

Total No. of Questions : 09

Total No. of Pages : 02

B.Com. (Honours) (Sem.-5)

FINANCIAL MANAGEMENT

Subject Code : BCOM-501-18

M.Code : 78172

Date of Examination : 01-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. SECTIONS-B consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. Write briefly :
 - a. What is the need of wealth maximization?
 - b. What are the sources of long term financing?
 - c. How gross working capital differ from net working capital?
 - d. Discuss in detail internal rate of return.
 - e. Define equity capital.
 - f. What do you mean by capital structure?
 - g. Define pay back method.
 - h. What do you mean by net present value?
 - i. Define preference shares.
 - j. How capital structures differ from financial structure?



SECTION-B

UNIT-I

2. Define the traditional and modern concept of finance. Discuss in detail the nature and scope of financial management. Comment on the emerging role of financial manager in current scenario of era of globalization.

3. a) You want to keep up a trip to the moon which costs Rs. 1,000,000 -the cost is expected to remain unchanged in nominal terms. You can save annually Rs. 50,000 to fulfill your desire. How long will you have to wait if your savings earn an interest of 12 percent?
- b) Shyam borrows Rs. 80,000 for a musical system at a monthly interest of 1.25 percent. The loan is to be repaid in 12 equal monthly installments, payable at the end of each month. Prepare the loan amortization schedule.

UNIT-II

4. Explain the position of M-M on the issue of an optimum capital structure, ignoring the corporate income taxes. Use an illustration to show how homemade leverage by an individual investor can replicate same risk and return as provided by the levered firm.
5. What do you mean by the equity shares and preference share? Explain the feature of equity shares and preference share. What are the pros and cons of equity shares from the company's and investor's point of views? What is common between equity shares and preference share in India?

UNIT-III

6. Define the concept of capital budgeting. Discuss in detail with the help of examples non discounted techniques of budgeting.
7. a) The earnings per share of a company are Rs.10. It has an internal rate of return of 15 percent and the capitalization rate of its risk class is 12.5 percent. If Walter's model is used :
 - i) What should be the optimum payout ratio of the firm?
 - ii) What should be the price of the share at this payout?
 - iii) How shall price of the share be affected if a different payout were employed?
- b) What is Modigliani Miller's Irrelevance hypothesis? Critically evaluate its assumption.

UNIT-IV

8. Why is credit policy management important? Explain the objectives of credit policy. Explain the steps involved in analysis of credit policy with the examples. Is the credit policy that maximizes expected operating profits an optimum credit policy? Explain.
9. Define the concept, nature and need of working capital. What factors would you take into consideration in estimating working capital need of a concern? Explain in detail methods of determining working capital.

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Total No. of Pages : 02

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B.Com. (Professional) (Sem.-5)

INCOME TAX-I

Subject Code : BCOP-502

M.Code : 70422

Date of Examination : 03-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTION TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. SECTION-B contains **SIX** questions carrying **TEN** marks each and a student has to attempt any **FOUR** questions.

SECTION-A

1. Answer briefly :

- a. Explain the concept of 'Person' as per Income Tax Act 1961.
- b. Distinguish between deductions and rebates.
- c. What do you mean by assessee?
- d. Briefly, explain the difference between Capital and Revenue expense.
- e. What are any four incomes of others persons to be included Assessee's income?
- f. Assessee
- g. Resident
- h. House Rent Allowance
- i. Recovery of Unrealised Rent
- j. Casual Incomes.



SECTION-B

2. Explain the provisions of Income-tax Act, 1961 regarding carry forward and set-off of losses.
3. Discuss in detail the exemptions of capital gains u/s 54.
4. The following particulars are given of Mr. X who is a private sector employee. Calculate his salary income :

Salary @ 90,000 p.m.

Bonus equal to one month's salary

Free gas and water supply Rs. 9,000

Fixed Medical Allowance Rs. 3,000 p.m.

Entertainment Allowance @ 4,000 p.m.

Transport Allowance @ 3,000 p.m.

Ration bill of employee paid by the employer Rs. 40,000

He is provided with a rent free accommodation in Kolkata owned by the employer. (Population of Kolkata is above 25 lakhs). The employer and employee both are contributing @ 12% in employee's recognized provident fund.

5. Aarav converts his plot of land purchased in July, 2003 for 80,000 into stock-in-trade on 31st March, 2020. The fair market value as on 31.3.2020 was 3,00,000. The stock-in-trade was sold for 3,25,000 in the month of January, 2021. Find out the taxable income, if any, and if so under which head of income and for which Assessment Year? Cost Inflation Index: F.Y. 2003-04: 109; F.Y. 2019-20: 289.
6. What are the incomes chargeable under the head "*Income from other sources*"?
7. Define '*Annual Value*'. How it is determined for let out house property?

