banker's discount and true discount?

Or

- (b) A sum of money is divided between 2 persons in the ratio 3 : 5 if the share of one person is Rs. 20 less than of the other find the sum.

12. (a) The amount of purchase is settled as Rs. 1,00,000 after a discount @ 10% p.a. calculate the gross amount of the purchase.

Or

- (b) Explain the change of base rule with an example.

13. (a) Simplify : $\log \frac{12}{5} + \log \frac{15}{12} - \log \frac{1}{2}$.

Or

- (b) What are the characteristics of logarithms?

14. (a) Prove that $(A \cup B) \cup C = A \cup (B \cup C)$.

Or

- (b) Explain - Vann diagram.

15. (a) Explain the applications of Univariate function.

Or

- (b) Differentiate $(x^2 + 5)^{1/2}$ with reference to x .

Part C $(3 \times 10 = 30)$ Answer **all** questions.

16. (a) Explain the basic characteristics of set theory.

Or

- (b) Verify distributive law if

$$U = \{0, 1, 2, 3, 4, 5, 6, 7, 8\}, A = \{0, 1, 2\} \quad B = \{2, 3, 4, 5\}$$
$$C = \{5, 6, 7, 8\}.$$

17. (a) If Rs. 852 are divided among X, Y, Z so that Y may get twice and Z three times as much as X find the share of Y .

Or

- (b) Discuss the uses of differential calculus.

18. (a) Explain the applications of permutation and combinations.

Or

- (b) Find the compound interest of the principal amount of Rs. 40,000 with interest rate 4% for 5 years.

C-0257

Sub. Code

96114

B.Com. DEGREE EXAMINATION, APRIL 2019

First Semester

Banking Finance Service and Insurance

MARKETING – I

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define marketing.
2. What is market?
3. What is internal environment?
4. Define consumer behaviour.
5. What is retail marketing?
6. What is a segment?
7. What is marketing mix?
8. Define sales promotion.
9. What is e-marketing?
10. What do you mean by consumerism?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Discuss the functions of marketing.

Or

(b) How do you classify markets?

12. (a) Explain the factors affecting internal environment.

Or

(b) Discuss the need for marketing segmentation.

13. (a) What are the factors influencing on buyer behaviour?

Or

(b) Write a short note on creativity marketing.

14. (a) Explain the stages for new product development.

Or

(b) Discuss the levels of distribution channel.

15. (a) Explain the benefits of e-marketing.

Or

(b) Write a short note on MIS.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Describe in detail about marketing evolution.

Or

(b) Explain the role and importance of marketing.

17. (a) Briefly discuss the concept of marketing environment.

Or

(b) Explain the bases and levels of marketing segmentation.

18. (a) Explain the concept of marketing mix and describe various factors that determine it.

Or

(b) Discuss in detail about product life cycle.

C-0258

Sub. Code

96115

B.Com. DEGREE EXAMINATION, APRIL 2019

First Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING – I

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Accounting?
2. What is Book-keeping?
3. Define single entry.
4. What is renewal of a bill?
5. Define Account current.
6. What is 'Repossessed stock'?
7. What is 'Del Credere Commission'?
8. How Joint Venture differs from Partnership?
9. What is the purpose of fire insurance?
10. What are the different kinds of Branches?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the methods of Accounting.

Or

- (b) Correct the following errors found in the books of Mr. Dhandapani. The Trial Balance was out by Rs. 986, excess credit. The difference has been posted to a suspense account.

- (i) A sale of Rs. 400 to Bobby & Co., was wrongly credited to their account.
- (ii) A purchase of Rs. 134 had been posted to the creditor's account as Rs. 120.
- (iii) The total of returns inward book for December had been cost Rs. 200 short.
- (iv) A cheque for Rs. 400 received from Sandhya had been dishonoured and was posted to the debit of "Allowance Account".

12. (a) On 1
- st
- May 2014, Madhan accepted a two months bill for Rs. 10,000 drawn on him by Mani for the latter's benefit. Mani discounted the bill on 4
- th
- May @ 12% p.a. and on the due date sent Madhan a cheque for Rs. 10,000 in order to enable him to honour the bill. Madhan duly honoured his acceptance. Pass journal entries in the books of Mani and Madhan.

Or

- (b) From the following particulars, ascertain Opening stock (ie., 01.01.2014)

	Rs.
Purchase made during 2014	2,50,000
Sales made during 2014	3,25,000
Stock on 31-12-2014	60,000
Wages	3,000
Rate of gross profit on cost	25%

13. (a) Distinguish between Hire purchase and Installment purchase system.

Or

- (b) Ramesh drew upon Vinod several bills of exchange due for payment of different dates as under :

Date of the Bill	Amount Rs.	Tenure of the Bill
01.06.2014	1,200	3 months
19.06.2014	1,600	2 months
10.07.20 14	2,000	3 months
27.07.2014	1,500	3 months
07.08.2014	1,800	1 month
15.08.2014	2,400	2 months

Find out Average due date on which payment may be made in one single account.

14. (a) Distinguish between 'Sale' and 'Consignment'.

Or

- (b) Prepare Receipts and Payments A/c of a club for the year ended 31st Dec. 2014 from the following particulars.

	Rs.		Rs.
Opening balance of cash	40,000	Rent paid	1,200
Receipt of entrance fees	8,000	Payment for purchases of Cricket balls	500
Subscription received for 2014	16,000	Payment for purchase of cricket bats	1,600
Previous year's subscription received	1,600	Payment for stationery in Cash	100
Paid salaries	2,000		
Paid for Miscellaneous expenses	200		

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

Or

(b) Fire occurred in the premises of Paswan on 10th May 2014. In order to make a claim on their fire policies in respect of the stock, they ask your advice and you are able to obtain the following information.

	2011	2012	2013	2014
	Rs.	Rs.	Rs.	Rs.
Opening stock	16,000	15,000	16,000	18,000
Purchases	41,000	47,200	56,600	78,000
Sales	60,000	66,000	78,000	99,000
Closing Stock	15,000	16,000	18,000	?

The stock salvages was Rs. 3,800. Compute the amount of claim.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Enter the following transactions in a three column cash book.

2014	Rs.
Jan 1 Cash in hand	410
Balance at Bank	8,920
2 Cash sales	4,500
3 Paid into Bank	4,000
5 Purchased Stationery	100
8 Paid Mahesh by cheque	280
Discount received	20
12 Gave a cheque for cash purchases	1,500
15 Drew for personal use	500

18	Received from Suresh, a cheque for Rs. 1,970 in full settlement of account for Rs. 2,000 and deposited it in bank	
20	Drew from Bank	1,000
21	Paid wages	800
25	Bank returned cheque of Suresh dishonoured	
31	Bank charges as per pass book	10

Or

- (b) Give journal entries to rectify the following errors :
- (i) A Purchase of goods from Deva amounting to Rs. 250 has been wrongly passed through the sales book.
 - (ii) A credit sale of goods Rs. 300 to Raja has been wrongly passed through the purchases book.
 - (iii) Sold old furniture for Rs. 1,500, passed through the sales book.
 - (iv) Paid wages for the construction of Building debited to wages account Rs. 10,000.
 - (v) A cheque for Rs. 500 received from Madan was dishonoured and had been posted to the debit of sales returns account.
 - (vi) Paid Rs. 1,000 for the installation of Machinery debited to wages account.
 - (vii) On 31st Dec. 2014 goods of the value of Rs. 500 were returned by S.Singh and were taken into stock on the same date, but no entry was passed in the books.

17. (a) From the following information, you are required to calculate total sales :

	Rs.
Bills receivable in the beginning	7,800
Debtors in the beginning	30,800
Bills Receivable	20,900
Cash received from Debtors	70,000
Bad debts written off	2,800
Returns inwards	8,700
Bills receivable at the end	6,000
Debtors at the end	25,500
Cash sales (as per cash book)	40,900
Bills receivable dishonoured	1,800

Or

- (b) The following is the Receipts and Payments A/c of Delhi football association for the first year ending 31st Dec. 2014.

