

CP-9464

Sub. Code

96111/96211

**B.Com./B.B.A. DEGREE EXAMINATION,  
NOVEMBER 2018**

**First Semester**

**Part I — Tamil**

வணிக கடிதங்கள்

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

**(2016/2017 onwards)**

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

பின்வரும் வினாக்களுக்கு விடையளிக்கவும்.

1. வணிக நற்பெயர் என்றால் என்ன?
2. வணிக ஆணைகள் வரையறு.
3. அறிக்கை அகராதி விளக்குக.
4. அடையாள குறியிடுதல் என்றால் என்ன?
5. முனைவு கடிதம் என்றால் என்ன?
6. சுற்றறிக்கை கடிதம் என்றால் என்ன?
7. வங்கிமடல்கள் வரையறு.
8. புகார் கடிதம் என்றால் என்ன?
9. ஆணையறு என்றால் என்ன?
10. போக்குவரத்து மடல்கள் என்றால் என்ன?

## பகுதி ஆ

(5 × 5 = 25)

பின்வரும் வினாக்களுக்கு விடையளிக்கவும்.

11. (அ) தகவல் தொடர்பின் தத்துவங்கள் யாவை?

(அல்லது)

(ஆ) வணிக கடிதத்தின் முக்கியத்துவத்தை விளக்குக.

12. (அ) வணிக கடிதத்தின் வகைகளை கூறுக.

(அல்லது)

(ஆ) வசூல் கடிதத்தின் படிகளை விவரி.

13. (அ) ஓர் ஆணைக் கடிதத்தில் இடம் பெற கூடிய முக்கிய கருத்துகளை கூறுக.

(அல்லது)

(ஆ) காப்பீட்டு கடிதத்தின் முக்கியத்துவத்தை விவரி.

14. (அ) நிறுவன கூட்டத்தின் வகைகளை கூறுக.

(அல்லது)

(ஆ) சுற்றறிக்கையின் பல வகைகளை கூறுக.

15. (அ) முகவாண்மை கடிதத்தின் பல நன்மைகளை கூறுக.

(அல்லது)

(ஆ) நிறுவன தீர்மானத்தின் முக்கியத்துவத்தை விவரி.

## பகுதி இ

(3 × 10 = 30)

பின்வரும் வினாக்களுக்கு விடையளிக்கவும்.

16. (அ) வணிக கடிதத்தின் கட்டமைப்பை விளக்குக.

(அல்லது)

(ஆ) கடிதம் எழுதும் போது கருத்தில் கொள்ள வேண்டிய சரத்துக்களை கூறுக.

17. (அ) அறிக்கைகளின் பல்வேறு வகைகளை விவரி.

(அல்லது)

(ஆ) ஓர் ஆணை கடிதத்தில் இடம் பெறக் கூடிய முக்கிய கருத்துக்களை கூறுக.

18. (அ) வாடிக்கையாளராக விரும்பும் ஒருவரது நிதி நிலையை விசாரித்து ஏற்கனவே வாடிக்கையாளராக உள்ள ஒருவருக்கு கடிதம் எழுதுக.

(அல்லது)

(ஆ) அரசு துறை சார் கடிதங்களின் முக்கியத்துவத்தை விவரி.

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<b>96112/ 96212</b>
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**B.Com./B.B.A. DEGREE EXAMINATION,  
NOVEMBER 2018**

**First Semester**

**Part II — English**

**PROSE AND COMMUNICATION SKILLS**

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

**(2016/2017 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. How many visions Kalam have for India?
2. What did the Lift-man demand from the passengers?
3. Why is the bank manager annoyed with the narrator in "My Financial Career" by Stephen Leacock?
4. How does minutes and seconds are important in life according to Huxley?
5. How did Pachai earn money for his food?
6. What are sensual drugs?
7. Define simple Future tense forms.
8. Write any two example sentences for present perfect continuous tense form.
9. Define the definite Article.
10. How many tense forms have passive voice?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) What did Kalam expect from Indians? Illustrate.

Or

- (b) “Discourtesy is not a legal offence” according to Gardiner – Explain.

12. (a) In his essay “My Financial Career,” how does Leacock feel when entering into the bank?

Or

- (b) What did Pre-Industrial people know about time? Discuss.

13. (a) Write a short note on public’s reaction against Kali.

Or

- (b) Write a short on dangerous of drugs.

14. (a) Define Past tense forms with examples.

Or

- (b) Write any five sentences by using Present continuous tense form.

15. (a) Define Do forms and Have forms with examples.

Or

- (b) Fill in the blanks with suitable Articles :

(i) I want \_\_\_\_\_ pen and \_\_\_\_\_ paper.

(ii) \_\_\_\_\_ moon is \_\_\_\_\_ satellite of \_\_\_\_\_ earth.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Explain briefly about Kalam's Three visions.

Or

- (b) Write an essay on Gardiner's views on *On Saying Please*.

17. (a) Why did Leacock go to the bank? In *My Financial Career*.

Or

- (b) Write an essay on *Time and the Machine*.

18. (a) Define Auxiliary verbs with examples.

Or

- (b) Fill in the blanks with correct tense form :

- (i) She \_\_\_\_\_ him when he \_\_\_\_\_ tomorrow. (receive / come)
- (ii) He \_\_\_\_\_ as long as you \_\_\_\_\_. (wait/want)
- (iii) Unless you \_\_\_\_\_ the fees, they \_\_\_\_\_ you out of the class. (pay / send)
- (iv) If you \_\_\_\_\_ away from the meeting, they \_\_\_\_\_ you in future. (stay / ignore)
- (v) They \_\_\_\_\_ to break into a house when the police \_\_\_\_\_ them. (try / arrest)

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<b>96113</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. Write briefly about the Null set with example.
2. What is mean by Union Set?
3. If  $y = e^x$  find  $\frac{dy}{dx}$ .
4. Find the value of  $(0.0001)^{1/3}$ .
5. Express the exponential form into logarithm form  
 $625^{1/4} = 5$ .
6. What is mean by logarithm form?
7. Define Binomial Theorem.
8. Define Univariate.
9. What is mean by Annuity?
10. Brief note about Matrix.

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

11. (a) Discuss in detail about the various functions of sets with suitable example.

Or

- (b) Let  $X = \{1, 2, 4, 9\}$ ,  $Y = \{10, 2, 11, 4\}$ ,  $Z = \{A, B, C\}$ ,  
 $U = \{A, B, C, D, 1, 2, 4, 9, 10, 11, 12\}$

Find :

- (i)  $X \cup Y$   
 (ii)  $(X \cap Y') \cup Z$   
 (iii)  $(Z \cup X') \cap Y$ .
12. (a) Discuss in detail about the Permutation and Combination.

Or

- (b) Detail about the geometric progression with example.

13. (a) Simplify  $\frac{1}{2} \log_{10}^{25} - 2 \log_{10}^3 + \log_{10}^{18} - \frac{1}{2} \log_{10}^{18}$ .