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GOODS AND SERVICE TAX

Subject Code : BCOM-502-18

M.Code : 78173

Date of Examination : 03-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTIONS-B** consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. Write briefly :

- a) What is GST Council?
- b) What is luxury tax?
- c) What is GSTIN?
- d) Who are exempted from GST?
- e) What is SGST?
- f) What is central excise duty?
- g) What is Countervailing Duty (CVD)?
- h) What is Reverse Charge?
- i) What is Credit Note?
- j) What is Invoice?



SECTION-B

UNIT-I

2. Discuss the nature and scope of Indirect taxes in detail.
3. Discuss the constitutional framework of GST in India.

UNIT-II

4. Discuss major provisions regarding Levy and Collection of CGST in detail.
5. What is Composition scheme? Discuss its role.

UNIT-III

6. *“Under GST regime. Constitution confers concurrent powers to both parliament and state legislatures to make laws with respect to tax on intra state sales”*. Discuss the statement.
7. Discuss the basic Exemptions under Goods and Services Tax.

UNIT-IV

8. What are the provisions regarding filing of Return under GST? Explain.
9. Discuss the major provisions related to Refund under GST.

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B.Com. (Professional) (Sem.-5)

MARKETING MANAGEMENT

Subject Code : BCOP-503

M.Code : 70423

Date of Examination : 05-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. SECTION-B contains **SIX** questions carrying **TEN** marks each and a student has to attempt any **FOUR** questions.

SECTION-A

1. Answer briefly :
- a) Market V/s. marketing
 - b) Brand
 - c) Customer V/s. consumer
 - d) Market segmentation
 - e) Public relations
 - f) Skimming pricing
 - g) Brand equity
 - h) Benefits of labeling.
 - i) Positioning.
 - j) PLC.



SECTION-B

2. What do you mean by marketing management? Explain the different components of marketing environment.
3. Define the term targeting. What bases are generally used in segmenting the markets?
4. What do you mean by product? Explain the steps involved in new product development.
5. What are the objectives of pricing? Discuss in detail the methods and strategies of pricing.
6. What are the types of marketing channels? Elucidate the factors affecting the choice of channels of distribution.
7. Why and how does advertising differ from sales promotion? State the tools of sales promotion along with suitable examples.

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B.Com. (Professional) (Sem.-5)

MANAGEMENT ACCOUNTING

Subject Code : BCOP-504

M.Code : 70424

Date of Examination : 08-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. SECTION-B contains **SIX** questions carrying **TEN** marks each and a student has to attempt any **FOUR** questions.

SECTION-A

1. Answer briefly :
- Define management accounting.
 - What is financial analysis?
 - Give three advantages of ratio analysis.
 - What are the duties of management auditor?
 - What is the main objective of preparing Fund Flow Statement?
 - Briefly explain about cash from investing activity.
 - What do you mean by management reporting?
 - Depict the relationship between financial accounting and management accounting.
 - What is the significance of preparing cash flow statement?
 - What is the role of accountant towards preparing financial statements?
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SECTION-B

2. *'Management Accounting is the extension of Financial Accounting'*. Elucidate and explain the need of Management Accounting.
3. Draw a Balance Sheet for XYZ Ltd. for the year 2021 from the following ratios :

Current Ratio : 2.5

Liquidity Ratio : 1.5

Net Working Capital : Rs. 3,00,000

Stock Turnover Ratio : 6 Times

Gross Profit ratio : 20 %

Fixed Asset Turnover Ratio (On Cost of Sales) : 2 times

Data Collection Period : 2 Months

Fixed Assets to Shareholders' Net Worth : 0.8

Reserves and Surplus to Capital : 0.5
4. What do you mean by management audit? Write down the importance of management audit?
5. What is the purpose of preparing cash flow statement? How it is prepared? Explain and illustrate.
6. What are the different kinds of reports? What are the principles of good reporting system?
7. Critically examine the various tools available for financial analysis. What are the limitations of such tools?

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B.Com. (Hons.) (Sem.-5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 05-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. Write briefly :
 - a. Define Derivative.
 - b. What is Insurable Interest?
 - c. What is Gift Tax?
 - d. What is Mutual Fund?
 - e. What is PAN?
 - f. What is Claim?
 - g. What is Bancassurance?
 - h. What is BSE?
 - i. Types of Debt instruments.
 - j. What is Endowment?



SECTION-B

UNIT-I

2. Explain the principles of Financial Planning.
3. Discuss the role of financial statements in financial planning.

UNIT-II

4. What is Insurance? Explain its principles.
5. Discuss the major types of banking products in detail.

UNIT-III

6. What is the purpose of KYC norms? Discuss in detail.
7. Why personal income tax planning is important? Explain.

UNIT-IV

8. What are the rules of retirement planning? Discuss.
9. Discuss the role of ethics in financial planning in detail.

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B.Com. (Hons.) (Sem.-5)

ADVANCED FINANCIAL MANAGEMENT

Subject Code : BCOP-512-18

M.Code : 78176

Date of Examination : 10-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is COMPULSORY consisting of TEN questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains TWO questions each, carrying TEN marks each.
4. Student has to attempt any ONE question from each Sub-section.

