

Roll No.

Total No. of Pages : 03

Total No. of Questions : 09

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

FINANCIAL MANAGEMENT

Subject Code : BCOM-501-18

M.Code : 78172

Date of Examination : 05-06-2023

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) Cost of Capital
- b) List out the factors affecting capital structure
- c) Capital rationing
- d) Capital structure vs. financial structure
- e) List out determinants of capital requirement
- f) Average rate of return
- g) Leverage
- h) Compounding techniques of time value of money
- i) Wealth maximization
- j) Capital budgeting.



SECTION-B

UNIT-I

2. Discuss in detail, objectives, functions and scope of financial management.
3. a) Calculate the present value of the following cash flows assuming a discount rate of 8%.

Year	I	II	III	IV
	10,000	20,000	10,000	5,000

- b) Write a note on components of cost of capital.

UNIT-II

4. a) A firm has sales of Rs. 20,00,000, variable cost of Rs. 14,00,000 fixed costs of Rs. 4,00,000 and dentures of Rs. 10,00,000 in its capital structure obtained @10 percent. What are its financial leverage, operating leverage and combined leverage?
- b) Write a brief note on financial, operating and combined leverage.
5. What do you mean by capital structure? Write a detailed note on theories of capital structure.

UNIT-III

6. Critically evaluate Walter's Model.
7. A company is considering two mutually exclusive projects. The estimated cash flow for each project are as follows :

Year	Project 1	Project 2
0	-35000	-45000
1	12000	22000
2	10000	20000
3	10000	10000
4	10000	10000

Which project should be accepted if the discount rate is 12%? Scrap value in both projects at the end is Rs.3000.

UNIT-IV

8. Define working capital. Discuss in detail, the sources of working capital.

9. Two materials, X and Y are used as follows :

Minimum usage - 50 units per week each;

Maximum usage -150 units per week each;

Normal usage -100 units per week each;

Ordering quantity : X - 600 units and Y -1,000 units

Delivery period X - 4 to 6 weeks; Y - 2 to 4 weeks

Calculate :

a) Minimum level

b) Maximum level

c) Ordering level

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

FINANCIAL MANAGEMENT

Subject Code : BCOM-501-18

M.Code : 78172

Date of Examination : 17-11-2023

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 briefly :

- a) What is the need of wealth maximization?
- b) What are the sources of long term financing?
- c) How gross working capital differs 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 differs 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. Explain with the help of example how to calculate time value of money?

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 features of equity shares and preference shares. 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 shares 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 is 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 it assumption.

UNIT-IV

8. Discuss in detail the objectives of receivable management and inventory management.
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

GOODS AND SERVICES TAX

M.Code : 78173

Date of Examination : 21-11-2023

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) Explain GST.
 - b) What are four types of GST?
 - c) Explain GST Compliance.
 - d) Rate mostly used in GST.
 - e) Threshold limit in GST registration.
 - f) Taxable person under GST.
 - g) Shortcoming of pre GST.
 - h) Note on Input tax credit.
 - i) What is electronic way bill?
 - j) Write a note on Debit Note.



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SECTION-B

UNIT-I

2. Discuss the need and benefits of GST.
3. Discuss the features and Constitutional framework of GST.

UNIT-II

4. Explain various models of GST.
5. Explain Concept of supply under GST.

UNIT-III

6. Explain basic exemption under GST.
7. What is time and value of taxable supply of Goods and Services?

UNIT-IV

8. Explain Registration process under GST.
9. Explain the provisions regarding filing of returns under GST.

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Total No. of Questions : 09

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

PERSONAL FINANCIAL PLANNING

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 30-05-2023

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 on the following :
 - 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 a Claim?
 - g) What is Bancassurance?
 - h) What is BSE?
 - i) Types of Debt instruments
 - j) What is Endowment?



SECTION-B

UNIT-I

2. What are the factors that influence financial planning? Explain in detail.
3. Discuss the significance of Investor profiling.

UNIT-II

4. What is the difference between Debt and Equity? Discuss.
5. Discuss the major types of debt instruments in detail.

UNIT-III

6. What are KYC norms? Discuss.
7. What is PAN? Discuss major regulatory guidelines.

UNIT-IV

8. Define Estate Planning. Discuss its importance.
9. Discuss the nature and significance of taxation of real estate.

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Total No. of Questions : 09

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

Subject Code : BCOP-511-18

M.Code : 78174

Date of Examination : 23-11-2023

Max. Marks : 60

Time : 3 Hrs.

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. Answer briefly :
 - a. What is Investor Profiling?
 - b. What is Insurable Interest?
 - c. What is Money Laundering?
 - d. What is a Mutual Fund?
 - e. What is PAN?
 - f. What is Claim?
 - g. What is SIP?
 - h. What is BSE?
 - i. What are Corporate Bonds?
 - j. What is Endowment?



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SECTION - B

UNIT-I

2. What is Financial Planning? Discuss its need and importance.
3. Discuss the role of financial statements in financial planning.