Or

- (b) Find the differential co-efficient of  $y^2 \log y$ .

14. (a) Detail discussion about the basic operations of calculus.

Or

- (b) At what rate will Rs. 725 amount of Rs. 800 in 4 years.



15. (a) Enumerate the meaning and operations of Matrix inversion.

Or

- (b) If  $A = \begin{bmatrix} 2 & 1 \\ 4 & -3 \end{bmatrix}$  and  $B = \begin{bmatrix} -6 & 8 \\ 5 & 7 \end{bmatrix}$  then find  $A + B$ .

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Verify the following with help of Venn diagram and also prove the following :
- (i)  $M - N' = M \cap N$
- (ii)  $N' - M' = M - N$ .

Or

- (b) If  $A = \{a, b, c\}$ ,  $B = \{b, c, d, e\}$  and  $U = \{a, b, c, d, e, f, g\}$  find  $(A \cap B)'$  and  $(A \cup B)'$ .

17. (a) Solve  $\left(\frac{1}{6}\right)^{-3x-2} = 36^{x+1}$ .

Or

- (b) Solve  $25^{-2x} = 125^{x+7}$ .

18. (a) Solve for  $x$  :  $2 \log(2x + 1)(2x + 4) - \log(2x + 1)4 = 2$ .

Or

- (b) Alan decides to set aside Rs. 50 at the end of each month for his child's college education. If the child were to be born today, how much will be available for its college education when she/he turns 19 years old? Assume an interest rate of 5% compounded monthly?

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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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 market.
2. Who is Consumer?
3. What is durable goods?
4. Define personal selling.
5. Meaning of Product mix.
6. What is Advertisement?
7. Define marketing segmentation.
8. Give the short notes on MIS.
9. Write the Market Research.
10. What is Trade marketing?

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

11. (a) Discuss in Role of Marketing.
- Or
- (b) What are the Problems of marketing?
12. (a) What are the factors affecting internal Environment?
- Or
- (b) Discuss the consumer behavior of buying activity.
13. (a) Explain the objectives of pricing decision.
- Or
- (b) Discuss the product Mix.
14. (a) What are the importance of Trade marketing?
- Or
- (b) Write Detail notes on product life cycle.
15. (a) What are the objectives of marketing orientation?
- Or
- (b) How do you analyses the marketing Regulation?

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

16. (a) What do you analyses classification of marketing?
- Or
- (b) Explain Briefly about the Types of Advertisement.

17. (a) What are the different level channel of distribution?

Or

(b) Discuss the level of marketing Mix.

18. (a) Explain the Process of consumer buying decision.

Or

(b) Discuss about the Types of online Marketing.

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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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 Book-keeping?
2. Give the short notes on journal.
3. What is Insurance claim?
4. What do you meant by current liabilities?
5. What are Credit purchases?
6. What is suspense account?
7. What is Trading Account?
8. Write note on consignment.
9. Define a Joint Venture.
10. Write a meaning of capital Expenditure.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Distinguish between profit & Loss Account and balance sheet.

Or

- (b) Prepare Trading a/c of Mr. Rajesh for the year Ending 31<sup>st</sup> March 2008.

Stock of goods on 1.4.2007	Rs.25,000
Stock of goods on 31.3.2008	Rs.47,500
Purchases – cash	Rs.37,000
– credit	Rs.82,200
Sales – cash	Rs.51,000
– credit	Rs.1,15,000
Returns to suppliers	Rs.2,500
Returns by customers	Rs.2,500

12. (a) Arun consigned 2,000 tones of coal @ Rs.50 per tone to Balu of Delhi. He paid Rs.20,000 as freight. Due to normal wastage only 1,950 tones were received by Balu. He also paid Rs.5,000. As unloading and cartage charges. The goods unsold amount to 650 tones. You are required to calculate the value of closing stock.

Or

- (b) Distinguish between a consignment and a sales.

13. (a) Distinguish between joint venture and Partnership.

Or

- (b) A, B and C enter a joint venture to divide profits equally. They bought goods from D for Rs.1,25,000 and A for Rs.25,000. A contributed Rs.30,000, B Rs.40,000 and C Rs.90,000 which amounts were banked in a joint account. They settled their account with D by cheque and paid for carriage and other expenses for the Rs7,500. They sold goods for cash Rs.65,000 and to E on credit for Rs.1,40,000 who accepted a draft for the account. The acceptance was cashed and realized Rs.1,37,000. A was allowed 5% commission on sales for effecting the transaction. Pass necessary journal entries and open accounts. Assuming that the final settlement between parties was made by cheque.
14. (a) From the following information, show how would you deal while prepare the income and Expenditure a/c and balance sheet of the year ended 31.03.2006.

Subscription received during the year 31.3.06	12,000
Subscription receivable for 31.03.05	400
Subscription received in advance during the year 31.03.2005	600
Subscription received in advance during the year 30.03.06	800
Subscription receivable for 31.03.06	750

Or

- (b) Correct the following errors found in the books of Mr. Dhandapani.

A sales of Rs.400 to Buddy & Co., was wrongly

- (i) 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 cast Rs.200 short.
  - (iv) A cheque for Rs.400 received from sandhya had been dishonored and was posted to the debit of "Allowance Account".
15. (a) An asset purchased for Rs.25,000. Depreciation is to be provided annually according to the straight — line method. The useful life of the asset is 10 years and the residual value is Rs.5,000. You are required to find out to the rate of depreciation and prepare asset account for the first three years.

Or

- (b) What is the Income and Expenditure a/c? Give the general format.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

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

Or



- (b) The following are the balances extracted from the Books of Thiru. Gokulnath as on 31.12.2006. Prepare Trading & profit a/c for the Year ended 31<sup>st</sup> December,2006 and a Balance sheet as on that Date.

Debit Balance	Rs.	Credit Balance	Rs.
Opening balance	20,000	Capital	1,00,000
Machinery	40,000	Purchases return	1,000
Purchases	70,000	Sales	90,000
Sales return	1,000	Credit	29,000
Wages	2,000		
Salaries	5,000		
Office rent	2,000		
Insurance	1,000		
Debtors	50,000		
Cash	4,000		
Bank	25,000		
	<u>2,20,000</u>		<u>2,20,000</u>

#### Adjustments

- (i) Closing stock is valued at Rs.20,000.
  - (ii) Outstanding salaries Rs.1,000
  - (iii) Prepaid insurance Rs.500
  - (iv) Bad debts Rs.1,000.
  - (v) Provide 10% depreciation on machinery.
17. (a) The jubilee club Salem had the following assets and liabilities on 1.1.99
- |                                     |       |
|-------------------------------------|-------|
| Cash in hand                        | 2000  |
| Subscription receivable             | 200   |
| Furniture                           | 1000  |
| Sports material                     | 600   |
| Investment                          | 1500  |
| Buildings                           | 5000  |
| Outstanding creditors for suppliers | 300   |
| Capital fund                        | 11000 |
- During the 1999 the club did the following business.

