

Total No. of Questions : 09

Total No. of Pages : 02

B.Com. (Hons.) (Sem.-6)

BANKING LAWS AND SERVICES

Subject Code : BCOP621/18

M.Code : 79474

Date of Examination : 07-05-2024

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 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) Regional Rural Banks
- b) CRR
- c) SARFAESI Act
- d) Group Banking
- e) Treasury Bills
- f) NABARD
- g) Account Payee Cheque
- h) Hypothecation
- i) Non-Fund Based Services
- j) Banker's Bank.



SECTION-B

UNIT-I

2. What is credit creation? What concepts are involved in the credit creation?

3. Explain the origin and evolution of Indian Banking System in detail.

UNIT-II

4. Define central banking and distinguish this concept from that of commercial banking.
5. What are the major amendments made to the Banking Regulation Act, 1949, in recent years, and how these changes impacted the banking sector in India?

UNIT-III

6. What do you mean NPA? Give the RBI norms relating to the provisions of NPA.
7. Explain the provisions of Negotiable Instrument Act, 1881.

UNIT-IV

8. Explain the legal consequences of dishonored cheques, including penalties and legal action.
9. What are the different types of banking services offered by banks and how do these services meet the diverse financial needs of customers?

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B.Com. (Honours) (Sem.-6)

RISK MANAGEMENT AND INSURANCE

Subject Code : BCOP622-18

M.Code : 79475

Date of Examination : 13-05-2024

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

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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 Short note on :
- a) Life Insurance
 - b) Perils covered under fire insurance
 - c) Techniques for identification of risk
 - d) Principle of subrogation
 - e) Hedging.
 - f) Malpractices in Insurance sector
 - g) Captive insurance company
 - h) Cost of Risk
 - i) Principal of Causa Proxima
 - j) Perils.



SECTION-B

UNIT-I

2. What is Risk and Uncertainty? Also explain the sources and methods for handling of risk.
3. What is risk management? Explain in detail the need for a rationale for Risk Management in Organisation.

UNIT-II

4. Write a detailed note on the following :
 - a) Operative Cause of Perils
 - b) Safety Audit.
5. What is Risk Avoidance and Reduction? Also focus on the methods of loss prevention and reduction.

UNIT-III

6. What do you mean by Insurance? Explain the features and principles of Insurance in detail.
7. Explain Marine Cargo Insurance. What are the law and practices covered under the Marine Cargo Insurance?

UNIT-IV

8. What is IRDA? Briefly explain the powers and function of IRDA.
9. Write a detailed note on the following :
 - a) Computation of insurance premium.
 - b) Loss assessment and Loss control

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B.Com. (Hons.) (Sem.-6)
MANAGEMENT OF FINANCIAL SERVICES

Subject Code : BCOP612-18

M.Code : 79473

Date of Examination : 04-05-2024

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

I. Write briefly :

- a) What is the role of SEBI in financial market?
- b) What are the limitations of offline trading?
- c) How financial products differ from physical products?
- d) Define forfaiting.
- e) Define credit card.
- f) What do you mean by lease financing?
- g) What do you mean by credit rating?
- h) Who is lead manager?
- i) Define mutual funds.
- j) Define the concept of sale and lease back.



SECTION-B

UNIT-I

2. What do you mean by financial services? Discuss in detail drivers of change of financial services sector in expanding economic opportunity in India in the era of globalization.
3. What do you mean by merchant banking? Discuss in detail functions of merchant banking. What is the code of conduct observed by Indian Merchant Banker?

UNIT-II

4. Describe the concept of Hire Purchase. What is the current scenario and mathematics and tax implications of Hire Purchase in India? Discuss in detail SEBI guidelines for Hire Purchase in India.
5. Consider the following two options and discuss in detail financial evaluation of lease from the perspective of lessee and state which option is suitable for lessee and why?

