

(Pages : 4)

N – 7899

Reg. No. : .....

Name : .....

**Fourth Semester B.Com. Degree Examination, August 2022**

**First Degree Programme under CBCSS**

**Core Course :**

**CO 1442/TT 1442/CX 1442/HM 1442 : BANKING AND INSURANCE**

**(Common for Commerce/Commerce and Tourism and Travel  
Management/Commerce and Tax Procedure and Practice/Commerce and  
Hotel Management and Catering)**

**(2019 admission onwards)**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Answer all questions. Each question carries 1 mark.

1. Define banking.
2. Name the central bank of USA.
3. Expand CORE.
4. What is consumer banking?
5. What is EFT?
6. What is time policy?
7. What is tele banking?
8. What is meant by risk in insurance?

P.T.O.

9. What is CRR?

10. What is KYC?

**(10 × 1 = 10 Marks)**

**SECTION – B**

Answer **any eight** questions. Each question carries **2** marks.

11. What is liquidity management in banks?
12. Write any three retail banking products.
13. Write a note on Bank rate policy of RBI.
14. Explain Statutory Liquidity Ratio (SLR).
15. What are the precautions to be taken by the banker while dealing with a married woman?
16. Write a note on KYC norms.
17. What is an Electronic Cheque?
18. What is ideal capital adequacy ratio?
19. What are the features of mobile banking?
20. What is green banking?
21. What is Bank overdraft?
22. What is ALM?
23. What is the need of FDI in insurance sector in India?

24. What is non financial risks?
25. What is the Principle of Proximate Cause?
26. What is the basic logic behind the merger of banks?

**(8 × 2 = 16 Marks)**

**SECTION – C**

Answer **any six** questions. Each question carries **4** marks.

27. Explain the procedure of credit creation.
28. What are the Special features of Bankers right of General Lien?
29. What are the different types of deposits accepted by bank?
30. Explain the procedure to open a bank account.
31. Explain general policies of RBI.
32. Explain various types of insurance claims.
33. What are the precautions to be taken by the banker while dealing with a minor?
34. Explain the role of DRT.
35. Write a note on Bank Ombudsman.
36. What are the types of NPA?
37. What are the features of insurable risks?
38. Explain the importance of insurance.

**(6 × 4 = 24 Marks)**

SECTION – D

Answer **any two** questions. Each question carries **15** marks.

39. Which are the digital platform based banking services offered by banks in India?
40. Explain the types of Insurance.
41. Explain the role and functions of IRDA in insurance business.
42. Explain the functions of RBI.
43. Explain the reforms made in banking sector of India.
44. Who is a customer? Explain the relationship between banker and customer.

**(2 × 15 = 30 Marks)**

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N – 7895

Reg. No. : .....

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**Fourth Semester B.Com. Degree Examination, August 2022**

**First Degree Programme under CBCSS**

**Core Course**

**CO 1441/CC 1442 : INDIAN FINANCIAL MARKETS**

**(Common for Commerce/Commerce with Computer Application)**

**(2019 Admission Onwards)**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Answer **all** questions in **one** or **two** sentences each. Each question carries **1** mark.

1. What is money market?
2. What is meant by private placement?
3. What do you mean by primary market?
4. What is right issue?
5. What is STT?
6. What is FEMA?
7. What is a depository?
8. Expand NSCCL.

P.T.O.

9. What is Zero Coupon Bond?

10. What is call option?

**(10 × 1 = 10 Marks)**

**SECTION – B**

Answer any **eight** questions in not exceeding one paragraph. Each question carries **2** marks.

11. What do you mean by ADR?

12. What is merchant bank?

13. What do you mean by book building?

14. What is an Account Period Settlement?

15. What do you mean by blue chip shares?

16. What is day trading?

17. What is Rematerialisation?

18. What is 'market order' in share trading?

19. Who is a stag?

20. What is meant by margin trading?

21. Write short notes on CNX MIDCAP 200.

22. Write a short note on CRISIL.

23. Who are speculators?

24. What is meant by futures?

25. State any three objectives of SEBI.

26. State any three reasons for delisting of shares in stock exchange.

**(8 × 2 = 16 Marks)**

### SECTION – C

Answer any **six** questions in not exceeding **120** words each. Each question carries **4** marks.