Receipts & Payments A/c			
Receipts	Rs.	Payments	Rs.
To Donation	50,000	By Pavilion office (constructed)	40,000
To Reserve fund (Life membership fees and entrance fees received)	4,000	By Expenses in connection with matches	900
To Receipts from football matches	8,000	By Furniture	2,100
Revenue Receipts:			
To Subscriptions	5,200	By Investments at cost	16,000
To Locker Rents	50	Revenue payments:	
		By Salaries	1,800
To Interest on Securities	240	By Wages	600
To Sundries	350	By Insurance	350

Receipts	Rs.	Payments	Rs.
		By Telephone	250
		By Electricity	110
		By Sundry expenses	210
		By Balance on hand	5,520
	<u>67,840</u>		<u>67,840</u>

Additional information :

- (i) Subscriptions outstanding for 2014 are Rs.250
- (ii) Salaries unpaid for 2014 are Rs. 170
- (iii) Wages unpaid for 2014 are Rs.90
- (iv) Outstanding bill for sundry expenses is Rs.40
- (v) Donations received have to be capitalized

Prepare from the details given above an Income and Expenditure A/c for the year ended 31-12-2014 and the Balance sheet.

18. (a) Malan purchased a machine on hire purchase system on 1st January 2012. The terms of payment are four annual installments of Rs. 12,690 at the end of each year. Interest is charged @ 5% and is included in the annual payment of Rs. 12,690. Show Machinery account and Hire vendor account in the books of Malan who defaulted in the payment of the third yearly payment whereupon the vendor repossessed the Machinery. Malan provides depreciation on the machinery @ 10% p.a. on the reducing balance.

Or

- (b) Describe the different methods of recording transactions relating to Joint venture.

C-0259

Sub. Code

96117

B.Com. DEGREE EXAMINATION, APRIL 2019

First Semester

Banking Finance Service and Insurance

BUSINESS COMMUNICATION – I

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Communication.
2. What do mean by effective communication?
3. What is SWOT analysis?
4. What is whole communication?
5. What is mean by informal communication?
6. What is mean by Miscommunication?
7. What is mean by Business letters?
8. What is mean by Memo?
9. What is mean by sales letter?
10. What do you understand about Office memorandum?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Explain the process of communication.
- Or
- (b) Explain the theories of communication.
12. (a) Discuss the Voté's model of interdependence.
- Or
- (b) Describe the SWOT analysis elaborately.
13. (a) Explain about formal and informal communication network.
- Or
- (b) List out the advantages of Group discussion and mock interviews.
14. (a) Explain the principles of effective communication.
- Or
- (b) Describe the advantages of effective communication.
15. (a) List out the various types of business letters.
- Or
- (b) Explain about the business letter and memo formats.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Describe the communication models and process.
- Or
- (b) Explain self-development and communication development of positive personal attitude.

17. (a) Describe about the corporate communication practices.

Or

(b) Explain about the practices in business communication.

18. (a) Explain about the writing skills in the business communication.

Or

(b) Explain the various types of business letters with example.

C-0260

Sub. Code
96121T/96221T

B.Com. B.B.A. DEGREE EXAMINATION, APRIL 2019

Second Semester

Part I — Tamil

அலுவலக மேலாண்மை

[Common for B.Com (BFS and I)/BBA(IB)]

(2016 onwards)

Time : Three Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடை தருக.

1. அலுவலகம் என்றால் என்ன?
2. அலுவலக அமைப்பு முறை என்றால் என்ன?
3. பணிப்போக்கு என்றால் என்ன?
4. திறந்த அலுவலகம் எது?
5. அலுவலக சூழ்நிலை என்பது யாவை?
6. தகவல் தொடர்பு என்றால் என்ன?
7. PABX என்றால் என்ன?
8. வெளிச் செல்லும் தபால் பதிவேட்டின் மாதிரி படிவம் ஒன்றை வரைக.
9. அலுவலக அறிக்கை என்றால் என்ன?
10. படிவக் கட்டுப்பாட்டின் நோக்கங்கள் யாவை?

பகுதி ஆ

(5 × 5 = 25)

அனைத்து வினாக்களுக்கும் விடையளிக்க.

11. (அ) அலுவலகத்தின் முக்கியத்துவத்தை விவரி.

(அல்லது)

(ஆ) அலுவலக மேலாண்மை பணிகளை கூறுக.

12. (அ) அலுவலக மனைத்துணை பொருட்களை தேர்ந்தெடுப்பதற்கான கோட்பாடுகள் யாவை?

(அல்லது)

(ஆ) தகவல் தொடர்பின் முக்கியத்துவத்தை கூறுக.

13. (அ) அலுவலகப் படிவங்களின் நன்மைகள் என்ன?

(அல்லது)

(ஆ) தொடர் எழுதுபொருளின் வகைகளை கூறுக.

14. (அ) அலுவலகத்தை இயந்திரமயமாக்குவதின் நோக்கம் யாது?

(அல்லது)

(ஆ) கணிப்பொறியின் அங்கங்கள் யாவை?

15. (அ) ஒரு அறிக்கையின் நோக்கங்கள் யாவை?

(அல்லது)

(ஆ) கூட்டங்களின் அறிக்கைகளைக் கூறுக.

பகுதி இ

(3 × 10 = 30)

அனைத்து வினாக்களுக்கும் விடையளி.

16. (அ) ஒரு நவீன அலுவலகத்தின் பணிகள் (அ) செயல்பாடுகள் பற்றி விளக்கி எழுதுக.

(அல்லது)

- (ஆ) அலுவலக மேலாளரின் தகுதிகள் மற்றும் பணிகள் யாவை?

17. (அ) அலுவலக மனைத்துணைப் பொருட்களின் வகைகளை விவரி.

(அல்லது)

- (ஆ) அலுவலக படிவங்களை திட்டமிடும்போது கவனிக்க வேண்டிய காரணிகளை விளக்குக.

18. (அ) தொலைபேசியின் வகைகளை கூறுக.

(அல்லது)

- (ஆ) வணிக நிறுவனத்தில் கணிப்பொறியின் பங்கினை விவரி.

C-0261

Sub. Code

96122/96222

**B.Com./B.B.A. (IB) DEGREE EXAMINATION,
APRIL 2019**

Second Semester

Part II – English

**PROSE, EXTENSIVE READING AND
COMMUNICATION SKILLS**

(Common for B.Com. (BFS & I)/(BBA(IB))

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. How did Blair get hurt?
2. What is it that even the grimmest – jawed umbrella – carrier has not achieved?
3. What does the tree– spirit ask the author to do?
4. Why does Nehru feel ashamed both as an individual and as the head of the Government of India?
5. What did the king make a proclamation about?
6. What made the old man move on the bed suddenly?
7. What are the three types of degrees of comparison?
8. What are the five types of sentence?
9. Give two examples for Agreement of Subject and verb.
10. Write two sentences using the preposition 'about'.

Part B

(5 × 5 = 25)

Answer **all** the questions.

11. (a) Write an essay on how Cronin's Operation on Blair served as a morale booster.

Or

- (b) Why are sports men and anglers forgetful?

12. (a) How is the Pipal tree described?

Or

- (b) Explain with examples how primitive peoples made use of pictorial symbols.

13. (a) How did the learned men answer the questions of the king?

Or

- (b) Write about the help of the Happy Prince to the match – girl.

14. (a) What is a positive degree of comparison?

Or

- (b) Give examples for each type of concord.

15. (a) Difference between direct and indirect speech.

Or

- (b) Write a short on Prepositions.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Write an essay on Lynd as a charming essayist, with particular reference to his essay 'Forgetting'.

Or

- (b) Write an essay on the origin and development of the human language stage by stage.
17. (a) How did the narrator kill the man and how the murder comes to be detected by the police?

Or

- (b) Describe the developments that happened after Pyecraft took the amazing drug.
18. (a) Fill in the blanks with correct form of the verbs given in brackets :
- (i) The pages _____ (is, are) held together by a staple.
- (ii) Neither Sheela nor Mala _____ (has,have) the keys to the stationery cupboard.
- (iii) Either the stewards or Mary _____ (is, are) manning the info desk at the conference.
- (iv) Eliza and Bennett _____ (is, are) our new project managers.
- (v) Pap and wors _____ (in, are) my favourite meal.
- (vi) The Creator and distributor of the software _____(is, are) India Ltd.
- (vii) Ninety – five cents _____ (was, were) a great bargain for a SIM card.

- (viii) Anyone who _____ (wants, want) a day off in lieu of overtime must still fill out a leave form.
- (ix) None of us _____ (need, needs) to admit to being behind on filing.
- (x) Each of our staff members _____ (has, have) to fill in an evaluation form.