OPTION-1: BUYING AN ASSET

Cost = Rs 1 Million

Annual Revenue Generated = Rs 1.2 Million for 5 years i.e. Economic Life Net salvage value after 5 years = Rs 0.15 Million

Cost (other than depreciation) to generate the projected revenue = Rs 0.6 Million

Depreciation @33 1/3% P.A. (written down value method)

Tax rate = 50%

Cost of capital = 12%

OPTION-2 : LEASING THE ASSET

Term of lease = 5 years

Lease Rate = Rs 25 per 1000 per month, payable at the end of the year

Thus, asset costing Rs. 1 Million is available at annual rental of Rs. 0.3. Million (25*12*1000)

UNIT-III

6. From the following information construct profit and loss account of ABC Co Ltd after hiring factoring services and explain how this is beneficial to ABC.
- The average receivables of the firm are equal to 2 months sale.
 - All sales are on credit basis.
 - Cost of goods sold is equal to 60% of sales.
 - Administration costs (which includes credit department expenses of Rs. 1,00,000) and selling costs are assumed to be Rs. 4,00,000 and Rs 8,00,000 respectively.
 - The bad debts loss percentage is 5% of gross value of sales.
 - The factor charges 2% commission on gross value of sales.
 - The interest charged by the factor as well as by other financial institutions on advances is assumed at 18% per annum.
 - The margin money is 10%.
 - Material cost is saved by 2.5 % on account of lower prices, trade discount, cash discount etc.

Profit and loss account of ABC Co. Ltd (before factoring)

Profit and loss account of ABC Co. Ltd (before factoring)

	Rs		Rs
To material cost	18,00,000	By sales	60,00,000
To labour cost	10,00,000		
To factory expenses	8,00,000		
To gross profit	24,00,000		
Total	60,00,000	Total	60,00,000
To administrative expenses	3,00,000	By gross profit	24,00,000
To credit dept. expenses	1,00,000		
To selling expenses	8,00,000		
To bad debts	3,00,000		
To interest on loan	1,80,000		
To net profit	7,20,000		
Total	24,00,000	Total	24,00,000

7. What are functions of international credit rating agencies in India? Discuss in detail process, methodology and factor affecting credit rating and its procedural aspects in India. What are the benefits and limitations of credit rating?

UNIT-IV

8. Describe the concept of credit cards. Discuss in detail credit process followed by the credit card organizations and factor affecting utilization of credit cards.
9. 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.

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B.Com (2013 to 2017 Batch) (Sem.-6)

INCOME TAX-II

Subject Code : BCOP-601

M.Code : 71026

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) Who is a Debtor?
- b) What is Sec 143(1)?
- c) What is an Appeal?
- d) What is PAN?
- e) Who is assessee in default?
- f) What is a Return?
- g) What is Exemption?
- h) What is Interest u/s 234A?
- i) What is net wealth?
- j) What is deemed asset?



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SECTION-B

2. Discuss the major provisions concerning the filing of return in detail.
3. What is Assessment of Return? Discuss various types of assessments.
4. What is Advance Tax? Discuss the major rules related to advance tax in detail.
5. What is TDS? Discuss its purpose along with the taxation framework.
6. Discuss major penalties and prosecutions under the Income Tax Act.
7. Write a detailed note on different types of assets under wealth tax.

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B.Com. (Honours) (Sem.-6)
INDUSTRIAL RELATIONS AND LABOUR LAWS

Subject Code : BCOM601-18

M.Code : 79470

Date of Examination : 25-04-2024

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 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. Short answer type questions :

- a) Impact of technology on industrial relations.
- b) Benefits of Quality Circles
- c) Prerequisites for collective bargaining
- d) Bonus
- e) Differentiate between strike and lockout
- f) Types of Worker's Participation
- g) Causes of Industrial Conflict
- h) List any four trade unions in India at national level
- i) Provident Fund
- j) List benefits of quality circles.



SECTION-B

UNIT-I

2. Explain the concept of Industrial relations with regards to understanding the basic nature of Industrial relations in recent years?
3. What is the role of trade unions in the organisations? What are the various issues arise if there is no trade union in any organisation?

UNIT-II

4. What do you mean by collective bargaining? Describe its role in context of Indian industrial environment.
5. Write a detailed note on grievance redressal process.

UNIT-III

6. Describe the significance of participative management.
7. Detail the settlement of Industrial disputes under the Industrial Dispute Act, who are the adjudicating and non adjudicating authorities in settlement of industrial disputes?

UNIT-IV

8. State the objective of Minimum Wage Act 1948. Differentiate between fair wage, living wage and minimum wage. Explain the provision of payment of minimum wage and fixing of hours under given act.
9. Explain employer's liability to pay compensation under Workmen's Compensation Act.