27. Briefly explain the components of financial system.
28. What are the functions of capital market?
29. Describe the benefits of ESOP.
30. What are the features of money markets?
31. What are the advantages of treasury bills?
32. What are the different types of preferential shares?
33. Differentiate between primary and secondary market.
34. Discuss the main features of FEMA, 1999.
35. Differentiate between currency swap and interest rate swap.
36. What are the benefits of listing?
37. Describe the contents of a prospectus of a company.
38. Discuss the importance of issuing GDRs.

**(6 × 4 = 24 Marks)**

### SECTION – D

Answer any **two** questions in not exceeding **4** pages each. Each question carries **15** marks.

39. What is stock exchange? Explain the features and functions of stock exchanges.
40. Explain the services and benefits of depository system in India.
41. Discuss the different types of financial markets.

42. Explain the various money market instruments in India.
43. What is debenture? Explain the features and types of debentures.
44. Explain the merits and demerits of credit rating in India.

**(2 × 15 = 30 Marks)**



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N – 7903

Reg. No. : .....

Name : .....

**Fourth Semester B.Com. Degree Examination, August 2022**

**First Degree Programme under CBCSS**

**Core Course**

**CO 1443/CC 1444 : CORPORATE ACCOUNTING**

**(Common for Commerce/Commerce with Computer Application)**

**(2019 Admission Onwards)**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Answer all questions, each question carries 1 mark.

1. Write the journal entry for advance payment of tax of ₹ 10,000.
2. What you mean by contingent assets?
3. What you mean by provision?
4. What is meant by rebate on bill discounted?
5. What do you mean by capital adequacy ratio?
6. Define Internal Reconstruction?
7. What is EPS?
8. Expand IFRS?

P.T.O.

9. What is meant by life insurance?
10. Which account is used to transfer Balance of Capital Reduction account?

**(10 × 1 = 10 Marks)**

**SECTION – B**

Answer any **eight** questions, each question carries **2** marks.

11. What are the objectives of internal reconstruction?
12. What you mean by depreciation?
13. State the meaning of Bonus in Reduction of Premium.
14. What is meant by Life assurance fund?
15. What you mean by actuarial valuation?
16. What do you mean by divisible profit?
17. What do you mean by revenue reserve?
18. State the meaning of scrip dividend.
19. How profit prior to incorporation treated in accounts?
20. Define financial reporting.
21. What are international accounting standards?
22. What you mean by measurement of financial elements?
23. What is Profits prior to incorporation?
24. What is meant by liquidation?
25. What are non-banking assets?
26. State the meaning of Loss assets?

**(8 × 2 = 16 Marks)**

### SECTION – C

Answer any six questions, each question carries 4 marks.

27. As on 31<sup>st</sup> March 2021, the books of South Indian Bank Ltd. Including among others; had the following balances :

Rebate on bills discounted (01-04-2020) ₹ 32,000; discount received ₹ 4,60,000;  
bills discounted and purchased ₹ 31,54,700

Throughout 2020-21, the bank's rate for discounting has been 18%. On investigation and analysis, the average due date for the bills discounted and purchased is calculated as 15<sup>th</sup> May 2021 and that of the bills for collection as 15<sup>th</sup> April 2021. Calculate the amount to be credited to P & L a/c under discount earned for the year 2020-2021.

28. From the following pass journal entries for unexpired discount as on 31<sup>st</sup> March 2021. Rebate on bills discounted (01-04-2020) ₹ 32,480, unexpired discount ₹ 22,480.
29. Dolphy Company had net income of ₹ 65,000. The weighted-average common shares outstanding were 20,000. The company sold 10,200 shares before the end of the year. There were no other stock transactions. Calculate company's earnings per share?
30. Spark Ltd. having 20,000 equity shares of ₹ 10 each fully paid decides to return its members ₹ 3 per share and makes shares as ₹ 7 each fully paid. Write journal entry?
31. Aram Co Ltd. incorporated on 1<sup>st</sup> April 2020 took over a running business from 1<sup>st</sup> January 2020. The company prepared its final account on 31<sup>st</sup> December 2020. From the following information, you are required to calculate total sales for the pre and post incorporation period.
- (a) Sales from January 2020 to December 2020 ₹ 3,60,000
- (b) Sales for the month of January twice the average sales, for the month of February equal to average sales, for 4 months from May to August  $\frac{1}{4}$  of the average sales of each month and sales for October and November three times the average sales.