Subscription received (including arrears) Rs.3000; subscription due Rs.200 Paid the outstanding creditors for suppliers; subscription to Newspapers Rs.300; sports material purchased Rs.1000 sales of old newspapers Rs.50; meeting Expenses Rs.450; lighting charges Rs.400; salaries of establishment Rs.1000; stock of sports material at the end Rs.500; interest received on investments Rs.75 (outstanding Rs.25) borrowing Rs.2000; purchased furniture Rs.400 (end of the year) expenditure on annual function Rs.375; Donations received Rs.1800 (half to be capitalized) provide depreciations 5% on furniture and buildings.

Prepare Receipt and payment a/c and income and Expenditure a/c for ear ended 31.12.99 and balance sheet as on that date.

Or

(b) What are the methods of Techniques of Departmental accounting?

18. (a) A second hand machine was purchased on 1.1.90 for Rs.30,000 and repair charges amounted to Rs.6,000. It was installed at a cost of Rs.4,000. On 1<sup>st</sup> July 1991, another machine was purchased for Rs.26,000 on 1<sup>st</sup> July 1992 the first machine was sold for Rs.30,000. On the same day, one more machine was bought Rs.25,000. On 31.12.1992, the machine bought on 1<sup>st</sup> July 1991 was sold for Rs.23,000. Accounts are closed every year on 31<sup>st</sup> December. Depreciation is written off at 15% per annum. Prepare the Machinery A/c by original cost method for 3 years ending 31.12.92

Or

- (b) Raghul sends goods on 1.1.99 to Patuadi on consignment basis to be sold at 10% commission on sales. Patuadi accepted a bill of Rs.1,00,000 drawn by Raghul for a 4 months on the same date. Raghul discounted the bill with his banker @ 15% p.a on 4.2.99. Raghul incurred Rs.30,000 by way of Fright and other expenses where as expenses of Patuadi were Rs.20,000 out of which 60% were non-recurring. Patuadi sent the final balance of Rs.2,85,000 to Raghul on 31.3.99 along with an account sales. The gross profit margin is 25% and 10% of goods remained unsound with Patuadi. You are required to prepare the Necessary ledger accounts in the books of both the parties.
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018.**

**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. Explain the SWOT analysis.
3. Meaning of oral communication.
4. Write a short note on self development.
5. What is mean by formal communication?
6. What is positive attitude?
7. Short note on Fax.
8. What is mean by Business letter?
9. Write the short note on Group discussion.
10. What is video conference?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Discuss the role of effective business communication.

Or

- (b) Explain the methods of communication.

12. (a) Explain in Detail verbal and Non verbal communication.

Or

- (b) Describe the Importance of audience analysis.

13. (a) Give the short notes on vote's model of Interdependence.

Or

- (b) What are the responsibilities of good listener?

14. (a) What is the role of interview in interpersonal communication?

Or

- (b) Distinguish between formal and informal communication.

15. (a) What is the layout of Business letter?

Or

- (b) Different types of communication in group discussion.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Write the short note on process of communication.
- Or
- (b) Describe merits and demerits of communication media.
17. (a) What are the different types of reports?
- Or
- (b) What are the essential characteristics of report?
18. (a) Explain the various features of office memorandum.
- Or
- (b) Discuss defensive and supportive types of group discussion.
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CP-9470

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96121/96221

B.Com. DEGREE EXAMINATION, NOVEMBER 2018

Second Semester

Tamil

அலுவலக மேலாண்மை

(Common for B.Com. (B.F.S &amp; I)/B.B.A. (IB))

(2016/2017 onwards)

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடையளி.

1. அலுவலக முறை என்றால் என்ன?
2. அலுவலக அமைப்பு விவரி.
3. அலுவலக கோப்பு விவரி.
4. அலுவலக கடித போக்குவரத்து என்றால் என்ன?
5. பதிவேடுகள் விவரி.
6. கோப்பீடுதல் – விவரி.
7. அலுவலக இயந்திரம் கூறுக.
8. அலுவலக கூட்டங்கள் பற்றி கூறுக.
9. அலுவலக எழுதுபொருள்கள் – விளக்குக.
10. அலுவலக வாய் வழி தகவல் தொடர்பு விளக்குக.

## பகுதி ஆ

(5 × 5 = 25)

அனைத்து வினாக்களுக்கும் விடையளி.

11. (அ) அலுவலகத்தின் பல வகையான பணிகளை விவரி.  
(அல்லது)  
(ஆ) பணிப்போக்கு ஒப்படைப்பு செயல்முறையினை விளக்குக.
12. (அ) அலுவலக தபால்கள் கையாளுதலின் நன்மையினை விவரி.  
(அல்லது)  
(ஆ) அலுவலக இடவசதியின் நன்மையினை கூறுக.
13. (அ) மையபடுத்துப்பட்ட அஞ்சல் பணியினை விவரி.  
(அல்லது)  
(ஆ) அலுவலக முறையின் முக்கியத்துவத்தை கூறுக.
14. (அ) பரவலாக்கப்பட்ட கோப்பீட்டு முறையின் நன்மையை விவரி.  
(அல்லது)  
(ஆ) தகவல் தொடர்பின் முக்கியத்துவத்தை கூறுக.
15. (அ) அலுவலக சாதனங்களை எவ்வாறு தேர்ந்தெடுப்பது?  
(அல்லது)  
(ஆ) அலுவலக அறிக்கையின் நன்மையை கூறுக.

## பகுதி இ

(3 × 10 = 30)

அனைத்து வினாக்களுக்கும் விடையளி.

16. (அ) அலுவலக மேலாண்மையின் முக்கியத்தவத்தை கூறுக.  
(அல்லது)  
(ஆ) கோப்பிடுதலின் நன்மையை கூறுக.



17. (அ) சுட்டகராதி அமைத்தலின் நன்மையை கூறுக.

(அல்லது)

(ஆ) அதிகார ஒப்படைப்பின் நன்மை, தீமையை விவரி.

18. (அ) அலுவலகத்தில் கணிப்பொறியின் பங்கினை கூறுக.

(அல்லது)

(ஆ) துறைப்படுத்தலின் பல்வேறு அடிப்படைகளை விவரி.

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**CP-9471**

**Sub. Code**

**96122/  
96222**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**Second Semester**

**Part II — Banking Finance Service and Insurance**

**PROSE, EXTENSIVE READING AND COMMUNICATION  
SKILLS**

**(Common for B.Com. [BFS & I]/B.B.A. [IB])**

**(2016 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. How did Long encourage Ovens?
2. What impact did the success of the operation have on Cronin?
3. Who is the narrator of the story 'Tree Speaks'?
4. What does a red light symbolize?
5. Why was the little boy crying?
6. How was the bearded man attended by the king?
7. Change the following sentences into other degrees of comparison.

Very few kinds were so great as Ashoka.