Or

- (b) Change the following sentences into other degrees of comparison :
- (i) No other book I have read is so good as this
- (ii) He was the noblest of men
- (iii) The Himalayas are the highest mountain in the world
- (iv) Shakespeare has written more interestingly than most other writers
- (v) America is richer than any other country in the world

C-0262

Sub. Code

96123

B.Com. DEGREE EXAMINATION, APRIL 2019

Second Semester

Banking Finance Service and Insurance

BUSINESS ECONOMICS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define wealth definition.
2. What is a profit budget?
3. Define price elasticity of demand.
4. What is company forecasting?
5. Write a note on utility.
6. State the average cost.
7. What is price discrimination?
8. Define product differentiation.
9. Define national income.
10. Distinguish between taxes and fees.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Is economics a science or an art? Explain.
- Or
- (b) State the opportunity cost.
12. (a) Why do demand curves slope downwards?
- Or
- (b) Point out the exceptions to the law of supply.
13. (a) State features of indifference curve.
- Or
- (b) What are the assumption and limitations of the Break-even concept?
14. (a) Briefly explain the nature of imperfect market.
- Or
- (b) Mention the features of oligopoly.
15. (a) What are the measures of national income methods?
- Or
- (b) Discuss the importance of public finance.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Compare the definitions of economics given by Smith and Marshall.
- Or
- (b) Discuss the different methods of demand forecasting.

17. (a) Explain the law of diminishing marginal utility.

Or

(b) Explain the concept of Break-even point with the help of a profit-volume graph.

18. (a) How is price determined under monopolistic market?

Or

(b) Explain the principles of maximum social advantage.

C-0263

Sub. Code

96124

B.Com. DEGREE EXAMINATION, APRIL 2019

Second Semester

Banking Finance Service and Insurance

MARKETING — II

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Mass Marketing?
2. Differentiate Buyer from Consumer.
3. What is Marketing Environment?
4. What are buying motives?
5. Draw Product Life Cycle.
6. What is cost plus pricing?
7. What is Odd Pricing?
8. What are the forms of advertising?
9. State any two importance of advertising.
10. Define Personal Selling.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the functions of Marketing Manager.
- Or
- (b) Discuss in brief the functions of Marketing Department.
12. (a) Explain the characteristics of Consumer Goods and Industrial Goods.
- Or
- (b) Enumerate Maslow's classification of basic needs.
13. (a) Explain the objectives and importance of Sales Forecasting.
- Or
- (b) Explain the reasons for the failure of product.
14. (a) Explain the different pricing strategies.
- Or
- (b) Explain the various kinds of pricing.
15. (a) Discuss the different types of Selling.
- Or
- (b) Explain the importance of Physical Distribution.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Describe the bases of Market Segmentation.
- Or
- (b) Elucidate the factors determining the Product mix.

17. (a) What are the different dimensions in Product mix?
Describe the factors determining the product mix.

Or

- (b) Define the term Branding. State the importance of branding in detail.

18. (a) Describe the various techniques in sales management.

Or

- (b) Describe the different types of Advertising.

C-0264

Sub. Code

96125

B.Com. DEGREE EXAMINATION, APRIL 2019

Second Semester

Banking Finance Service and Insurance

FINANCIAL ACCOUNTING — II

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Who is a liquidator?
2. What is a Debenture?
3. What you mean by profit prior to incorporation?
4. What is super profit?
5. Define Goodwill.
6. Write short notes on dissolution of a firm.
7. Write short notes on Calls-in-arrear.
8. What is purchase consideration?
9. What is underwriting?
10. What is Time Ratio?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Explain forfeiture of shares and its accounting treatment.

Or

- (b) On 1.1.2007, R Ltd. offers 10,000 shares of Rs. 10 each payable as follows :

On Application Rs. 3 per share

On Allotment Rs. 2 per share

On First call Rs. 3 per share

On Final call Rs. 2 per share

All the shares are subscribed and amounts duly received. Pass journal entries.

12. (a) Write down the essential features of Partnership.

Or

- (b) X and Y were the partners sharing profit in the ratio of 7 : 3. Z was admitted on $\frac{3}{7}$ share in the profits. Calculate new profit sharing ratio of the partners.

13. (a) Explain :
- (i) Net assets method.
- (ii) Net payment method of calculating purchase consideration.

Or

- (b) S Ltd. purchased a machinery for Rs. 4,40,000 from SK & Sons. It issued equity shares of Rs. 10 each fully paidup at a premium of 10%. Pass journal entries to record these transaction.
14. (a) What are the various methods of redemption of debentures?

Or

- (b) Calculate the amount of goodwill on the basis of 2 years purchase of the last 5 years average profits. The profits for the 5 years are : 8,200; 10,500; 5,100; 7,700; 12,000.
15. (a) Explain Garner Vs Murray case law (or) how is the deficiency of an insolvent partners are dealt with.

Or

- (b) From the following information, prepare liquidator's final statement of account.

	Rs.
Cash at bank	1,00,000
Surplus from securities	10,10,000
Expenses of liquidation	30,000
Liquidator's remuneration	7,000
Preferential creditors	2,00,000
Unsecured creditors	7,00,000
Preference shareholders	1,00,000
Equity shareholders	1,00,000

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) State the differences between absorption and external re-construction.

Or

- (b) *A*, *B* and *C* carried on business in partnership. Profits being divisible in the ratio of 3 : 2 : 1. The balance sheet on 31st December 2006 showed their capitals to be Rs. 5,400; Rs. 2,500; Rs. 1,500. On 28th February, 2007, 'A' died and you are instructed to prepare an account for presentation to his legal representatives having regards to these facts :

- (i) The firm had insured the partners lives severally. *A*'s for Rs. 4,500; *B*'s for Rs. 2,400 and *C*'s for Rs. 1,200. The premium had been charged to profit and loss a/c and surrender value on 28th February 2007 amounted in each case to one fourth of the sum assured.
- (ii) Capital carried interest at 10% p.a.
- (iii) *A*'s drawing from 1st January 2007 to the date of his death amounted to Rs. 600.
- (iv) *A*'s share of profits for the portion of the current financial year of which he lived was to be taken at a sum calculated on the average of the last three completed years. Profits and goodwill has to be raised on the basis two years. Purchase of the average profits of those three years. The annual profits were Rs. 4,600; Rs. 3,700 and Rs. 4,300 respectively.

17. (a) Explain the following :
- (i) Pro-rata allotment.
 - (ii) Issue of shares at premium.

Or

- (b) 'A' Ltd. made the following issue of debentures :
- (i) For cash at 90%, but payable at 110%; debentures of Rs. 10,000.
 - (ii) To a vendor who supplied machinery costing Rs. 1,00,000; 1,100 debentures of Rs. 100 each.
 - (iii) To Bank for a loan of Rs. 7,00,000 as collateral security 10,000 debentures of Rs. 100 each.

Journalise the transactions.

18. (a) From the following information, calculate the value of goodwill according to super profit basis at five years purchase.

Average capital employed in the business Rs. 6,00,000. Net trading profits of the concern for the past three years :

Rs. 1,00,000; Rs. 1,20,000 and Rs. 1,70,000. Rate of interest expected from capital having regard to the risk involved 15%. Fair remuneration to the proprietor for services Rs. 24,000 p.a.

Or

- (b) The following scheme of reconstruction was approved by 'R' Ltd.
- (i) The shareholders to receive in lieu of their present holding of 50,000 shares of Rs. 10 each the following :
- (1) Fully paid ordinary shares equal to $\frac{2}{5}$ of their holdings.
 - (2) 5% preference shares to the extent of $\frac{1}{5}$ of the above ordinary shares.
 - (3) Rs. 60,000, 6% debentures.
- (ii) The goodwill which stood at Rs. 3,00,000 was written down to Rs. 1,50,000.
- (iii) Plant and Building were written down by Rs. 20,000 and Rs. 30,000 respectively.
- Pass journal entries.
-

C-0265

Sub. Code

96127

B.Com. DEGREE EXAMINATION, APRIL 2019

Second Semester

Banking Finance Service and Insurance

BUSINESS COMMUNICATION – II

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is meant by report writing?
2. What is Proxemics?
3. What do you mean by business letter?
4. What is Circular?
5. What do you mean by Communication?
6. Write short notes on sales presentation.
7. Explain the term resume.
8. List down two interviewing skills.
9. What is Fax?
10. Write short on tele-conferencing.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What is verbal communication? State its merits and demerits.

Or

- (b) Explain in brief the features of conducting survey.

12. (a) Explain the features of effective listening.

Or

- (b) State the contents of a business report.