32. Fire man Company Ltd took a fire insurance policy ₹ 1,00,000 on 1<sup>st</sup> January 2020 against loss of stock by fire. On 21<sup>st</sup> February 2020 fire broke out and stock in hand on the date of fire is ₹ 1,40,000 out of which stock destroyed is estimated to be ₹ 70,000. Calculate the claim admitted by the insurance company
33. The Life time Ltd has an all-equity capital structure consisting of 1,00,000 ordinary shares of ₹ 10 per share. The firm wants to raise ₹ 2,50,000 to finance its investment and is considering to borrow 2,50,000 at 8% per cent rate of interest. If the firm's earnings before interest and taxes after additional investment are ₹ 3,12,500 and tax rate is 50%. Calculate earnings per share?
34. From the following information prepare Surplus/ Deficit in the Statement of Profit and Loss.

Net profit for the year	₹ 25,00,000
Balance Statement of Profit & Loss of previous year	₹ 10,00,000
10% Preference Share capital	₹ 5,00,000
Equity Share Capital	₹ 4,00,000

Transfer 5% to General reserve

The Board of Directors have proposed 15% dividend on equity shares.

Corporate dividend tax 17%

Transfer ₹ 51,500 to debenture sinking fund

35. Discuss any two types of Reserves.

36. Gayathri Ltd. Passed necessary resolution and received sanction of the court for the reduction of its Share Capital by ₹ 2,50,000 for the purpose enumerated here under :

- (a) To write off the debit balance of P & L A/c ₹ 1,05,000.
- (b) To reduce the value of plant and machinery by ₹ 45,000 and of Goodwill by ₹ 20,000.
- (c) To reduce the value of investments to market value by writing off ₹ 40,000.

The reduction was made by converting 25,000 preference shares of ₹ 20 each fully paid to the same number of preference shares of ₹ 15 each fully paid and by converting 25,000 equity shares of ₹ 20 each, ₹ 15 paid up into 25,000 equity shares of ₹ 10 each fully paid.

Write necessary journal entries in relation to the reduction of share capital.

- 37. List out the statutory books maintained by insurance companies?
- 38. Discuss the Objectives of Financial Statements.

(6 × 4 = 24 Marks)

#### SECTION – D

Answer any **two** questions, each question carries **15** marks.

39. Explain the Need for IFRS Convergence.

40. Bright Co Ltd carried forward balances of ₹ 80,000 from the P & L a/c from the year ended 31<sup>st</sup> March 2021. During the year 2021-22 it made a further profit of ₹ 3,00,000 before providing taxation. It was decided that the following decisions carried out

- (a) Provision for taxation ₹ 1,00,000
- (b) Dividend equalisation reserve ₹ 20,000
- (c) Dividend on 8% preference shares of ₹ 2,00,000

(d) Dividend at 15% on 30,000 equity shares of ₹ 10 each fully paid

(e) General Reserve ₹ 30,000

(f) Development rebate reserve ₹ 30,000

Show the Appropriation and pass journal entries for the above.

41. Following balances are extracted from the books Lead Bank Ltd. Prepare profit and loss account for the year ended 31<sup>st</sup> March 2022.

	₹ in lakhs	₹ in lakhs
Share Capital : 100,000 shares of 10 each (₹ 5 paid)		500
Reserve Fund		1,000
Fixed Deposit		2,000
Savings Bank Deposit		3,000
Current A/c		7,000
Borrowed from bank		200
Investments	3,000	
Premises	1,200	
Cash in Hand	60	
Cash at Bank	2,800	
Money at Call & Short notice	300	
Interest Accrued & paid	200	
Salaries	80	
Rent	30	
P & L a/c (01-04-21)		160
Interest Earned		450
Bills discounted	500	
Bills Payable		800
Loans & Advances	7,000	

	₹ in lakhs	₹ in lakhs
Unclaimed dividend		30
Sundry Creditors		30
	<u>15,170</u>	<u>15,170</u>

The bank had the bills for ₹ 1,400 as collection for its constituents and also acceptances and endorsement for the amounting to ₹ 400.