8. Change the following into Indirect speech.
- (a) Sita to Ramu, "If you are going to the forest, I want to accompany you".
  - (b) Teacher to pupils, "You are very lazy; you must study harder".
9. Fill in the blanks with suitable prepositions.
- (a) That was the end ————— his banking venture.
  - (b) He thrust the money ————— the hands of the accountant.
10. What is Concord?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) What was the narrow racial view of Hitler? Did Luz Long follow it?

Or

- (b) How did Robin Blair get injured?

12. (a) "The same object may be given several different names" – Explain with examples.

Or

- (b) Write a paragraph on the opening of Nehru's speech.

13. (a) Why and how did the Happy Prince help the Seamstress?

Or

- (b) Explain Formalyn's displeasure toward Pye craft.

14. (a) Write a short note on degrees of comparison with examples.

Or

- (b) Illustrate direct and indirect speech with examples.

15. (a) Mention any five rules on concord with examples.

Or

- (b) Write a short note on prepositions.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) How was the Olympic tournament vitiated by Hitler's racialism? How did Luz Long rise above it?

Or

- (b) Write an essay on Lynd as a charming essay with particular reference to his essay 'Forgetting'.

17. (a) How do the characters of Ray Johnson and the narrator stand revealed in "Tree Speaks"?

Or

- (b) How did the old man's vulture-eye disturb the narrator? What did he do for a week?

18. (a) Give the other degrees of comparison.

(i) Australia is the largest Island in the world.

(ii) Very few towns in India are as big as Calcutta.

(iii) The Bible is the most popular book in the world.

(iv) No other sight in the world is as lovely as a sunset on the sea.

(v) In India, may is hotter than any other month.

Or

- (b) Fill in the blanks with suitable prepositions.
- (i) If you associate \_\_\_\_\_ the vulgar, your character will be spoilt.
  - (ii) I availed myself \_\_\_\_\_ his permission to leave the station.
  - (iii) The traitor was banished \_\_\_\_\_ the country.
  - (iv) If you don't care \_\_\_\_\_ the advice, \_\_\_\_\_ your elders, you will go \_\_\_\_\_ to dogs.
  - (v) Compared \_\_\_\_\_ many others, he is a good chap.
  - (vi) Conceal nothing \_\_\_\_\_ me, my son; I won't inflict a punishment \_\_\_\_\_ you.
  - (vii) Yes, we concur \_\_\_\_\_ your opinion.
- \_\_\_\_\_

<b>CP-9472</b>
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<b>Sub. Code</b>
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<b>96123</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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 Welfare definition.
2. What is meant by opportunity cost?
3. State the Law of demand.
4. What is demand forecasting?
5. What is an indifference curve?
6. Write a note on producer equilibrium.
7. What is meant by Dumping?
8. What is an oligopoly?
9. Define percapita income.
10. Define Public Finance.

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

11. (a) Distinguish between positive and normative economic analysis.

Or

- (b) Explain the incremental concept.

12. (a) Why does the demand curve slope downwards?

Or

- (b) What are the factors of demand forecasting?

13. (a) What are the characteristics of indifference curve analysis?

Or

- (b) State the law of variable proportions.

14. (a) What are the difference between Firm and Industry?

Or

- (b) List out the kinds of price leadership.

15. (a) Write short notes on :

- (i) Gross National Product  
(ii) Net National Product.

Or

- (b) What is Indirect Taxes? Explain the merits of indirect taxes.

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

16. (a) State and explain Lionel Robbin's definition of economics.

Or

- (b) Explain the Law of demand.

17. (a) Discuss the Law of Diminishing Marginal Utility.

Or

- (b) Explain the concept of Break-Even Analysis.

18. (a) How is price determined under perfect competition?

Or

- (b) Explain the causes for the growth of public expenditure in India.

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<b>CP-9473</b>
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<b>Sub. Code</b>
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<b>96124</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. State the advantages of brand name.
2. What do you mean by sales promotion?
3. What is Industrial goods?
4. What are the functions of packing?
5. What is product testing?
6. What is 'Franchise Selling'?
7. Define super market.
8. What is Advertising media.
9. Define Marketing.
10. Define Branding.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Mention any four advantage of an advertising agency.

Or

- (b) What are the uses of a sales conference?

12. (a) Distinguish between selective and exclusive distribution.

Or

- (b) Explain the factors that determine the marketing channel.

13. (a) Explain the product life cycle.

Or

- (b) What are the advantages and disadvantages of multiple shop?

14. (a) Mention few factors which affect the pricing decisions.

Or

- (b) Discuss the benefits of sales forecasting.

15. (a) Describe the various methods of buying.

Or

- (b) “Marketing depends upon transport” — Explain.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss the merits and demerits of various sales promotion methods.

Or

- (b) Explain the different methods of compensating the sales force.

17. (a) Explain the concept of market segmentation.

Or

- (b) What are produce exchanges? Explain their importance in marketing.

18. (a) Examine the factors that are to be considered in the selection of media for advertising.

Or

- (b) Discuss the importance of middlemen and explain the various channels of distribution?

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<b>CP-9474</b>
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<b>Sub. Code</b>
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<b>96125</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. Define Partnership.
2. Why revaluation account is to be opened?
3. What is meant by piecemeal distribution of cash?
4. How are accounts settled at the time of dissolution of a firm?
5. What is gaining ratio?
6. When the dissolution happen in partnership firm?
7. What is allotment?
8. What is a debenture?
9. What is the need for internal reconstruction?
10. State any two reasons for amalgamation.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) How will you treat the undistributed profits and losses at the time of admission of a partner?

Or

- (b) Good will is valued on the basis of two years purchase of average profits of the preceding three years. The profits of the previous three years were: 2015: Rs.31,000, 2016: Rs.42,000, 2017: Rs.52,000. Calculate the following :
- (i) Average Profit
- (ii) Value of Goodwill.

12. (a) How do you record amalgamation of firms in the books of the new firm?

Or

- (b) P, Q and R share profits in the ratio of 2:1:1. On the date of dissolution their balance sheet was as follows :

Liabilities	Rs.	Assets	Rs.
Creditors	14,000	Sundry Assets	40,000
P's capital	10,000		
Q's Capital	10,000		
R's Capital	6,000		
	<u>40,000</u>		<u>40,000</u>

The assets realized Rs.35,500. Creditors were paid in full. Realisation expenses amounted to Rs.1,500. Close the books of the firm.

13. (a) A company was incorporated on 30.04.2017 to acquire a business of a private firm as from 01.01.2017. The company closes its account books on 31.12.2017. Calculate Time ratio.

Or

- (b) How do you apportion different expenses between pre and post incorporation periods? Explain with examples.
14. (a) On 1<sup>st</sup> January, 2017, a company issued Rs.1,50,000 10% debentures at a premium of 10% repayable in five years at par. The interest is payable half yearly on 30<sup>th</sup> June and 31<sup>st</sup> December every year. On 31<sup>st</sup> December 2017, the company redeemed Rs.15,000 debentures out of capital by drawing a lot. You are required to pass journal entries in the books of a company.