13. (a) What are the points to be included in preparing a good resume?

Or

- (b) What are the principles of effective business letter writing?

14. (a) What are the salient features of video conferencing?

Or

- (b) Discuss the modern Forms of communication.

15. (a) What do you mean by E-mail? State its usefulness in business.

Or

- (b) What are the principles of oral presentation?

Part C

(3 × 10 = 30)

Answer **ALL** questions.

16. (a) Discuss the salient features modern communication.

Or

- (b) Explain in detail about training and sales presentation.

17. (a) Write job application letter to the HR Manager of well reputed company situated in Madurai in response to an advertisement in Hindu newspaper for the position of sales manager.

Or

- (b) What is the meaning of inter cultural interaction? What are the factors to be taken in consideration in this regards?
18. (a) What is international communication? What would you suggest for adopting global business?

Or

- (b) Explain the role and features of non-verbal communication in the modern business.
-

C-0266

Sub. Code

96131

B.Com. DEGREE EXAMINATION, APRIL 2019

Third Semester

Banking Finance Service and Insurance

BUSINESS STATISTICS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define statistics.
2. Write short note on rank correlation.
3. What are regression lines?
4. Briefly explain the term hypothesis.
5. What is meant by primary data?
6. What is current year?
7. What is LPP?
8. List down merits of transportation model.
9. What is price index?
10. Write the merits of range.

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) What are the different methods of data collection?

Or

- (b) What are the uses of statistics?

12. (a) Calculate harmonic mean from the following data :

10 20 25 10 50

Or

- (b) Find mean deviation from the mean.

5 11 22 25 45 48 56 59 62 77

13. (a) Calculate three yearly moving average for the following data :

Year :	2000	2001	2002	2003	2004	2005	2006	2007	2008
Price :	242	250	252	249	253	255	251	257	266

Or

- (b) Construct an ideal number for 2014 taking 2013 as base from the following data :

Commodity	Price in 2013	Price in 2014
A	50	60
B	40	80
C	70	110
D	90	70
E	50	40

14. (a) Before an increase in excise duty on tea 400 people out of a sample at 500 persons were found to be tea drinkers. After an increase in the duty, 400 persons were known to be drinkers in a sample of 600 people. Do you think that there has been a significant decrease in the consumption of tea after the increase in the excise duty?

Or

- (b) In an experiment on immunization of cattle from tuberculosis, the following results were obtained :

Particulars	Affected	Non Affected
Inoculated	12	26
Not-inoculated	16	6

Calculate chi square and discuss the effect of vaccine in controlling susceptibility to tuberculosis at 5%.

15. (a) Find quartile deviation from the following data :

Days :	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Wage :	58	60	65	68	70	73	50

Or

- (b) Calculate Geometric mean from the following data :

Size :	120	125	130	135	136	138	139	140	147
Frequency :	2	3	3	1	2	7	4	2	8

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Calculate mean, median and mode for the continuous data :

<i>X</i> :	0-20	20-40	40-60	60-80	80-100
<i>F</i> :	8	12	30	20	10

Or

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C-0266

(b) Find the standard deviation from the samples.

Class :	0-10	10-20	20-30	30-40	40-50
Frequency :	5	8	15	16	6

17. (a) Compute Karl Pearson's coefficient of correlation.

Age of husband :	23	27	28	29	30	31	33	35	36	39
Age of Wife :	18	22	23	24	25	26	28	22	30	32

Or

(b) Find the regression equation of X on Y and Y on X.

X:	10	13	17	15	11
Y:	12	10	7	13	12

18. (a) Calculate trend from the following by the method at least squares :

Year :	2000	2001	2002	2003	2004
Population :	830	920	710	900	1690

Or

(b) Ten workers were given a training programme with a view to shorten their assembly time for a certain mechanism. The results of the time and motion studies before and after the training programme are given below :

Workers :	1	2	3	4	5	6	7	8	9	10
First study :	15	18	20	17	16	14	21	19	13	22
Second study :	14	16	21	10	15	18	19	16	14	20

By applying 't' test. Can it be calculated the training programme has shortened the average assembly time?

C-0267

Sub. Code

96132

B.Com. DEGREE EXAMINATION, APRIL 2019

Third Semester

Banking Finance Service and Insurance

BUSINESS LAW

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. When is an offer revoked?
2. Define consideration.
3. Why is it essential in a contract?
4. Who is a stranger to a contract?
5. What is Ex- ship contract?
6. What do you mean by deficiency?
7. What is consumer Dispute?
8. What are future goods?
9. What is CIF?
10. 'What is a contingent contract?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Distinguish between void and voidable contracts.
Or
(b) Explain the contractual capacity of minors.
12. (a) What are the essentials of valid acceptance?
Or
(b) What are the essentials of a valid contract?
13. (a) Explain the Rights and Duties of Seller and Buyer.
Or
(b) What are the features of a contract?
14. (a) State the composition and jurisdiction of a State commission.
Or
(b) Discuss the rules regarding the transfer of goods under sales of Goods Act.
15. (a) What are the essentials of a contract of agency?
Or
(b) What are the remedies for breach of contract?

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Enumerate the differences between sale and hire purchase agreement.
Or
(b) Explain the classification of contract.

17. (a) Describe the features of a wagering agreement.

Or

(b) Explain the aims, objective, and scope of Information Technology Act,2000.

18. (a) Distinguish between Sales and Agreement to Sell.

Or

(b) Discuss about the essentials of contract of sales.

C-0268

Sub. Code

96133

B.Com. DEGREE EXAMINATION, APRIL 2019

Third Semester

Banking Finance Service and Insurance

ADVANCED CORPORATE ACCOUNTING

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Accounting Standards?
2. What is Super Profit?
3. What is profit prior to incorporation?
4. How to calculate Time Ratio?
5. What is purchase consideration?
6. What is Internal Reconstruction?
7. What is slip system of posting?
8. What is Rebate on Bills discounted?
9. What is marine insurance?
10. What is Valuation Balance Sheet?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) The net profit of a business, after providing for taxation, for the past five years are Rs. 80,000, Rs. 85,000, Rs. 92,000, Rs. 1,05,000 and Rs. 1,18,000. The capital employed in the business is Rs. 8,00,000. The NRR is 10%. It is expected that the company will be able to maintain its super profit for the next 5 years. Calculate the value of Goodwill on the basis of:
- (i) 5 year's purchase of super profit method
 - (ii) Capitalisation of super profit method and
 - (iii) Annuity method, taking the present value of annuity of Re. 1 for five years at 10% is 3.78.

Or

- (b) How will you calculate the value of shares under Net Assets Method?
12. (a) Delhi Company, incorporated on 1.4.96. took over running business from 1.1.96. The company prepares its first final accounts on 31.12.96. From the following information, you are required to calculate the sales ratio of pre-incorporation and post-incorporation periods.
- (i) Sales for January 1996 to December 1996—Rs. 4,80,000
 - (ii) The sales for the month of January—twice of the average sales; for the month of February—equal to average sales; Sales for four months May to August— $\frac{1}{4}$ of the average of each month and sales for October and November three times the average sales.

Or

(b) The trial balance of Kuber Bank Ltd. as on 31.3.2011 shows the following balances:

- (i) Interest earned (including discount on bills) –
— Rs. 45,40,600
- (ii) Rebate on bills discounted (on 1.4.2010) – 4750
- (iii) The amount of unexpired discount as on
31.3.2011–5560.

You are required :

- (1) to pass necessary journal entries and
- (2) to show the ledger account of ‘interest and discount’.

13. (a) ‘A’ Ltd. absorbs B Ltd., by payment of 5 shares of Rs. 10 each at a premium of 10%, for every 4 shares in B Ltd. The balance sheet of B Ltd. as on the date of absorption is given below:

	Rs.		Rs.
Share capital (Rs.10 each)	1,00,000	Fixed assets	90,000
General Reserve	10,000	2000 shares in A Ltd	20,000
Creditors	<u>30000</u>	Current assets	<u>30000</u>
	<u>1,40,000</u>		<u>1,40,000</u>

Calculate Purchase consideration.

Or

(b) Write notes on the following terms:

- (i) Bonus in reduction of premium
- (ii) Reversionary Bonus
- (iii) Commission on re-insurance ceded
- (iv) Commission on re-insurance accepted.

14. (a) From the Balance sheets given below, prepare a Consolidated Balance Sheet of Moti Ltd. and its subsidiary Choti Ltd. Shares were acquired on 1.1.2016.