UNIT-II

4. What is Insurance? Explain its basic principles.
5. Discuss the major types of debt instruments in detail.

UNIT-III

6. What is Tax Avoidance? How it is different from Tax Evasion? Discuss.
7. What are KYC norms? Discuss.

UNIT-IV

8. What is Estate Planning? Discuss its importance.
9. Discuss the nature and significance of taxation of real estate.

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Total No. of Pages : 02

Total No. of Questions : 09

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

ADVANCED FINANCIAL MANAGEMENT

Subject Code : BCOP-512-18

M.Code : 78176

Date of Examination : 30-11-2023

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 Agency?
- b. What is Free cash flow?
- c. What is Yield?
- d. What is Net Income?
- e. What is Debt?
- f. Define Risk.
- g. What is Strategy?
- h. What is Equity?
- i. What is Unbundling?
- j. What is Synergy?



SECTION - B

UNIT-I

2. Discuss the role and responsibility of the senior financial adviser of a business firm.
3. Explain the advantage and disadvantages of Private Equity.

UNIT-II

4. Discuss major types of risks faced by a business firm in detail.
5. Write notes on the following :
 - a) Integrated Report
 - b) Ethical Issues.

UNIT-III

6. How a company is valued? What are the different valuation models? Discuss.
7. What is Capital Rationing? Discuss its major types in detail.

UNIT-IV

8. What are capital reconstruction schemes? Discuss.
9. Discuss buy back of shares from the view point of a company.

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

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

Date of Examination : 07-06-23

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 a Foreign Bank?
- b. What is NPA?
- c. What is EFT?
- d. What is Reconstruction?
- e. What is Capital Adequacy?
- f. What is Basel-II?
- g. What is E-banking?
- h. What is Verma Panel?
- i. What is IMPS?
- 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. Discuss Basel II Norms, in detail.
5. What is RBI? As a central bank, what are its major functions? Discuss, in detail.

UNIT-III

6. What is RTGS and NEFT? Discuss, their advantages.
7. What is Cheque Truncation System? Discuss in detail.

UNIT-IV

8. What is Interest Rate Risk Management? Discuss.
9. Discuss the significance of Financial Performance Analysis of banks.

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Roll No.

Total No. of Questions : 09

Total No. of Pages : 02

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

BANKING SERVICES MANAGEMENT

Subject Code : BCOP-521-18

M.Code : 78175

Date of Examination : 28-11-2023

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) Write a note on Regional Rural Banks.
- b) Discuss investment banking.
- c) What do you mean by monetary policy?
- d) Discuss internet banking.
- e) What do you mean by economic development?
- f) Write a note on bank rate.
- g) What do you mean by RTGS and NEFT.
- h) Write a short note on debt equity ratio.
- i) Write a short note on core banking.
- j) What do you mean by mobile banking.



SECTION-B

UNIT-I

2. Discuss the importance and functions of bank.
3. Write a detailed note on structure and organization of commercial banks.

UNIT-II

4. Discuss the various functions of RBI.
5. Discuss the quantitative measures taken by the Reserve Bank for credit central.

UNIT-III

6. Discuss the feature of internet banking and bring out its merits and constraints.
7. Write a note on RBI guideline on internet banking.

UNIT-IV

8. What is meant by 'Credit Analysis'? How does the balance sheet serve as a good tool of financial credit analysis?
9. Write a detailed note on market risk management in banks.

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

INSURANCE SERVICES MANAGEMENT

Subject Code : BCOP-522-18

M.Code : 78177

Date of Examination : 02-06-23

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 Uncertainty?
- b. Objectives of Reinsurance
- c. What is Distribution Channel?
- d. What is Group life Insurance?
- e. Define Indemnity.
- f. What is 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 role and importance of Insurance in society.
3. Discuss the classification of risks in detail.

UNIT-II

4. What is General Insurance? Discuss different types of coverage.
5. Discuss the major types of health insurance in detail.

UNIT-III

6. What are the salient features of IRDA Act? Discuss.
7. What is Public Liability Insurance? Discuss.

UNIT-IV

8. Define Reinsurance. Discuss its importance.
9. Discuss the nature and significance of taxation in life insurance.

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

INSURANCE SERVICES MANAGEMENT

Subject Code : BCOP522-18

M.Code : 78177

Date of Examination : 02-12-2023

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 Commercial Insurance?
 - b. What is Subrogation?
 - c. What is IRDA?
 - d. What is External Risk?
 - e. What is TPA?
 - f. What is Claim?
 - g. What is Bancassurance?
 - h. What is Causa Proxima?
 - i. Types of natural disasters.
 - j. What is Endowment?



SECTION - B

UNIT-I

2. Discuss the role of Insurance in an economy.
3. Differentiate between Risk and Uncertainty. Discuss major classes of risk in detail.

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 rationale of opening up of insurance sector to private players in India? 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 Reinsurance in detail.

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