Or

- (b) Explain the different methods of redemption of debentures.
15. (a) From the following information, prepare liquidator's final statement of account. Cash at bank Rs.1,00,000, Surplus from securities Rs.10,10,000, Expenses of liquidation Rs.30,000, Liquidator's remuneration Rs.7,000, Preferential creditors Rs.2,00,000, Unsecured creditors Rs.7,00,000, Preference shareholders Rs.1,00,000, Equity shareholders Rs.1,00,000.

Or

- (b) Praveen Ltd. passed resolution and got court permission for the reduction of its share capital by Rs.5,00,000 for the purposes mentioned as under.
- (i) To write off debit balances of Profit and Loss account of Rs.2,10,000.
  - (ii) To reduce the value of plant and machinery by Rs.90,000 and goodwill by Rs.40,000.
  - (iii) To reduce the value of investments by Rs.80,000.

The reduction was made by converting 50,000 preference shares of Rs.20 each fully paid to the same number of preference shares of Rs.15 each fully paid and by converting 50,000 equity shares of Rs.20 each on which Rs.15 is paid up into 50,000 equity shares of Rs.10 each fully paid up. Pass Journal entries to record the Shares capital reduction.

**Part C** (3 × 10 = 30)

Answer **all** questions.

16. (a) Define Goodwill. How is Goodwill treated at the time of admission of a new partner.

Or

- (b) Archana, Bindu and Charu were partners sharing profits in the ratio of 3:2:1. Their Balance Sheet as on 1<sup>st</sup> April 2017 was:

Liabilities	Amount	Assets	Amount
Creditors	20,000	Cash	20,000
General Reserve	30,000	Debtors	18,000
Capitals :		Stock	60,000
Archana 1,00,000		Furniture	52,000
Bindu 70,000		Land and Building	1,40,000
Charu 70,000	2,40,000		
	2,90,000		2,90,000

Bindu died on the above date and the executors were paid in the following manner :

- (i) Bindu's share of Goodwill was Rs.6,000;
- (ii) A provision for doubtful debts@ 5% was to be made on debtors;
- (iii) Land and Building were to be depreciated by 5% and Stock was valued at Rs.61,900.

Pass necessary journal entries for the above transactions on Hindu's Death.

17. (a) Devidas, Ramdas and Charandas were partner in a firm sharing profits and losses in the ratio of 3:2:1 respectively. Their balance sheet of the firm on 30<sup>th</sup> June, 2017 was as follows.

Liabilities	Rs.	Assets	Rs.
Sundry creditors	20,000	Cash at Bank	3,000
Bills Payable	6,000	Debtors	16,000
Devidas's Loan	16,000	(less) Reserve for	
Devidas's Capital	25,000	doubtful debts	1,000
Ramdas's Capital	10,000	Stock	20,000
		Plant and Machinery	30,000
		Furniture	6,000
		Charandas capital	3,000
	<u>77,000</u>		<u>77,000</u>

The firm was dissolved and assets realized as under:

Debtors Rs.9,000, Plant and Machinery Rs.26,000, Stocks Rs.14,000 and Furniture Rs.3,000.



The creditors were paid off at Rs.18,000 in full settlement and Bills payable were paid in full.

Realization expenses amounted to Rs.1,600.

Charandas became insolvent and was able to bring Rs.500 from his private estate.

Prepare Realization A/c, Partners' capital A/cs. and Bank A/c, applying Garner vs. Murray principle.

Or

- (b) Supriya and Monika are partners, who share profit in the ratio of 3:2. Following is the balance sheet as on March 31, 2014.

Balance Sheet of Supriya and Monika as on March 31, 2014

Liabilities	Amount (Rs)	Assets	Amount (Rs)
Supriya's Capital	32,500	Cash and Bank	40,500
Monika's Capital	11,500	Stock	7500
Sundry Creditors	48,000	Sundry Debtors	21,500
Reserve Fund	13,500	Less: Provision	
		for Bad Debt	500
		Fixed Assets	36,500
	<u>1,05,500</u>		<u>1,05,500</u>

The firm was dissolved on March 31, 2014. Close the books of the firm with the following information:

- (i) Debtors realized at a discount of 5%,
- (ii) Stock realized at Rs.7,000,
- (iii) Fixed assets realized at Rs.42,000,
- (iv) Realization expenses of Rs.1,500,
- (v) Creditors are paid in full.

Prepare necessary ledger accounts.

18. (a) 'A' Co .Ltd. was incorporated on May 1,2017, to take over business of 'X' Co. Ltd. As a going concern from Jan 1, 2017. The Profit and Loss Account for the year ending December 31, 2017, is as follows:

Profit and Loss Account of 'A' Co. Ltd.

Dr	Rs.	Cr	Rs.
Rent and Taxes	12,000	Gross Profit	1,55,000
Insurance	3,000		
Electricity Charges	2,400		
Salaries	36,000		
Directors 'fees	3,000		
Auditors 'fees	1,600		
Commission	6,000		
Advertisement	4,000		
Discount	3,500		
Office expenses	7,500		
Carriage	3,000		
Bank Charges	1,500		
Preliminary expenses	6,500		
Bad Debts	2,000		
Interest on loan	3,000		
Net Profit	60,000		
	1,55,000		1,55,000

The total turnover for the year ending December 31, 2017, was Rs.5,00,000 divided into Rs.1,50,000 for the period up to May 1, 2017 and Rs.3,50,000 for the remaining period. Ascertain the profits earned prior to incorporation of the company.

Or

- (b) Describe the various methods of ascertaining 'Purchase Consideration' in the context of amalgamation.

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<b>CP-9475</b>
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<b>Sub. Code</b>
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<b>96127</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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** the questions.

1. What is business communication?
2. What is listening?
3. Explain the term oral report.
4. What do you mean by E-mail?
5. What is international communication?
6. What is oral presentation?
7. Explain the term Non-verbal communication.
8. What is interview?
9. Define video conference.
10. Write short note on interculture.

**Part B**

(5 × 5 = 25)

Answer the following questions choosing either (a) or (b).

11. (a) What is non-verbal communication? Explain its merits and demerits.

Or

- (b) What is survey? Explain the importance of conducting survey.

12. (a) Explain the barriers of listening.

Or

- (b) State the contents of a report.

13. (a) What section should a good resume include?

Or

- (b) How do you write an effective cover letter?

14. (a) What are the features of E-mail?

Or

- (b) What is video conferencing? State the advantages of video conferencing.

15. (a) What do you mean by website and state its usefulness in business?

Or

- (b) What are the factors affecting sales presentation?

**Part C**

(3 × 10 = 30)

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

16. (a) Discuss the different types of interview in an organisation.

Or

- (b) What are good presentation skills? How do you make a good PPT?

17. (a) Write job application letter to the personnel manager of Ashok Layland limited, Chennai in response to an advertisement in Indian express newspaper for the post of accountant.

Or

- (b) What is the meaning of inter cultural communication? What are the factors affecting cross cultural communication?