Balance sheet of Moti Ltd. as on 30.6.2016

	Rs.		Rs.
15000 Eq. shs. of Rs.10 each	1,50,000	Land and Buildings	1,20,000
General Reserve	20,000	Plant and Machinery	20,000
Profit and Loss account	30,000	Goodwill	10,000
Creditors	25,000	Current assets	48,000
		2000 shares in Choti Ltd.	27,000
	2,25,000		2,25,000

Balance sheet of Choti Ltd. as on 30.6.2016

	Rs.		Rs.
3000 shares of Rs.10 each	30,000	Goodwill	5,000
P & La/c (1.7.15)	4,500	Buildings	15,000
+ NP for the year	<u>6,000</u>	Plant	20,000
General Reserve		Current assets	10,000
Creditors	<u>7,500</u>		
	<u>50,000</u>		<u>50,000</u>

Choti Ltd. had undistributed reserve on 1.7.15 Rs. 1,000.

Or

- (b) What is 'Minority Interest'? How it is calculated?

15. (a) Bharat Life Assurance Company gets its valuation made once in every two years. Its life assurance fund on 31.3.2005 stood at Rs. 45,65,000 before providing for Rs. 45,000 being the shareholders dividend for 2005. Its actuarial valuation on 31.3.2005 disclosed a net liability of Rs. 32,20,000. An interim bonus of Rs. 80,000 was paid to the policyholders during the previous two years.

Prepare a statement showing the amount now available as bonus to policyholders, assuming that the policyholders are entitled to the same percentage of surplus as under LIC Act.

Or

- (b) The revenue account of a life insurance company shows the life assurance fund on 31.3.2015 at Rs. 62,21,310 before taking the following items:
- (i) Claims covered under re-insurance Rs. 12,000
 - (ii) Bonus utilized in reduction of life insurance premium Rs. 4,500
 - (iii) Interest accrued on securities Rs. 8,260
 - (iv) Outstanding premium Rs. 5,410
 - (v) Claims intimated but not admitted Rs. 26,500.

What is the life assurance fund after taking into account the above omissions?

Part C (3 × 10 = 30)

Answer **all** questions.

16. (a) Give a format of a Bank's Profit and Loss Account and Balance Sheet with schedules.

Or

- (b) On 31.3.2016 the following balances stood in the books of New Bank Ltd. after preparing Profit and Loss account:

	Rs.
Share capital	3,500
Reserve Fund	2,450
Fixed deposit accounts	6,650
Savings bank accounts	21,000
Current accounts	56,000
Money at call and short notice	2,100
Investments (at cost)	21,000
P and L account (Cr.) 1.4.2015	1470
Dividends for 2015	350
Land and buildings (after depreciation upto 31.3.2016)	7445
Cash in hand	420
Cash with RBI	10,500
Cash with other banks	9,100
Loans, overdrafts, cash credits	49,000
Borrowings from other banks	4400
Bills discounted and purchased	4200
Sundry creditors	210
Unclaimed dividend	5,600
Bills for collection	2,10
Acceptance of behalf of customers	980
Net profit for 2015-2016	1,400

(The Net Profit is after deducting provisions for bad debts Rs. 2,10,000. tax provision Rs. 7,00,000 and rebate on bills discounted Rs. 35,000). Prepare Balance sheet of bank as on 31.3.2016.

17. (a) From the Balance sheets and information given below, prepare consolidated Balance Sheet

Liabilities	H Ltd	S Ltd	Assets	H Ltd	S Ltd
Share capital (Rs. 10)	5,00,000	1,00,000	Fixed assets	4,00,000	60,000
P & La/c	2,00,000	60,000	Stock	3,00,000	1,20,000
Reserves	60,000	30,000	Debtors	75,000	85,000
Bills Payable	—	15,000	Bills Receivable	20,000	—
Creditors	1,10,000	60,000	7500 shares in S Ltd. at cost	75,000	—
	<u>8,70,000</u>	<u>2,65,000</u>		<u>8,70,000</u>	<u>2,65,000</u>

Additional information

- (i) The bills accepted by S Ltd. are all in favour of H Ltd.
- (ii) Stock of H Ltd. includes Rs. 25,000 bought from S Ltd. at a profit to latter of 20% on sales.
- (iii) All the profit of S Ltd. has been earned since the shares were acquired by H Ltd. But there was already the reserve of Rs. 30,000 at that date.

Or

- (b) The Balance sheet of Manufacturing company Ltd. disclosed the following financial position as at 31.3.1996:

	Rs.		Rs.
30000 Shares of Rs. 10 each	3,00,000	Goodwill at cost	30,000
Capital Reserve	20,000	Land and Buildings	1,75,000
Sundry creditors	71,000	Plant and Machinery	90,000
Provision for taxation	55,000	Stock at cost	1,15,000
Profit and loss account	66,000	Book debts	98,000
		(-) Pro. for bad debts	3,000
		Cash at bank	7,000
	5,12,000		5,12,000

You are asked to value the goodwill of the Manufacturing Co. Ltd. on the basis of five years' purchase of super profits, from the following information:

- (i) Adequate provision has been made in the accounts for income tax and depreciation.
- (ii) The rate of income tax may be taken at 50%.
- (iii) The average rate of dividend declared by the company for the past five years was 15%.
- (iv) The reasonable return on capital invested in the class of business done by the company is 12%.

18. (a) From the following particulars you are required to prepare Fire Revenue A/c for the year ended on 31.3.2016.

	Rs.		Rs.
Claims paid	4,80,000	Additional reserve for unexpired risk	20,000
Claims outstanding on 1.4.2015	40,000	Reinsurance recoveries of claims	80,000
Claims intimated but not accepted on 31.3.96	10,000	Sundry expenses regarding claims	5,000
Claims intimated and accepted but not paid on 31.3.2016	60,000	Loss on sale of Motor Car	5,000
Premium received	12,12,000	Bad debts	3,000
Reinsurance premium paid	1,20,000	Refund of Double Taxation	5,000
Commission	2,00,000	Interest and Dividends	6,000
Commission on reinsurance ceded	1,00,000	Income Tax deducted thereon	1,000
Commission on reinsurance accepted	5,000	Legal expenses regarding claims	3,000
Expenses of Management	3,17,000	Profit on sale of investments	2,000
Reserve for unexpired risk on 1.4.2015	4,00,000	Rent of staff quarters deducted from	
		Salaries	2,000
		Depreciation on Furniture	6,000

You are required to provide for additional reserve for unexpired risk at 1% of the net premium in addition to the opening balance.

Or

- (b) The following is the Balance Sheet of Bihar Industries Ltd. as on June 30, 1996.

	Rs.		Rs.
Authorised Capital:		Goodwill	20,000
50000 Pf Shs. of Rs. 10 each	5,00,000	Leasehold Premises	1,07,000
50000 Eq. Shs. of Rs. 10 each	5,00,000	Plant and Machinery	60,000
		Patents	1,73,900
	10,00,000		
Issued Capital:		Stock	34,000
25000 P1 Shs. of Rs. 10 each	2,50,000	Debtors	56,000
25000 Eq. Shs. of Rs.10 each	2,50,000	Cash in hand	100
Sundry Creditors	40,000	Profit and loss account	1,23,000
Bank overdraft	36,000	Preliminary expenses	2,000
	<u>5,76,000</u>		<u>5,76,000</u>

The company proved unsuccessful and resolutions were passed to carry out the following scheme of reconstruction of capital:

- (i) That the preference shares be reduced to an equal number of fully paid shares of Rs. 5 each.
- (ii) That the equity shares be reduced to equal number of fully paid shares of Rs. 2.50 each.
- (iii) That the amount so available be utilized towards wiping off losses and the reduction of assets as follows: Preliminary expenses, goodwill and profit and loss account to be written off entirely; Rs. 27,000 to be written off leasehold premises; Rs. 14,000 to be written off stock; Rs.6000 to be reserved for doubtful debts; 20 per cent to be written off plant and machinery, and the balance available to be written off patents.

Make journal entries in the books of the company.

C-0269

Sub. Code

96134

B.Com. DEGREE EXAMINATION, APRIL 2019

Third Semester

Banking Finance Service and Insurance

PRINCIPLES AND PRACTICES OF BANKING

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Who is a customer?
2. What do you mean by E-Cheque?
3. What do you mean by Net Banking?
4. Explain Wholesale banking.
5. What is SSI?
6. What is SWIFT?
7. What is meant by Electronic banking?
8. Define – Marketing management.
9. What is Packaging and Branding?
10. What do you mean by Promotion mix?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What is a bank? What are the functions of a bank?