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B.Com (Hons.) (Sem.-6)

OPERATION RESEARCH

Subject Code : BCOM602/18

M.Code : 79471

Date of Examination: 29-04-2024

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

I. Attempt all questions :

- a) Write basic structure of Linear Programming Problem.
- b) Discuss in brief about inventory models.
- c) Discuss Hungarian Method in Assignment Problem.
- d) Define saddle point in game theory.
- e) What are the general similarities between dynamic programming and linear programming?
- f) Explain the various quantitative methods that are useful for decision-making under uncertainty.
- g) Discuss use of Transportation problem.
- h) Minimize $x-2y$ subject to: $-2x+y \leq 8$ and $-x+2y \leq -24$, $x, y \geq 0$.
- i) What is traffic intensity in queuing theory?



j) Solve the following games :

Player A	Player B			
	B ₁	B ₂	B ₃	B ₄
A ₁	1	7	3	4
A ₂	5	6	4	5
A ₃	7	2	0	3

SECTION-B

UNIT-I

2. Wheat is harvested and stored in grain elevators in 3 different cities (C1, C2 and C3). These grain elevators supply three flour mills located in A, B and C. Grain is shipped to mills in railroad cars, each of capable of holding one ton of wheat. The cost of transportation one ton of wheat from each grain elevator to each mill are given below :

Miles	A	B	C	Supply
City C1	6	8	10s	150
City C2	7	11	11	175
City C3	4	5	12	275
Demand	200	100	300	600

Using MODI method, find how many tons of wheat to be transported from each grain elevator to each mill on a monthly basis in order to minimize the total cost of transportation.

3. Ralph Edmund loves steaks and potatoes. Therefore, he has decided to go on a steady diet of only these two foods (plus some liquids and vitamin supplements) for all his meals. Ralph realizes that this isn't the healthiest diet, so he wants to make sure that he eats the right quantities of the two foods to satisfy some key nutritional requirements. He has obtained the following nutritional and cost information:

Ingredients	Grams of Ingredient per Serving		Daily Requirement (Grams)
	Steak	Potatoes	
Carbohydrates	5	15	≥ 50
Protein	20	5	≥ 40
Fat	15	2	≤ 60
Cost per serving	\$4	\$2	

Ralph wishes to determine the number of daily servings (may be fractional) of steak and potatoes that will meet these requirements at a minimum cost. Help Ralph to reach at optimal decision.

UNIT-II

4. Assume that two firms are competing for the market share for a particular product. Each firm is considering what promotional strategy to employ for the coming period. Assume that the following payoff matrix describes the increase in market share of Firm A and the decrease in market share for Firm B. Determine the optimal strategies for each firm

Firm A		Firm B	
	No Promotion	Moderate Promotion	Much Promotion
No Promotion	5	0	-10
Moderate Promotion	10	6	2
Much Promotion	20	15	10

Which firm would be the winner, in terms of market share?

5. In a toy manufacturing company, suppose the product acceptance probabilities are not known but the following data is known :

Product Acceptance	Anticipated First Year Profit ('000 Rs) Product Line		
	Full	Partial	Minimal
Good	8	70	50
Fair	50	45	40
Poor	-25	-10	0

Determine the optimal decision under each of the following decision criteria and show how you arrived at it :

- a) Maximax, b) Maximin, c) Laplace and d) Hurwicz Criteria ($\alpha=0.63$)?

UNIT-III

6. You are given the following information about a project consisting of six activities:

Activity	Immediate Predecessors	Estimated Duration (Months)
A	-	5
B	-	1
C	B	2
D	A, C	4
E	A	6
F	D, E	3

- a) Construct the project network for this project.
b) Find the earliest times latest times, and slack for each activity. Which of the paths is a critical path?
c) If all other activities take the estimated amount of time. What is the maximum duration of activity D without delaying the completion of the project?

7. Speedy Oil provides a single-channel automobile oil change and lubrication service. Customers provide an arrival rate of 4 cars per hour. The service rate is 8 cars per hour. Assume arrivals follow Poisson probability distribution and that service times follow an exponential probability distribution.

- a) What is the average number of cars in the system?
b) What is the average time that a car waits for the oil and lubrication service to begin?
c) What is the average time a car spends in the system?

UNIT-IV

8. a) Machine A costs Rs 9,000. Its annual operating costs are Rs 200 for the first year, and then increase by Rs 2,000 every year. Determine the best age at which the machine should be replaced. If the optimum replacement policy is followed, what will be the average yearly cost of owning and operating the machine?
b) Machine B costs Rs 10,000. Its annual operating costs are Rs 400 for the first year, and then increase by Rs 800 every year. You now have a machine of type A that is one year old. Should you replace it with B, if so, when?
9. Suppose that the demand for a product is 30 units per month and the items are withdrawn at a constant rate. The setup cost each time a production run is undertaken to replenish inventory is Rs.15. The production cost is Re.1 per item, and the inventory-holding cost is Rs. 0.30 per item per month.
- a) Assuming shortages are not allowed, determine how often to make a production run and what size it should be?
b) If shortages are allowed but cost Rs. 3 per item per month, determine how often to make a production run and what size it should be.