18. (a) What are the different forms of communication in the modern world?

Or

- (b) What are the points to be kept in mind while writing a business letter in the global perspective?

<b>CP-9476</b>
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<b>Sub. Code</b>
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<b>96131</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. What is meant by statistics?
2. Write short note on co-efficient of correlation.
3. What is regression analysis?
4. What do you mean by hypothesis?
5. What is meant by secondary data?
6. What is mode?
7. What is sampling?
8. Define the term time series.
9. Define correlation.
10. What is diagrammatic presentation?

**Part B** $(5 \times 5 = 25)$ 

Answer the following questions choosing either (a) or (b).

11. (a) What are the differences between primary and secondary data?

Or

- (b) Explain the functions of statistics.

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

20 25 30 40 50

Or

- (b) Find mean deviation and its coefficient from the following data.

250 360 490 500 600

13. (a) Calculate 5 yearly moving average for the following data:

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013
Price	249	251	266	242	257	255	250	253	252

Or

- (b) Find quartile deviation from the following data.

X 26 28 32 35 29 24

Y 6 7 9 10 7 6

14. (a) In a sample of 800 parts manufactured by a company number of defective parts was found to be 60. However the company claims that only 7 percent of their product is defective. Apply an appropriate test to verify the company's claim.

Or



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

Particulars	Affected	Not affected
Vaccinated	24	52
Not vaccinated	32	12

Calculate Chi Square and discuss the effect of vaccine in controlling susceptibility to epilepsy at 5%.

15. (a) Calculate Geometric mean from the following data.

50 72 54 82 93

Or

- (b) Find mode from the following series.

X	0-5	5-10	10-15	15-20	20-25	25-30	30-35
F	1	2	5	14	10	9	2

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Calculate Karl Pearson's coefficient of correlation.

X	65	66	67	67	68	69	71	73
Y	67	68	64	68	72	70	69	70

Or

- (b) With the help of regression equation for the given data. Calculate the value of X when Y = 20 and calculate Y when X = 22.

X	10	12	13	17	18
Y	5	6	7	9	13

17. (a) Use method of least square to find Y when X = 1985.

Year	1976	1977	1978	1979	1980
Y	12	18	20	23	27

Or

- (b) Calculate mean, median and mode for given continuous data.

X	0-10	10-20	20-30	30-40	40-50	50-60	60-70	70-80	80-90
Y	10	10	10	35	20	20	25	25	15

18. (a) Explain in detail about various process involved in testing the Hypothesis.

Or

- (b) Find the standard deviation from the following data.

Marks	0-5	5-10	10-15	15-20	20-25	25-30	30-35	35-40
F	2	5	7	13	21	16	8	3

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<b>CP-9477</b>
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<b>Sub. Code</b>
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<b>96132</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. Define a contract.
2. What is an offer?
3. What is meant by performance of a contract?
4. What is anticipatory breach of contract?
5. What is a 'Condition'?
6. Who is an unpaid seller?
7. Define the term 'Consumer'.
8. What is a complaint?
9. What do you mean by Copy right?
10. Define – Trade mark.

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the rules relating to offer and acceptance.  
Or  
(b) In what cases can a stranger to the contract sue to enforce it?
12. (a) To what extent mistake vitiates contract?  
Or  
(b) “A Contract without consideration is void”—comment.
13. (a) Distinguish between a ‘condition and warranty’.  
Or  
(b) Explain the essential feature of contract of sale.
14. (a) Explain the consumer redressal in India.  
Or  
(b) State the object of the consumer protection councils?
15. (a) Explain the need of the Intellectual property Right.  
Or  
(b) What is District forum? State its power.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Discuss briefly the methods of discharge of a contract.  
Or  
(b) What are the remedies available for breach of contract?

17. (a) Explain the various agreements that are opposed to public policy.

Or

- (b) Distinguish between a contract of guarantee and a contract of indemnity.

18. (a) What is district forum? Explain the procedure followed by it in the disposal of complaints.

Or

- (b) What is trade mark? Describe briefly the procedure of registration of trade marks in India.
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<b>CP-9478</b>
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<b>Sub. Code</b>
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<b>96133</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. Name any two Indian Accounting Standards.
2. How will you calculate goodwill under super profit method?
3. Name any two expenses that are apportioned on the basis of Time Ratio.
4. Why profit prior to incorporation is calculated?
5. When a company will become holding company of another company?
6. What is minority interest?
7. Name the various schedules appearing in the assets side of Bank's Balance Sheet.

8. What is Non Performing Asset?
9. What is Bonus in reduction of premium?
10. What do you mean by Actuarial valuation?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) From the following information, calculate the value of Goodwill.  
  
(i) Average capital employed in the business — Rs. 6,00,000 (ii) Net trading profits for the past three years — Rs. 1,07,600 ; Rs. 90,700 ; Rs. 1,12,500 ; (iii) NRR — 12% (iv) Fair remuneration to the partners for their services — Rs. 12,000 pa.

Or

- (b) Explain Yield method of valuation of shares.
12. (a) Delhi Company, incorporated on 1.4.16, took over running business from 1.1.16. The company prepares its first final accounts on 31.12.16. From the following information, you are required to calculate the sales ratio of pre-incorporation and post-incorporation periods.  
  
(i) Sales for January 2016 to December 2016 - 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) Give a proforma of a Company's Balance Sheet.

13. (a) The following are the extracts from the Balance Sheet of H Ltd. and S Ltd. as on 31.3.12.

Liabilities	H Ltd.	S Ltd.	Assets	H Ltd.	S Ltd.
Share capital (Rs.10)	4,00,000	1,00,000	Stock	95,000	42,000
P & La/c as on 1.4.11	1,00,000	30,000	8000 shares in S Ltd. (Purchased on 1.7.11)	2,00,000	
Profit for the year	50,000	20,000			

Stock of H Ltd. includes Rs. 6,000 relating to stock purchased from S Ltd. which follows the practice of charging 25% extra on the cost for determining the selling price.

You are required to show how the above items will appear in the Consolidated Balance Sheet.

Or

- (b) Explain the various types of calculating purchase consideration.

14. (a) The following are the statements of interest on advances in respect of performing and non-performing assets of Madras Bank Ltd. Find out the income to be recognized for the year ended 31<sup>st</sup> March 2015.

	Interest earned (Rs. in lakhs)	Interest received (Rs. in lakhs)
Performing assets :		
Cash credits and overdrafts	1800	1060
Term loan	480	320
Bills purchased and discounted	700	550
Non - Performing assets :		
Cash credits and overdrafts	450	70
Term loan	300	40
Bills purchased and discounted	350	36

Or



- (b) While closing the books of account, a commercial bank has its advances classified as follows :

Classification of assets : Rs. in lakhs

Standard assets                      16000

Sub-standard assets                1300

Doubtful assets :

Upto one year                        700

One to three years                  400

More than three years            200

Loss assets                            500

You are required to calculate the amount of provisions to be made by the bank.