Or

- (b) What are the components of the Banking system?

12. (a) What do you understand by Teller system? What are its uses?

Or

- (b) “Banks are not purveyors of money but also manufactures of money”. Explain.

13. (a) Explain the need for technology in banking.

Or

- (b) Enumerate the benefit and limitations of branch level computerisation using LANs.

14. (a) Enumerate the signification and limitation of e-banking.

Or

- (b) What are the security aspects concerning the use of “ATM”?

15. (a) What is Electric Fund Transfer (EFT)?

Or

- (b) State the features of e-cheque.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Classify banks and bring out a clear idea about each of them.

Or

- (b) Describe the computerisation of Regional / circle / Zonal office.

17. (a) What are the advantages and disadvantages of Multi-user computer networking?

Or

- (b) What are the banking transaction done by mobile banking?

18. (a) Distinguish between debit cards and credit cards.

Or

- (b) What are the important requirement for the working of electronic cash system?

C-0270

Sub. Code

96135

B.Com. DEGREE EXAMINATION, APRIL 2019

Third Semester

Banking Finance Service and Insurance

PRINCIPLES OF INSURANCE

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is risk?
2. What do you mean by Insurance?
3. What is risk identification?
4. What is meant by policy condition and give any two examples.
5. What is worker's Compensation?
6. Write a short note on double insurance.
7. Who is a bailee?
8. What do you mean by insurable interest?
9. What do you mean by Net Income Loss?
10. Give the meaning of 'Re-insurance'.

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Explain the any four principles of Non-marine insurance.

Or

- (b) Describe the factors affecting the risk attitudes.

12. (a) What are the differences between Life Insurance and Annuities?

Or

- (b) What are the two major types of economic costs which are caused by uncertainty?

13. (a) Explain the subject – matter in fire insurance.

Or

- (b) Why should the risk manager be concerned about outside services used by other divisions in the firm?

14. (a) Briefly explain the any four principal of marine Insurance.

Or

- (b) Distinguish between fire insurance and life insurance.

15. (a) What are the types of additional expenses associated with death?

Or

- (b) Explain the any two types of Marine Loss.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Discuss in detail the difference kinds of fire policies.

Or

- (b) Bring out the differences between Assignment and nomination.

17. (a) State the recent trends of insurance business in India.

Or

- (b) What are the losses which are faced by a firm?

18. (a) Describe briefly the five steps in risk management process.

Or

- (b) What is multi-purpose policy? What are merits?

C-0271

Sub. Code

96141

B.Com. DEGREE EXAMINATION, APRIL 2019

Fourth Semester

Banking Finance Service and Insurance

ACCOUNTING AND FINANCE FOR BANKERS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define EMIs.
2. What is sinking fund?
3. What is depreciation?
4. Define accounting.
5. What is ledger?
6. Define trading accounts.
7. What is NPA?
8. Define goodwill.
9. What is ratio?
10. Define security.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the bond valuation rules preliminary methods.

Or

- (b) What are the steps involved in the calculation of provisions for NPA?

12. (a) What are the objectives of accounting?

Or

- (b) Determine the pay-back period for a project which requires a cash outlay of Rs. 10,000 and generates cash inflows of Rs. 2,000, Rs. 4,000, Rs. 3000 and Rs. 2,000 in the first, second, third and fourth year respectively.

13. (a) Bring out the difference between the trading account and the profit and loss account.

Or

- (b) What are the uses of financial statements?

14. (a) State the important duties of partners.

Or

- (b) What is share? Explain the types of preference shares?

15. (a) Distinguish between capital receipts and revenue receipts.

Or

- (b) Explain the merits and demerits of computerized accounting.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What are the needs and significance of capital budget?

Or

- (b) Explain the advantages and disadvantages of journal.

17. (a) What are the rights of partners?

Or

- (b) Explain the procedure for issue of shares.

18. (a) What are the merits and demerits of receipts and payments account?

Or

- (b) Explain the features of computerized accounting.
-

12. (a) What is time keeping? What are its methods?

Or

- (b) Find labour turnover under separation method :

No. of workers on the payroll :

At the beginning of the month – 500

At the end of the month – 600

During the month, 5 workers left.

20 persons were discharged.

13. (a) What are the effects of labour turnover?

Or

- (b) Calculate the earnings of the worker Ajay under time wage system.

Standard time 40 hours

Time spend 36 hours

Hourly rate Rs. 10

14. (a) State the differences between financial accounting and management accounting.

Or

- (b) The following is the Balance sheet of a firm :

	Rs.		Rs.
Share capital	30,000	Fixed assets	16,500
Creditors	8,000	Cash	1,000
Bills payable	2,000	Book debts	6,000
Provision for tax	3,500	Bills receivables	2,000
		Stock	17,500
		Prepaid expenses	500
	<u>43,500</u>		<u>43,500</u>

Comment upon the liquidity of the firm.

15. (a) What do you understand by analysis and interpretation of financial statement?

Or

- (b) Calculate the earnings under piece wage system.

Standard units per day 15

Actual units produced per day is 20

Rate per unit is Rs. 10.

Part C

(3 × 10 = 30)

Answer **all** questions.

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

Or

- (b) Prepare cost sheet from the following information :

	Rs.
Material consumed	20,000
Wages	18,000
Works overhead charges	15,000
Office overhead charges	16,000
Selling overhead charges	4,000
Sales	1,00,000

In cost records works overhead charges are recorded at 100%.

Wages and office overhead charges are recovered at 25% on work cost. Selling expenses are charged at 10% on sales.

17. (a) What are the reasons for under or over absorption of overheads?

Or

- (b) From the following prepare stores ledger account under LIFO method.

2004

April 1	Opening balance 50 kg @ Rs. 10
2	Issued 30 kg
4	Purchases 60 kg @ Rs. 11
5	Issued 25 kg
10	Goods returned to stores 10 kg
15	Issued 40 kg
25	Purchases 25 kg @ Rs. 12
30	Issued 35 kg

18. (a) What are the advantages of cash flow statement?

Or

- (b) From the following balance sheet as on 31st December, you are required to prepare a cash flow statement.

Liabilities	2003	2004	Assets	2003	2004
	Rs.	Rs.		Rs.	Rs.
Share capital	1,00,000	1,50,000	Fixed assets	1,00,000	1,50,000
Profit and loss a/c	50,000	80,000	Goodwill	50,000	40,000
General reserve	30,000	40,000	Inventories	50,000	80,000
16% bonds	50,000	60,000	Debtors	50,000	80,000
Sundry creditors	30,000	40,000	Bills receivable	10,000	20,000
Expenses outstanding	10,000	15,000	Bank	10,000	15,000
	<u>2,70,000</u>	<u>3,85,000</u>		<u>2,70,000</u>	<u>3,85,000</u>

C-0273

Sub. Code

96143

B.Com. DEGREE EXAMINATION, APRIL 2019

Fourth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF CAPITAL MARKETS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define securities market.
2. What is product?
3. What is suspension of member?
4. What is investor service?
5. What is local database?
6. Define trade management.
7. Define settlement agencies.
8. What is shortages handling?
9. What is income tax act?
10. What is financial statement?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the merits of market segments.

Or

- (b) Explain the features of securities market.

12. (a) Explain the duties of sub-brokers.

Or

- (b) Explain the functions of code of advertisement.

13. (a) Discuss the log off/exit from the application.

Or

- (b) State the importance of trading information downloaded to members.

14. (a) Explain the functions of Risks in Settlements.

Or

- (b) Explain the advantages of report downloads.

15. (a) Discuss the objectives of settlement process.

Or

- (b) State the features of time value of money.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain the different methods of market segments.

Or

- (b) What are the steps involved in the NSE membership?

17. (a) Explain the functions of order management.

Or

- (b) Discuss the merits and demerits of clearing and settlement process.

18. (a) Explain the Income Tax Act 1961 and problems of the Indian Tax System.

Or

- (b) Explain the features of NEAT system.