42. Following are the balances of Garuda Ltd as on 31<sup>st</sup> March 2022 :

Particulars	Credit	Particulars	Debit
	₹		₹
Share Capital (₹100 each)	40,00,000	Premises	30,72,000
12% Debentures	30,00,000	Plant	33,00,000
Profit & Loss Account	2,62,500	Stock	7,50,000
Bills Payable	3,70,000	Debtors	8,70,000
Creditors	4,00,000	Goodwill	2,50,000
Sales	41,50,000	Cash in and Bank	4,06,500
General Reserve	2,50,000	Calls in arrear	75,000
Provision for Bad debts (1-4-21)	35,000	Interim dividend paid	3,92,500
		Purchases	18,50,000
		Preliminary Expenses	50,000
		Wages	9,79,800
		General Expenses	68,350
		Salaries	2,02,250
		Bad Debts	21,100
		Debenture Interest paid	1,80,000
	<u>1,24,67,500</u>		<u>1,24,67,500</u>

Additional Information :

- Depreciate plant 15%
- Write off ₹ 5,000 from preliminary expenses

- (c) Half year's debenture interest due
- (d) Create 5% provision on debtors for doubtful debts
- (e) Provide for income tax at the rate 50%
- (f) Stock on 31<sup>st</sup> March 2022 was ₹ 9,50,000

Prepare profit and loss account and notes to account for the same?

43. Radhika Ltd was incorporated on 01-07-2021 to take over the business of Krishna Ltd with effect from 01-04-2021. The following is the P & L a/c for the year ending 31-12-2021 of Radhika Ltd.

	₹		₹
Opening Stock	1,20,000	Sales (up to 30-6-21, ₹ 1,00,000)	3,00,000
Purchases	1,75,000	Closing Stock	70,000
Balance c/d	75,000		
	<b>3,70,000</b>		<b>3,70,000</b>
Administrative Expenses	18,000	Balance b/d	75,000
Directors Fee	3,000		
Selling Expenses	36,000		
Audit Fee	1,000		
Preliminary Expenses	3,000		
Net profit	14,000		
	<u>75,000</u>		<u>75,000</u>

You are required to prepare a statement showing the profit earned prior to and after incorporation and state how profit earned during the respective period may be dealt with in the accounts.

44. Explain the Role of IASB in Developing IFRS.

(2 × 15 = 30 Marks)



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N – 7909

Reg. No. : .....

Name : .....

**Fourth Semester B.Com. Degree Examination, August 2022**

**First Degree Programme under CBCSS**

**Elective Course II : Stream I – Finance**

**CO 1461.1 — PROJECT FINANCE**

**(2019 Admission Onwards)**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Attempt **all** questions, each question carries **1** mark.

1. What you mean by project?
2. What you mean by non-quantifiable projects?
3. What you mean by Project identification?
4. What do you mean by Project profiles?
5. Where we can get the data for desk research?
6. State the significance of techno-economic survey.
7. State the meaning of SWOT analysis.
8. What do you mean by techno economic analysis?
9. List out any two kinds of quantifiable project.
10. What do you mean by feasibility study?

**(10 × 1 = 10 Marks)**

P.T.O.

### SECTION – B

Answer any **eight** questions, each question carries **2** marks.

11. What is meant by technical analysis?
12. State the meaning of Technology.
13. Define Plant location.
14. What is meant by product mix?
15. What is social Cost benefit analysis?
16. What is lease financing?
17. What is project formulation?
18. What is techno–economic survey?
19. Define financial analysis.
20. Write a note on estimation of project operating costs.
21. What is bridge finance?
22. What is project appraisal?
23. What you mean by working capital?
24. State the meaning of venture capital.
25. What is ecological analysis?
26. What you mean by payback period?

**(8 × 2 = 16 Marks)**

### SECTION – C

Answer any **six** questions, each question carries **4** marks.

27. List out any four techniques of financial analysis.
28. Discuss the importance of a project report.
29. Enumerate the features of the present value method.

30. What are the advantages of IRR?
31. Write a note market risk.
32. Discuss any two quantitative techniques for incorporation of risk factor into capital budgeting.
33. Explain PPP.
34. Discuss the suitability of Pay back method.
35. Explain leasing in India.
36. List out any four methods of discounting techniques of project appraisal.
37. Discuss the Distinctive Features of Infrastructure Financing.
38. Explain the problem faced in the preparation of a project report.