15. (a) A life insurance company gets its valuation made once in every two years. Its Life Assurance Fund on 31.3.16 amounted to Rs. 41,40,000 before providing Rs. 30,000 for the shareholders dividend for the year 2015-16. Its actuarial valuation due on 31.3.16 disclosed a net liability of Rs. 40,40,000 under assurance annuity contracts.

An interim bonus of Rs. 60,000 was paid to the policyholders during the two years ending 31.3.16. Prepare a statement showing the amount now available as bonus to policyholders.

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) The net profit of a business after providing for taxation, for the past five years are:
- Rs. 40,000, Rs. 42,500, Rs. 46,000, Rs. 52,000 and Rs. 59,000. The capital employed in the business is Rs. 4,00,000. The normal rate of return expected in this type of business is 10%. It is expected that the company will be able to maintain its super profit for the next five years. Calculate goodwill on the basis of :
- (i) Five years' purchase of super profits
  - (ii) Annuity method, taking the present value of annuity of Re. 1 for five years at 10% as 3.78 and
  - (iii) Capitalisation of super profits.

Or

- (b) Explain the following terms: Amalgamation, Absorption, External Reconstruction and Internal Reconstruction.
17. (a) From the following balances, prepare the profit and loss account of Safety Bank Limited for the year ended 31.3.2015.

Interest on deposits	-	32,00,000
Commission (Cr.)	-	1,00,000
Interest on loan	-	24,90,000
Sundry charges (Dr.)	-	1,00,000

Rent and taxes	-	2,00,000
Establishment	-	5,00,000
Discount on bills discounted	-	4,90,000
Interest on overdrafts	-	16,00,000
Interest on cash credits	-	23,20,000
Auditor's fees	-	35,000
Director's fees	-	16,000

Make provision of Rs. 3,00,000 for doubtful debts.

Or

(b) The following are the Balance Sheet of X Ltd. as on 31<sup>st</sup> March, 2015 :

Liabilities		Assets	
4000 Eq. shs. of		Goodwill	50,000
Rs. 100 each	4,00,000	Land and Buildings	140,000
2000, 7% Pf. Shs.		Plant and machinery	1,50,000
of Rs.100 each	2,00,000	Patent	40,000
6% debentures	2,00,000	Stock	1,60,000
Sundry		Debtors	2,15,000
creditors	2,00,000	Cash in hand	5,000
		Preliminary expenses	25,000
		Discount on issue of	
		Debentures	15,000
		Profit and loss account	2,00,000
	<u>10,00,000</u>		<u>10,00,000</u>

The following scheme of reconstruction was duly approved:

- (i) Equity shares are to be reduced to equal number of fully paid shares of Rs.50 each.
- (ii) 7% Preference shares are to be reduced by 30% and the rate of dividend increased to 9%.

- (iii) The value of Land and Buildings to be increased by 10%.
- (iv) The debentures are to be reduced by 20%.
- (v) All nominal and fictitious assets are to be eliminated and balance used to write off patents.
- (vi) Further equity shares are to be issued for Rs. 50,000 for cash.

18. (a) The following are the Balance sheets of H Ltd. and its subsidiary S Ltd. as on 31.12.2015.

Liabilities	H Ltd.	S Ltd.	Assets	H Ltd.	S Ltd.
Share Capital (Re.1)	10,000	8,000	Building	4,000	
Reserves	4,000	3,000	Plant	1,000	6,000
Bills Payable	2,000	1,000	Stock	4,000	6,000
Creditors	5,000	4,000	6000 shs. in S Ltd.	6,000	
P and L account	4,000	2,000	Debtors	5,000	3,000
			Bills Receivable	3,000	2,000
			Cash	2,000	1,000
	<u>25,000</u>	<u>18,000</u>		<u>25,000</u>	<u>18,000</u>

Debtors of H Ltd. include Rs. 2,000 due from S Ltd. and Bills payable of H Ltd. included a bill of Rs. 500 accepted in favour of S Ltd. A loan of Rs. 1,000 given by H Ltd. to S Ltd. was also included in the items of debtors and creditors, respectively. Rs. 500 was transferred by S Ltd. from P & La/c to Reserve out of current year's profit. Shares were purchased on 30.06.2015 at par. Prepare Consolidated Balance Sheet.

Or

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- (b) Prepare a Revenue account in respect of Fire Business from the following details for the year 2002-2013 :

Reserve for unexpired risk on 1.4.2012 @50%	1,80,000
Additional Reserve	36,000
Estimated liability for claims intimated on 1.4.2012	31,000
Estimated liability for claims intimated on 31.3.2013	42,000
Claims paid	3,65,000
Legal expenses	6,000
Reinsurance recoveries	32,000
Medical expenses	4,000
Bad debts	800
Premiums recovered	4,86,000
Premiums on reinsurance accepted	32,000
Premiums on reinsurance ceded	43,000
Commission on Direct business	48,600
Commissions on reinsurance accepted	1,600
Commissions on reinsurance ceded	2,150
Expenses of Management	90,000
Interest, Dividend and Rent	24,000
Profit on sale of investments	3,000

Create reserve on 31.3.2013 to the same extent on 1.4.2013.

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**96134**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. What is Electric Cash?
2. What is ATM PIN?
3. What do you mean by Any Time Banking?
4. What you mean by Debit card?
5. What is SEBI?
6. What is Core Banking?
7. What you mean by Marketing of Banking?
8. What is Role of Banks?
9. What you mean by IRDA?
10. What is a Mobile phone banking?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Explain the objective of Marketing Management.

Or

- (b) What are the features of electronic purse?

12. (a) What are the types of transmission?

Or

- (b) What is meant by Branding and Packing? Explain its importance.

13. (a) State the types of computer networks.

Or

- (b) What are the features of EPS?

14. (a) Discuss the salient features of RTGS.

Or

- (b) Enumerate the signification and limitations of e-banking.

15. (a) Explain the principles of lending.

Or

- (b) State the difference between Bankers and Customer.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Outline the advantages and disadvantages of e-mail.

Or

- (b) Explain the methods of marking management.

17. (a) What is meant by the term Physical Distribution? State the importance of it.

Or

- (b) Explain the message transaction system 'SWIFT'.

18. (a) Explain the various types of Customers in a Bank.

Or

- (b) Discuss about the role of and functions of Mutual Funds.

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**Sub. Code**

**96135**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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 the purpose of taking out a life policy?
2. What do you mean by utmost good faith?
3. What is meant by insurable interest and give any three examples?
4. Name any four policies of Life Insurance.
5. Define indemnity.
6. What is meant by Fire Insurance?
7. Write a note on cargo Insurance.
8. What do you understand by Floating Policy?
9. Write a note on insurable interest.
10. What is Marine Insurance Policy?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) Differentiate between Life Insurance and General Insurance.

Or

- (b) What are the important terms used in life insurance business?

12. (a) Write short notes on Mitigation of Loss.

Or

- (b) Explain the main feature of Life insurance.

13. (a) State the basic principles of Marine Insurance.