C-0274

Sub. Code

96151

B.Com. DEGREE EXAMINATION, APRIL 2019

Fifth Semester

Banking Finance Service and Insurance

**LEGAL AND REGULATORY ASPECTS OF BANKING
OPERATIONS**

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Who is called as a shareholder?
2. What is inspection?
3. Explain the term paying banker.
4. What is mortgage?
5. What is Consumer Protection Act 1986?
6. What is pledge?
7. What do you mean by warranty?
8. Write short note on Articles of Association.
9. Write short note on dissolution of partnership by notice.
10. What is meant by money laundering?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) What is audit? State its objectives.

Or

(b) Discuss the concepts of CRR.

12. (a) What are the duties of the paying bank towards its customer?

Or

(b) Discuss about deferred payment.

13. (a) What are the salient features of Consumer Protection Act 1986?

Or

(b) What are the contents of Articles of Association?

14. (a) What are the differences between conditions and warranties?

Or

(b) What are the general duties of banking ombudsman?

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

Or

(b) Explain in brief the procedures involved in case of dissolution of firm.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss the relevant provisions of the Banking Regulations Act as regards opening of new banks.

Or

- (b) What is Memorandum of Association? State its contents.

17. (a) Discuss about Sale of Goods Act 1980.

Or

- (b) Discuss about the Foreign Exchange Management Act 2000.

18. (a) What are the responsibilities of paying and collecting banker?

Or

- (b) What are the differences between lien and pledge?

C-0275

Sub. Code

96152

B.Com. DEGREE EXAMINATION, APRIL 2019

Fifth Semester

Banking Finance Service and Insurance

PRACTICE OF LIFE INSURANCE

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What you mean by selection risk?
2. What is meant by insurable risk?
3. What is standard risk?
4. What is net premium?
5. What is Annuity?
6. Describe any three advantage of life insurance.
7. Write out any three differences between life insurance and non-life insurance.
8. Enumerate the scientific principles of life insurance.
9. What is surrender value?
10. What do you understand by free consent in relation to life insurance?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Explain the different types of risks.

Or

- (b) Discuss the methods of treating sub-standard risks.

12. (a) What are the methods of risk classification?

Or

- (b) What are the advantages of LIC?

13. (a) Write a note on Insurance on minor boys and girls.

Or

- (b) Explain the factors that are to be considered for determination of premium.

14. (a) Explain the different plans of premium.

Or

- (b) Explain the methods of constructing mortality table.

15. (a) Discuss the various types of mortality table.

Or

- (b) Discuss in detail the various types of life policies.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Distinguish between nomination and assignment.

Or

- (b) Explain the various methods of distribution of divisible surplus.

17. (a) Explain the steps involved in settlement of maturity claims in life insurance.

Or

- (b) Discuss the procedure to be followed in settlement of death claim in life insurance.

18. (a) Explain the principles of investment of life fund.

Or

- (b) Compare an endowment policy and a whole life policy.
-

C-0276

Sub. Code

96153

B.Com. DEGREE EXAMINATION, APRIL 2019

Fifth Semester

Banking Finance Service and Insurance

E-COMMERCE AND SOCIAL MEDIA MARKETING

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by internet?
2. What is smart card?
3. List down atleast two uses of media sharing?
4. Write short note on social media.
5. Write about E-governance.
6. Explain briefly the need for E-business.
7. List down the components of EDI.
8. Write short note on WWW.
9. Explain online stock trading.
10. Explain the term digital signature.

Part B**(5 × 5 = 25)**. Answer **all** questions.

11. (a) What is E-commerce? List down its demerits.

Or

- (b) Explain salient features of E-commerce.

12. (a) Discuss Secure Hypertext Transfer Protocol (SMTP).

Or

- (b) What are the differences between E-commerce and traditional commerce?

13. (a) What is credit card? State its uses.

Or

- (b) Briefly explain the uses of Twitter and Micro Blogging.

14. (a) State the uses of debit card.

Or

- (b) What are the process of opening linked in account?

15. (a) Write about facets of E-Banking.

Or

- (b) What is E-payment system? State its features.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Bring out the benefits of E-commerce and its services.

Or

- (b) Explain in brief the concept of E-commerce

17. (a) What are the types of smart cards?

Or

(b) What is slide share? What are the major constraint of slide share?

18. (a) What is E-money? Explain in brief about its merit and demerits.

Or

(b) What are the basis issues in internet banking in India?

C-0277

Sub. Code

96154

B.Com. DEGREE EXAMINATION, APRIL 2019

Fifth Semester

Banking finance Service and Insurance

AUDITING

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are the objects of audit?
2. What is Audit Note Book?
3. Define internal check and point out its objects.
4. What do you understand by the term 'routine checking'?
5. Define Audit Control.
6. What is a Engagement letter?
7. What do you mean by Fair report?
8. Explain the Personal ledger.
9. What is Sampling audit?
10. Explain the Business letter.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the specific advantage of Auditing to a partnership firm.

Or

- (b) What are the various classes of audit? Explain them briefly.

12. (a) Explain the contents of Audit Note Book.

Or

- (b) Describe a system of internal check suitable for the wage payments in a large manufacturing concern.

13. (a) What precautions should be taken by the auditor while examining the vouchers?

Or

- (b) How would you vouch the Bills Receivable and Bills Payable Books?

14. (a) Discuss in detail the special features of a bank audit.

Or

- (b) Explain the preparation of Routine reports and special report.

15. (a) Difference between verification and valuation.

Or

- (b) Explain the structure of Report writing.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What is a continuous audit? To which organisations is it specifically suitable?

Or

- (b) Describe briefly about the audit of the regional rural bank.

17. (a) What are contingent liabilities? How should they be audited?

Or

- (b) How would you, as an auditor, vouch the outstanding assets and liabilities?

18. (a) Describe the importance of audit of sole traders and partnership firms.

Or

- (b) Explain briefly the Evolution of audit.

C-0278

Sub. Code

96161

B.Com. DEGREE EXAMINATION, APRIL 2019

Sixth Semester

Banking Finance Services and Insurance

CORPORATE TAX MANAGEMENT AND PRACTICES

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define tax planning.
2. Point out the differences between tax planning and tax avoidance.
3. Who is eligible assessee?
4. A businessman is eligible to compute his income U/s 44 AD. From the following information compute his business income
 - (a) Sale by electronic clearing system thro' a bank – Rs. 1,00,00,000
 - (b) On other sale – presumed income 8% on sale – Rs. 80,00,000
5. What do you mean by capital structure?
6. What do you mean by interim dividend?

7. What is unabsorbed depreciation?
8. What is meant by the term 'replacement'?
9. State the quantum of deduction in respect of certain incomes of off shore banking units.
10. Define "Eligible start-up".

Part B

(5 × 5 = 25)

Answer **all** questions

11. (a) Briefly discuss the limitations of term planning.

Or

- (b) Differentiate tax planning and tax management.

12. (a) Explain the tax planning for hospitals.

Or

- (b) A and B want to setup a business. They have two options for selecting a form of business organisation. On the basis of following information suggest whether they should form a partnership or a company.

- (i) Estimated total income of the Co. Rs. 25,00,000
- (ii) Estimated book profits U/s 115 JB Rs. 40,00,000
- (iii) Estimated total income of a firm after deducting Rs. 32,00,000 U/s 10 AA regarding newly established unit in SEZ – Rs. 20,00,000. Assumed Co is liable to pay income tax @ 25% + surcharge + Health and Education cen.

13. (a) From the following information compute total income
- (i) 1,000 shares purchased on 15.6.2017 for Rs. 3,00,000
 - (ii) Record date 10.8.2017
 - (iii) Dividend received on shares Rs. 50,000 which was exempt U/s. 10(34)
 - (iv) 1,000 shares sold on 14.10.2017 for Rs. 2,40,000
 - (v) Other capital gains Rs. 1,00,000.

Or

- (b) Write a note on :
- (i) Dividend policy
 - (ii) Bonus shares.
14. (a) X Ltd. a domestic Co., has two business A and B. For the last 2 years business A has been running at a loss wising out the entire profits of business B. At the end of financial year 2017-18 there are brought forward losses of Rs. 8,00,000 and unabsorbed depreciation Rs. 5,00,000.
- In the financial year 2018-19 onwards it is expected that business B with earn a profit of Rs. 5,00,000 annually and if business A is continued at a minimum level there will be an annual loss of Rs. 1,00,000 and rate of tax will be 30.9%.
- Please suggest to the management of the Co.
- (i) Whether business a should be continued on shut-down
 - (ii) If continued for how many years.

Or

- (b) Discuss the factors you will consider in making a decision regarding 'make ion buy'.

15. (a) Write a short note on infrastructure.