**(6 × 4 = 24 Marks)**

#### SECTION – D

Answer any **two** questions, each question carries **15** marks.

39. Briefly explain the true challenges of global projects.
40. Explain the elements of project formulation.
41. Discuss the infrastructure project financing in India.
42. Briefly discuss the pattern of public sector projects.
43. Explain the characteristics of a project.
44. Explain resource allocation at business level.

**(2 × 15 = 30 Marks)**

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N – 7907

Reg. No. : .....

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**Fourth Semester B.Com. Degree Examination, August 2022**

**First Degree Programme Under CBCSS**

**Complementary Course**

**CO 1431/ CX 1431 / CC 1431 / HM 1431 : BUSINESS STATISTICS**

**(Common for Commerce/Commerce and Tax Procedure and  
Practice/Commerce with Computer Application/Commerce and Hotel  
Management and Catering)**

**(2019 Admission Onwards)**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Answer **all** questions in **one** or **two** sentences each. Each question carries **1** mark.

1. What is statistics?
2. Write any two features of statistics
3. What is data?
4. What is Census method?
5. What is correlation?
6. What is range?
7. What is time series?
8. What is regression analysis?

**P.T.O.**

9. What is price index?
10. What is a sample point?

**(10 × 1 = 10 Marks)**

**SECTION – B**

Answer any **eight** questions in not exceeding **one** paragraph each. Each question carries **2** marks.

11. What is primary data?
12. What is the use of measures of dispersion?
13. Write any two limitations of sampling.
14. What is classification of data?
15. Write the formula to find out standard deviation,
16. What is moving average?
17. Write any four uses of statistics
18. Explain the terms Sensex and nifty
19. What is a regression line?
20. What is wholesale Price index number?
21. Write a note on cost of living index.
22. What is class limit?
23. What is questionnaire?
24. What is random sampling?
25. What is positive correlation and negative correlation?
26. What is non sampling error?

**(8 × 2 = 16 Marks)**

SECTION – C

Answer any **six** questions in not exceeding **120** words each. Each question carries **4** marks.

27. Write the features of statistical methods.
28. Explain the importance of data.
29. What are the prerequisites of sampling?
30. What are the important non probability sampling methods?
31. What are the objectives of classification of data?
32. Explain the objects and importance of tabulation.
33. What are the types of dispersion? Explain.
34. What are the uses of index numbers?
35. The following table gives the proportion of married women in India under various ages. Represent the data by bar diagram.

Age :	16	18	20	22	24
Married women in % :	9	12	34.2	52.3	72.4

36. From the following data calculate standard deviation.  
Marks : 24 28 32 36 40 44 48  
No. of students : 12 24 36 52 32 20 16
37. Compute mean deviation from mean and also calculate coefficient of mean deviation.

Marks: 18, 20, 25, 28, 29, 28, 33, 38, 41, 40

38. From the following data, construct a simple aggregative price index.

Commodities	Price in 2010	Price in 2018
A	25	28
B	30	33
C	6.50	8.00
D	14.00	19.00
E	21.00	21.00

(6 × 4 = 24 Marks)

SECTION – D

Answer any **two** questions in not exceeding **four** pages each. Each question carries **15** marks.

39. Define statistics. Explain its importance and functions.
40. What is time series analysis? Explain its components.
41. Explain (a) Correlation analysis and its importance (b) Regression analysis. What are the differences between correlation and regression?
42. From the prices of shares of P and Q, you are required to find out which is more stable in value.

P : 30 49 47 48 51 53 46 45 47 44  
Q : 103 102 100 100 101 102 99 98 99 96

43. Construct index number by using Fisher's ideal formula and prove that it satisfies both the time reversal and factor reversal test.

Commodity	Base year		Current year	
	Quantity	Prices	Quantity	Prices
P	12	10	15	12
Q	15	7	20	5
R	24	5	20	9
S	5	16	5	14

44. The following tables gives age (X) in years of cars and annual maintenance cost Y (in hundred rupees)

X 1 3 5 7 9  
Y 15 18 21 23 22

Estimate the maintenance cost for a 4 year old car after finding the regression equations.

**(2 × 15 = 30 Marks)**