Or

- (b) Explain the important clauses of Marine Insurance.

14. (a) Explain the salient feature and benefit of medi claim.

Or

- (b) Explain the functions of insurance.

15. (a) Explain the procedure for making fire insurance claim and settlement.

Or

- (b) Bring out the essential elements of fire insurance.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) Describe the scope and functions of insurance.

Or

(b) Discuss in detail the different kinds of fire policies.

17. (a) Discuss the basic principles of insurance.

Or

(b) Describe the different types of marine losses.

18. (a) Explain Marketing of Insurance products.

Or

(b) Discuss the circumstances under which deviation of voyage is allowed.

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<b>CP-9481</b>
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<b>Sub. Code</b>
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<b>96151</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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. What is meant by banking policy?
2. What is a government company?
3. What are post dated cheques?
4. What is meant by deferred payment?
5. Write short note on indemnity.
6. What is bailment?
7. Define partnership.
8. Who is called as a minor?
9. What is credit policy?
10. What is lien?

**Part B**

(5 × 5 = 25)

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

11. (a) What are the conditions required to be fulfilled for a banking company to amalgamate with another banking company?

Or

- (b) What are the powers of the RBI as regards the inspections of a banking company?
12. (a) What are the duties of the collecting banking towards its customer?

Or

- (b) How do you value securities?
13. (a) Discuss about Consumer Protection Act 1986.

Or

- (b) What are the rights of ordinary share holders?
14. (a) What are the rights of unpaid seller?

Or

- (b) Doctrines of ultravires – Explain in brief.
15. (a) What are the types of partners?

Or

- (b) What are the salient features of partnership firm?

**Part C**

(3 × 10 = 30)

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

16. (a) Discuss the relevant provisions of the banking regulations Act as regards branch licensing.

Or

- (b) State the provisions relating to winding up of a banking company under the provisions of the banking regulations Act.

17. (a) What are the specific powers and duties of the banking ombudsman as regards banking and financial services?

Or

- (b) What are the types of company?

18. (a) What are the points to be taken into consideration while admitting minor into partnership?

Or

- (b) Discuss about money laundering Act in India.

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**Sub. Code**

**96152**

**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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 is Annuity?
2. What do you mean by selection of risk?
3. Enumerate the factors to be considered for selection of risk.
4. What is meant by insurable risk?
5. What is standard risk?
6. What is Net premium?
7. Define the term "Mortality Table".
8. What is surrender value?
9. What do you mean by assignment?
10. What do you understand by Double Accident Benefit?

**Part B** $(5 \times 5 = 25)$ Answer **all** questions.

11. (a) What is life insurance? What are its characteristics?  
Or  
(b) Explain the various economic uses of life insurance.
12. (a) What are the advantages of life insurance?  
Or  
(b) Differentiate life insurance from non- life insurance.
13. (a) Explain the factors that are to be considered for determinations of premium.  
Or  
(b) Explain the fundamental principles of life insurance.
14. (a) Describe the procedure for effecting life insurance.  
Or  
(b) What are the different types of whole life policies?
15. (a) Discuss the various endowment policies.  
Or  
(b) What are the various policies offered by LIC for children?

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

16. (a) Explain the various types of money back policies.  
Or  
(b) Describe the various types of term policies.



17. (a) Explain the various types of special policies offered by LIC.

Or

- (b) What are the different types of group insurance schemes?

18. (a) Explain the different types of annuities.

Or

- (b) Describe the factors to be considered for selection of risk.

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<b>CP-9483</b>
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<b>96153</b>
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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018.**

**Fifth Semester**

**Banking Finance Service and Insurance Marketing**

**E-COMMERCE AND SOCIAL MEDIA**

**(2016 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by Internet?
2. Explain the term cyber cash.
3. What is social media marketing?
4. What is micro blogging?
5. Write short note on Secure Electronic Transaction (SET).
6. Explain the term Business to Business (B2B).
7. Define EDI.
8. List down at least four commercial uses of Internet.
9. Explain the future of E-commerce in India.
10. What is Slide Share?

**Part B**

(5 × 5 = 25)

Answer the following questions choosing either (a) or (b).

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

Or

- (b) What do you mean by E-commerce? Briefly explain the importance of it.

12. (a) How does electronic commerce differ from traditional commerce?

Or

- (b) Discuss about online shopping.

13. (a) Explain the different types of smart cards.

Or

- (b) What is debit card? What are the usage of it?

14. (a) What is electronic money? What are its benefits?

Or

- (b) What is electronic payment system? What are the characteristics of it?

15. (a) Briefly explain the uses of social networking.

Or

- (b) What are the processes of opening a facebook account?

**Part C**

(3 × 10 = 30)

Answer **all** the questions.

16. (a) Discuss the major constraints of E-commerce.

Or

- (b) Explain in brief the various classification of E-commerce.

17. (a) What are the credit card Frauds? How can they be prevented?

Or

- (b) What are National Electronic Funds Transfer (NEFT) and Rural Time Gross Settlement (RTGS)? State the differences between them.

18. (a) What are the major issues governing Internet banking in India? Discuss in detail.

Or

- (b) How does Internet banking help in cost saving for both banker and business people?

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**B.Com. DEGREE EXAMINATION, NOVEMBER 2018**

**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 do you understand by Auditing?
2. Explain the advantages of audit.
3. What is an interim audit?
4. What is a final audit?
5. How can a company audit be removed?
6. Who cannot be appointed a company auditor?
7. What is Audit Programme?
8. What is internal control?
9. Define internal check.
10. What is Journal proper?

**Part B**

(5 × 5 = 25)

Answer **all** questions.

11. (a) “Auditing, though useful, is not free from limitations.” — Explain it.

Or

- (b) Distinguish clearly between Book-keeping, Accountancy and Auditing.

12. (a) Write an essay on the “Objects of auditing”.

Or

- (b) Explain briefly the concept of propriety.

13. (a) Explain the rights and duties of a company auditor.

Or

- (b) Discuss the steps which you would take, as an auditor for the procedural review of a new audit.

14. (a) Describe a suitable internal check system for the store of a manufacturing concern.

Or

- (b) Explain the term ‘vouching’ and discuss its importance.

15. (a) How should various entries of Journal proper be vouched?

Or

- (b) Explain the Procedure of vouching the Sales Book.

**Part C**

(3 × 10 = 30)

Answer **all** questions.

16. (a) “Despite many advantages of auditing, it is not free from Limitations” Discuss.

Or

- (b) Write short notes on :
- (i) Cash audit
  - (ii) Special audit
  - (iii) System audit
  - (iv) Joint audit and
  - (v) Auditing in depth.
17. (a) What do you understand by the “Management Service by Auditors”? Explain its importance.

Or

- (b) Distinguish clearly between the internal check and describe its advantages and disadvantages.
18. (a) Explain the concept of ‘materiality’. What are the criteria for judging the materiality?

Or

- (b) Explain in detail as to how would you, as an auditor, vouch the Purchases Book?