Or

- (b) From the following information compute total income of the assessee.

- (i) Profit from an undertaking entitled to deduction U/s 80 IB @ 100% of profit – Rs. 20,00,000
- (ii) Loss from another undertaking not entitled to deduction under chapter VIA – Rs. 9,00,000
- (iii) Interest income – Rs. 10,00,000

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) "Tax planning is a legal and moral way of tax saving" – Discuss the statement and describe its importance.

Or

- (b) A firm consists of three partners A, B and C with equal profit sharing ratio. They have contributed Rs. 2,00,000 each an capital. The profits of the business before interest on capital and remuneration to partners is Rs. 10,00,000. From tax point of view suggest them whether they should pay.

- (i) Interest on capital @ 10% p.a. and remuneration to each partner Rs. 1,20,000
- (ii) Interest on capital @ 12% p.a. and remuneration to each partner Rs. 1,80,000 which is not disallowable U/s 40 A(2).

17. (a) Discuss the tax provisions in respect of backward areas.

Or

- (b) Statement of profits and loss of Sagar Industries Ltd. shows a net profit Rs. 1,54,09,650 for the financial year 2017-18. The following information is received from analysis of books of accounts.
- (i) Dividend amounting Rs. 25,00,000 has been declared for the financial year 2016-17, out of this Rs. 16,00,000 has been paid and such amount debited to statement of profits and loss.
- (ii) Aforesaid net profits are included profits of the following undertakings :
- (1) Profit of export unit – Rs. 48,00,000
 - (2) Profit of packaging of fruits Rs. 33,50,000 which is established in March 2011.
 - (3) Profit of an unit engaged in export of computer software Rs. 9,20,000 (this unit established in 2015 in SEZ)
- (iii) For the AY 2018-19 advance income tax has been paid Rs. 38,00,000 during the financial year 2017-18 and an additional provision has been made for Rs. 14,00,000. Both items are debited to statement of profit and loss.
- (iv) Depreciation has been charged to statement of profit and loss Rs. 17,70,000, when allowable depreciation is Rs. 19,50,000 U/s 32. Find out the total income and tax liability for the AY 2018-19.

18. (a) Explain the tax provisions in relation to Bonus shares.

Or

- (b) Mr. A wants to start a business keeping in view the following informations suggest him whether he should run the business as a sole proprietary concern on a partnership firm
- (i) Estimated profit Rs. 12,00,000
 - (ii) Capital of the business Rs. 10,00,000
 - (iii) If he runs the business as partnership firm
 - (1) He will gift Rs. 50,00,000 to his son B, as a gift to contribute his share of capital
 - (2) The firm will pay interest @ 121% p.a. to the partners
 - (3) Salary to A Rs. 40,000 p.m. and to B Nil as he will be a dormant partner.
 - (4) Profit sharing ratio will be 3 : 2
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C-0279

Sub. Code

96162

B.Com. DEGREE EXAMINATION, APRIL 2019

Sixth Semester

Banking Finance Service and Insurance

MARKETING OF FINANCIAL PRODUCTS AND SERVICES

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is insurance?
2. What is E-banking?
3. What is meant by bill of exchange?
4. What is treasury bill market?
5. What do you mean by marine insurance?
6. Write a short note on nomination.
7. What is pledge?
8. What is lien?
9. Write short notes on demerits of re insurance.
10. What is indigenous banking?

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the differences between insurance and reinsurance?

Or

- (b) Write short notes on “credit creation ” of commercial bank.

12. (a) What is credit card? State its uses.

Or

- (b) Discuss about online banking.

13. (a) What are the consequences of wrong dishonour of cheque?

Or

- (b) What are the responsibilities of the collecting banker?

14. (a) Indian capital market-Explain in brief.

Or

- (b) Discuss about venture capita funds.

15. (a) What are the procedures of issuing line insurance policy?

Or

- (b) What are the salient features of health insurance?

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) What are the different kinds in insurance?

Or

- (b) What are the banking sector reforms regarding prudential norms?

17. (a) What are the different types of products of fire insurance?

Or

- (b) Discuss the functions of commercial bank.

18. (a) Explain brief about the relationship between banker and customer.

Or

- (b) What are the compositions and problems of Indian money market?

C-0280

Sub. Code

96163

B.Com. DEGREE EXAMINATION, APRIL 2019

Sixth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF DERIVATIVES MARKETS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is market?
2. Define derivatives contracts.
3. What is stock?
4. What is interest rates?
5. What is pricing?
6. Define futures contracts.
7. What is options?
8. What is trading?
9. What is clearing?
10. Define taxation of derivative.

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Explain the functions of the derivative market.
Or
(b) Discuss the features of interest rates.
12. (a) Explain the importance of pricing forward contracts.
Or
(b) State the futures of pay offs.
13. (a) Explain the objectives of application of options.
Or
(b) Discuss the variables affecting option pricing.
14. (a) Explain the options trading system.
Or
(b) State the risk management systems.
15. (a) Discuss the regulations for derivatives trading.
Or
(b) Explain the functions of accounting for options.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Explain the economic functions of the derivatives market.
Or
(b) Discuss the limitations of forward markets.

17. (a) Discuss the comparison between futures and options.

Or

- (b) What are the merits and demerits of trading systems?

18. (a) Explain the importance of accounting for options.

Or

- (b) Explain the functions of pricing stock futures.
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C-0281

Sub. Code

96164

B.Com. DEGREE EXAMINATION, APRIL 2019

Sixth Semester

Banking Finance Service and Insurance

PRACTICES OF GENERAL INSURANCE

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is the meaning of “fire” in a fire policy?
2. Write a short note on insurable interest in fire insurance policy.
3. What is controlled business as per LIC Act?
4. What are the objectives of GIC Act 1972?
5. What do you know about insurance market?
6. What is meant by product differentiation?
7. Define Risk.
8. What is bank assurance?
9. What is motor insurance?
10. What is voyage policy?

Part B**(5 × 5 = 25)**Answer **all** questions.

11. (a) Discuss the characteristics of a tire insurance contract.

Or

- (b) Explain the hazards present in fire insurance.

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

Or

- (b) Discuss the main provision of GIC Act 1972.

13. (a) Explain the marketing strategies adopted to dispose off insurance products.

Or

- (b) Explain the various stages involved in personal selling.

14. (a) Describe the steps in risk management process.

Or

- (b) Give a critical note on self insurance.

15. (a) Explain the risks covered under different types of motor insurance policies.

Or

- (b) Discuss the procedure involved in taking motor insurance.

Part C**(3 × 10 = 30)**Answer **all** questions.

16. (a) Explain the scope of fire insurance.

Or

(b) Describe the various provisions of Consumer Protection Act 1986.

17. (a) What are the various customer service offered by different players in the Indian insurance market?

Or

(b) Explain the techniques of managing the personal risk in the business environment.

18. (a) Explain the procedure of settlement of claim in marine insurance.

Or

(b) Discuss the policies the personal accident policy.

C-0282

Sub. Code

96165

B.Com. DEGREE EXAMINATION, APRIL 2019

Sixth Semester

Banking Finance Service and Insurance

FUNDAMENTALS OF DEPOSITORY OPERATIONS

(2016 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is mutual fund?
2. What do you mean by public issue?
3. What is IPO?
4. Who is a Depository Participants?
5. How Depository Participants reconcile their records with NSDL?
6. What is master download?
7. What do you mean by transmission.
8. Who is called as clearing member?
9. What do you mean by pledging?
10. What is government bond?

Part B**(5 × 5 = 25)**Answer **all** questions.

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

Or

- (b) What are all the objectives of capital issue?

12. (a) Distinguish between bank and NSDL.

Or

- (b) Explain eligibility criteria to become a Depository.

13. (a) Explain NSDL application software.

Or

- (b) Who are business partners of NSDL?

14. (a) Can electronic holdings be converted into physical certificates?

Or

- (b) What are the pre- requisites for dematerialisation process?

15. (a) How to pledge the Demat shares?

Or

- (b) Explain the features of commercial papers.

Part C

(3 × 10 = 30)

Answer **all** questions.

16. (a) Who are the market intermediaries involved in primary market?

Or

- (b) Explain the byelaws of NSDL.
17. (a) List out the service standards should be available at DP. Explain in Detail.

Or

- (b) In the event of death of the sole holder, how the successors should claim s the securities lying in demat account?
18. (a) Explain the procedures for corporate actions.

Or

- (b) How to settle the market transactions in the depository environment?
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