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SECTION-B

UNIT-I

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

2. Discuss the need and importance of Investment Management in detail.

3. Discuss the major types of investors in detail.

UNIT-II

Max. Marks : 60

4. Write a detailed note on the Risk management in detail.

5. Explain the relationship of Risk with Return in detail.

UNIT-III

6. Discuss the major factors affecting Economic Analysis, Industry Analysis and Company Analysis.

7. Discuss major principles of Technical Analysis.

8. Discuss in detail the process of portfolio management.

9. Write a detailed note on Portfolio Revision.

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Roll No.

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Total No. of Questions : 09

B.Com (Hons.) (Sem.-6)
MANAGEMENT OF FINANCIAL SERVICES

Subject Code : BCOP612-18

M.Code : 79473

Date of Examination : 19-12-2024

Time : 3 Hrs.

Max. Marks : 60

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SECTION-A

I. Write briefly :

- a. What is the role of SEBI in financial market?
- b. What are the limitations of offline trading?
- c. How financial products differ from physical products?
- d. Define forfaiting.
- e. Define credit card.
- f. What do you mean by lease financing?
- g. What do you mean by credit rating?
- h. Who is lead manager?
- i. Define mutual funds.
- j. Define the concept of sale and lease back.

SECTION-B

UNIT-I

2. What do you mean by financial services? Discuss in detail drivers of change of financial services sector in expanding economic opportunity in India in the era of globalisation.
3. What do you mean by merchant banking? Discuss in detail functions of merchant banking. What is the code of conduct observed by Indian merchant banker?

UNIT-II

4. Describe the concept of Hire Purchase. What is the current scenario and mathematics and tax implications of Hire Purchase in India? Discuss in detail SEBI guidelines for Hire Purchase in India.
5. Consider the following two options and discuss in detail financial evaluation of lease from the perspective of lessee and state which option is suitable for lessee and why?

OPTION-1: BUYING AN ASSET

Cost = Rs 1 Million

Annual Revenue Generated = Rs 1.2 Million for 5 years i.e. Economic Life

Net salvage value after 5 years = Rs 0.15 Million

Cost (other than depreciation) generate the projected revenue = Rs 0.6 Million

Depreciation @33 1/3% P.A. (written down value method)

Tax rate = 50%

Cost of capital = 12%

OPTION-2 : LEASING THE ASSET

Term of lease = 5 years

Lease Rate = Rs 25 per 1000 per month, payable at the end of the year.

Thus, asset costing Rs. 1 Million is available at annual rental of Rs. 0.3. Million (25*12*1000)

[illegible]

Total No. of Questions : 09

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B.Com. (Hons.) (Sem.-6)

BANKING LAWS AND SERVICES

Subject Code : BCOP-621-18

M.Code : 79474

Date of Examination : 20-12-2024

Time : 3 Hrs.

Max. Marks : 60

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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

- I. Write briefly :
- (a) Discuss the functions of commercial banks.
 - (b) What are scheduled banks?
 - (c) What is meant by financial institutions?
 - (d) Define non-banking.
 - (e) Define negotiable instrument.
 - (f) What is crossing?
 - (g) What is an appropriation?
 - (h) Define briefly Fund Based Services.
 - (i) Discuss mortgage.
 - (j) What is a Co-operative Banks?

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SECTION-B

UNIT-I

2. Discuss the role and functions of commercial banks.
3. Explain the role of Reserve Bank of India in development control and functioning of commercial banks of India.

UNIT-II

4. Discuss the main power of the Reserve Bank of India under the Banking Regulating Act, 1949.
5. Write a detailed note on :
 - (a) Central Banking Functions
 - (b) Financial Institutions

UNIT-III

6. What are the different forms of relationship that arise between a banker and his customers? Discuss the characteristic feature of principal relationship between them.
7. Explain NPAs. Discuss the provisions for NPAs.

UNIT-IV

8. Discuss the duties and responsibilities of paying and collecting banker.
9. Write a note on :
 - (a) Money remittance services
 - (b) Assignment

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