SECTION-A

1. Write briefly :
- What is the need of venture capital?
 - What are the sources of long term financing?
 - How gross working capital differ from net working capital?
 - Discuss in detail gearing consideration.
 - Define equity capital.
 - What do you mean by Unbundling Divestment?
 - Define free cash flow.
 - What do you mean by takeover?
 - Define share repurchase.
 - How capital structures differ from financial structure?



SECTION-B

UNIT-I

2. Define the traditional and modern concept of finance. Discuss in detail the nature and scope of financial advisor. Comment on the emerging role and responsibility of senior financial manager in current scenario of era of globalization.

3. Describe the concept of venture capital. What is the current scenario of venture capital in India? Discuss in detail SEBI guidelines for venture capital in India.

UNIT-II

4. Explain the position of M-M on the issue of an optimum capital structure, ignoring the corporate income taxes. Use an illustration to show how homemade leverage by an individual investor can replicate same risk and return as provided by the levered firm.
5. Discuss in detail concept of agency problem faced by stakeholders in the corporation. What are the factors responsible for agency problem in the corporation? How it can be resolved ethically?

UNIT-III

6. The scientists at spectrum have come up with an electric moped. The firm is ready for pilot production and test marketing. This will cost Rs. 20 million and take six months. Management believes that there is a 70% chance that the pilot production and test marketing will be successful. In the case of success, spectrum can build a plant costing Rs. 150 million. The plant will generate an annual cash inflow of Rs. 30 million for 20 years if the demand is high or an annual cash inflow of Rs. 20 million if the demand is low. High demand has a probability of 0.6 and Low demand has a probability of 0.4. What is the optimal course of action using decision tree analysis?
7. a) The earnings per share of a company are Rs.10. It has an internal rate of return of 15 percent and the capitalization rate of its risk class is 12.5 percent. If Walter's model is used :
- i) What should be the optimum payout ratio of the firm?
 - ii) What should be the price of the share at this payout?
 - iii) How shall price of the share be affected if a different payout were employed?
- b) What is Modigliani Miller's Irrelevance hypothesis? Critically evaluate its assumption?

UNIT-IV

8. Define financial restructuring? What are the various methods financial restructuring? Explain its significance in financial decision making. How sick units can be revived?
9. Define the concept, nature and need of unbundling divestment. What factors would you take into consideration in management buy out and buy in, share repurchase of a concern? Explain in detail methods of going private.

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B.Com. (Hons.) (Sem.-5)

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

Date of Examination : 08-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTIONS-B** consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. Write briefly :
 - a. Define Banker
 - b. What is NPA?
 - c. What is RTGS?
 - d. What is Reconstruction?
 - e. What is Capital Adequacy?
 - f. What is Basel?
 - g. What is E-banking?
 - h. What is Verma Panel?
 - i. What is NEFT?
 - j. What is Audit?



SECTION-B

UNIT-I

2. What are Cooperative Banks? Discuss their major functions.
3. Discuss the significance of banks for the development of an economy.

UNIT-II

4. As a central bank, what are the major functions of RBI? Discuss in detail.
5. Discuss the regulatory framework' for NPAs in detail.

UNIT-III

6. What is Retail Banking? Discuss its advantages.
7. What is Cheque Truncation System? Discuss in detail.

UNIT-IV

8. What is Liquidity Management? How the banks in India manage it? Discuss.
9. Discuss the significance of Financial Performance Analysis of banks.

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Total No. of Pages : 02

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B.Com. (Honours) (Sem.-5)

INSURANCE SERVICES MANAGEMENT

Subject Code : BCOP-522-18

M.Code : 78177

Date of Examination : 12-08-22

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A is **COMPULSORY** consisting of **TEN** questions carrying **TWO** marks each.
2. **SECTIONS-B** consists of **FOUR** Sub-sections : Units-I, II, III & IV.
3. Each Sub-section contains **TWO** questions each, carrying **TEN** marks each.
4. Student has to attempt any **ONE** question from each Sub-section.

SECTION-A

1. **Write briefly :**
 - a. Define Insurance.
 - b. What is Insurable Interest?
 - c. Define Indemnity.
 - d. What is Loss?
 - e. What is TPA?
 - f. What is Claim?
 - g. What is Bancassurance?
 - h. What is Subrogation?
 - i. Types of natural disasters.
 - j. What is Endowment?

SECTION-B

UNIT-I

2. Explain the different principles of Insurance.
3. What are the roles of Insurance Agents? Discuss.

UNIT-II

4. What is General Insurance? Explain its principles.
5. Discuss the major types of claims in detail.

UNIT-III

6. What is the role and purpose of IRDA? Discuss.
7. Why claim management and settlement is vitally important for an insurance company? Explain.

UNIT-IV

8. What is the application of IT in the Insurance sector? Discuss.
9. Discuss the concept of Re-insurance in detail.

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