Roll No.

Total No. of Pages : 02

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B.Com. (Honours) (Sem.–5)

FINANCIAL MANAGEMENT

Subject Code : BCOM-501-18

M.Code : 78172

Date of Examination : 19-06-2025

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 financial manager?

   b. What are the limitations of agency cost?

   c. How equity capitals differ from preference capital?

   d. Discuss in detail about NI approach.

   e. Define profitability Index method.

   f. What do you mean by profit maximization?

   g. Define preference capital.

   h. Define financing decision.

   i. Define internal rate of return method.

   j. How capital structures differ from financial structure?

SECTION - B

UNIT - I

2. Discuss in detail objective, function and scope of financial management. What have been the key developments and reforms of the Indian financial sector since 1990?

3. Explain with the help of example how to calculate time value of money?

UNIT – II

4. What do you mean by capital structure? Discuss in detail theories of capital structure.

5. What do you mean by the equity shares and preference share? Explain the features of equity shares and preference share. What are the pros and cons of equity shares from the company's and investor' point of views? What is common between equity shares and preference share in India?

UNIT - III

6. There are two projects A and B. A has a service life of one year. The initial cash outlay for both the projects assumed to be Rs. 20 000 each. The cash proceed from project A (at the end of first year) amounts to Rs 24 000. The cash generated by project B at the end of fifth year is likely to be Rs. 40 200. Assume that the required rate of return is 10 percent. Compute and compare NPVand IRR of the two projects.

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 working capital. Discuss in detail objectives of working capital. Discuss in detail operating cycle approach to working capital and cash management.

9. Discuss in detail the objectives of receivable management, cash management and inventory management.

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B.Com. (Honours) (Sem.–5)

GOODS AND SERVICE TAX

Subject Code : BCOM-502-18

M.Code : 78173

Date of Examination : 17-06-2025

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) Note on GSTIN.

b) Meaning of IGST.

c) How does ITC work under GST?

d) Zero rated supply

e) Note on destination based tax in GST.

f) Note on treatment of export and import under GST.

g) Short note on Credit Note.

h) Note on composition levy scheme.

i) What is Reverse Charge mechanism?

j) Explain tax invoice.

SECTION – B

UNIT - I

2. What is GST? Difference between old indirect tax system and new indirect tax system.

3. Constitutional Framework of GST.

UNIT - II

4. Discuss concept of taxable event under GST also explain composite and mixed supply.

5. Discuss major provisions regarding Levy and the collection of CGST in detail.

UNIT - III

6. Explain Computation of GST liability.

7. Concept of time, value and place of supply of goods and services.

UNIT - IV

8. Explain the various provisions related to refund under GST.

9. Explain registration under GST.

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B.Com. (Hons.) (Sem.–5)

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 21-06-2025

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. **Answer briefly :**

   a) What is Time Value of Money?

   b) Objectives of Ratio Analysis.

   c) What is SIP?

   d) What is Demat?

   e) Define Indemnity.

   f) Functions of NSE.

   g) What is ULIP?

   h) What is the principle of contribution?

   i) What is Claim?

   j) What is PAN?

SECTION-B

UNIT-I

2. Discuss the need and importance of financial planning detail.

3. What is Investor profiling? Discuss its purpose and significance.

UNIT-II

4. What is the difference between Debt and Equity? Discuss from the viewpoint of an investor.

5. Discuss the major types of Mutual fund schemes 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 is the need and benefit of retirement planning? Discuss.

9. Discuss the role of ethics in financial planning in detail.

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B.Com. (Hons.) (Sem.–5)

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

Date of Examination : 26-06-2025

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 capital adequacy ratio?

   b) Write a note on co-operative banks.

   c) Define statutory liquidity ratio (SLR).

   d) Write a short note on profit and loss account.

   e) Discuss off-shore banking.

   f) Discuss Repo Rate.

   g) Define Narrow Banking.

   h) Write a note on risk management.

   i) Write a note on current ratio.

   j) Discuss the functions of commercial banks.

SECTION - B

UNIT - I

2. Write an essay on the general utility services rendered by commercial banks.

3. Write a detailed note on functions of a bank in an economic development.

UNIT - II

4. **Write a detailed note on :**

   a) Verma Panel Report

   b) Basel II Norms

5. Explain the objects and operations of the Banking Ombudsman Scheme.

UNIT - III

6. **Write a short note on :**

   a) Asset Classification

   b) Cheque Truncation System

7. Write a detailed note on emerging trends in banking.

UNIT - IV

8. Write a detailed note on operational risk management in banks.

9. **Write a short note on :**

   a) Liquidity Management

   b) Interest rate risk management in banks.

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Bachelor of Commerce (Honours) (Sem.–5)

ADVANCED FINANCIAL MANAGEMENT

Subject Code : BCOP-522-18

M.Code : 78176

Date of Examination : 24-06-2025

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. **Answer briefly :**

a) What is sustainable growth model for a business firm?

b) Define Financial Risk.

c) What is Return?

d) What is Equity?

e) What is Rationing?

f) What is a Joint Venture?

g) What is Firms value?

h) What is EBIT?

i) What is P/E Ratio?

j) What is Spin off?

SECTION-B

UNIT-I

2. Discuss the nature and scope of financial strategy formulation for a business firm.

3. Explain the different types of sources of finance for a business.

UNIT-II

4. What are the major ethical issues in Financial Management? Discuss.

5. **Write notes on the following:**

a) Agency Relationship

b) Transaction Cost Theory.

UNIT-III

6. How the long term investment decisions are valued? Discuss.

7. What is Dividend Valuation? Discuss in detail.

UNIT-IV

8. What is Corporate Reconstruction? Discuss its major types.

9. Give an overview of mergers and takeovers in India in the past few years.

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B.Com. (Honours) (Sem.–5)

INSURANCE SERVICES MANAGEMENT

Subject Code : BCOP-522-18

M.Code : 78177

Date of Examination : 05-07-2025

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 short notes o the following :**

a) Uncertainty versus Risk.

b) What is Reinsurance?

c) What is Deposit Insurance?

d) What is Proximate Cause in Insurance?

e) Define Indemnity.

f) Role of IRDA.

g) What is ULIP?

h) What is Full disclosure?

i) What is Claim?

j) What is Endowment?

SECTION-B

UNIT-I

2. Discuss the basic principles of Insurance in detail.

3. Discuss the significance of Insurance for the economy.

UNIT-II

4. Write a detailed note on the private companies in the Life Insurance sector in India.

5. Discuss the major types of health insurance in detail.

UNIT-III

6. Discuss the major powers and functions of IRDA.

7. What is Public Liability Insurance? Discuss.

UNIT-IV

8. Discuss the application and importance of Information Technology in Insurance.

9. Discuss the nature and significance of taxation in life insurance.

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