

Roll No. 

Total No. of Pages:02

Total No. of Questions: 09

**B.Com (Hons), Semester-5<sup>th</sup>**  
**FINANCIAL MANAGEMENT**  
**Subject Code: BCOM-501-18**  
**M.Code: 78172**

Date of Examination: 22-11-2025

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** subsections: **Units-I, II, III & IV**. Each subsection contains **TWO** questions, each carrying **TEN** marks each and student has to attempt any **ONE** question from each subsection.

| Q. No.           | Question  | Course Outcome | Bloom's Level |
|------------------|---|----------------|---------------|
| <b>SECTION-A</b> |   |                |               |
| 1.               | Answer briefly:   |                |               |
| a.               | List two main objectives of financial management.   | CO-1           | L1            |
| b.               | Explain the method to calculate cost of equity.   | CO-1           | L2            |
| c.               | Recall the term Combined leverage.  | CO-2           | L1            |
| d.               | Extend the format of EBIT–EPS analysis.   | CO-2           | L2            |
| e.               | List four long term sources of finance.   | CO-3           | L1            |
| f.               | Outline the term Capital Budgeting.   | CO-3           | L2            |
| g.               | What is meant by retained earnings?   | CO-4           | L1            |
| h.               | Explain different types of dividend policies.   | CO-4           | L2            |
| i.               | What are the types of working capital?  | CO-5           | L1            |
| j.               | Explain principles of working capital management policy.  | CO-5           | L2            |
| <b>SECTION-B</b> |   |                |               |
| <b>UNIT-I</b>    |   |                |               |
| 2.               | Explain the role of financial management in achieving sustainability goals.   | CO-1           | L5            |
| 3.               | Analyse Time Value of Money with the help of examples using Compounding and Discounting techniques.   | CO-1           | L4            |
| <b>UNIT-II</b>   |   |                |               |
| 4.               | Apply the traditional theories of capital structure with its limitations using a relevant example under each theory.  | CO-2           | L3            |
| 5.               | Evaluate Operating leverage and Financial Leverage for present and planned output from the following information:<br>a) Equity Share Capital Rs. 10,00,000 of Rs. 10 each.<br>b) 14% Debentures Rs. 30,00,000<br>c) Selling Price per unit Rs. 50<br>d) Variable Cost per unit Rs. 30<br>e) Fixed Cost Rs. 12,00,000.<br>The company is producing 1,00,000 units at present and plans to increase output by 25%. the tax rate is 40%. | CO-2           | L5            |
| <b>UNIT-III</b>  |   |                |               |
| 6.               | Identify the nature and significance of investment decisions in business.   | CO-3           | L3            |

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| 7.             | Categorise in detail the theories of irrelevance applied while deciding the pay out and retention ratio related to dividend. | CO-4 | L4 |
| <b>UNIT-IV</b> |  |      |    |
| 8.             | Analyse the challenges of having excess working capital and inadequate working capital in a business.                        | CO-5 | L4 |
| 9.             | Explain the different methods used by a business organization for cash management.   | CO-5 | L5 |

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| 5.              | Construct a flowchart explaining the concept of supply under GST.                           | CO-3 | L3 |
| <b>UNIT-III</b> |   |      |    |
| 6.              | Identify the rules of value of supply for goods and services under GST.                     | CO-3 | L3 |
| 7.              | Explain the utilization of Input Tax Credit with order of set-off.                          | CO-4 | L5 |
| <b>UNIT-IV</b>  |   |      |    |
| 8.              | List all the accounts and records must be maintained under GST.                             | CO-4 | L4 |
| 9.              | Explain the meaning of Tax invoice and prepare a list of contents of Tax Invoice under GST. | CO-5 | L5 |

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| 5.              | Explain the benefits and limitations of life insurance and health insurance.                                      | CO-2 | L5 |
| <b>UNIT-III</b> |   |      |    |
| 6.              | Plan an annual financial strategy for a young taxpayer that balances investment, insurance, and tax-saving goals. | CO-3 | L3 |
| 7.              | Examine the relationship between KYC, PAN, and AML in ensuring compliance in the financial system.                | CO-3 | L4 |
| <b>UNIT-IV</b>  |   |      |    |
| 8.              | Identify the meaning and process of retirement planning? Why retirement planning is important                     | CO-4 | L3 |
| 9.              | Describe the role of power of Attorney in Estate planning, also explain the different types of power of Attorney. | CO-5 | L5 |

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**B.Com(Hons), Semester-5<sup>th</sup>**  
**ADVANCED FINANCIAL MANAGEMENT**

**Subject Code: BCOP-512-18**

**M.Code: 78176**

**Date of Examination: 05-12-2025**

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** subsections: **Units-I, II, III & IV**. Each subsection contains **TWO** questions, each carrying **TEN** marks each and student has to attempt any **ONE** question from each subsection.

| Q. No.           | Question  | Course Outcome | Bloom's Level |
|------------------|---|----------------|---------------|
| <b>SECTION-A</b> |   |                |               |
| 1.               | Answer briefly:   |                |               |
| a.               | Define financial strategy formulation.  | CO-1           | L1            |
| b.               | Differentiate between equity finance and debt finance.                                    | CO-1           | L2            |
| c.               | What is the purpose of an integrated report?  | CO-2           | L1            |
| d.               | Compare business risk and financial risk.   | CO-2           | L2            |
| e.               | Define capital rationing.   | CO-3           | L1            |
| f.               | Explain indivisible projects.   | CO-3           | L2            |
| g.               | Recall financial reconstruction.  | CO-4           | L1            |
| h.               | Explain the reasons for acquisitions.   | CO-4           | L2            |
| i.               | How does a high failure rate of acquisitions affect financial health?                     | CO-5           | L1            |
| j.               | Describe the purpose of sell-offs.  | CO-5           | L2            |
| <b>SECTION-B</b> |   |                |               |
| <b>UNIT-I</b>    |   |                |               |
| 2.               | Apply the role of a Senior Financial Adviser to a company scenario.                       | CO-1           | L3            |
| 3.               | Examine the main ethical principles in financial management.                              | CO-1           | L4            |
| <b>UNIT-II</b>   |   |                |               |
| 4.               | Make use of business and financial risk to real-life examples.                            | CO-2           | L-3           |
| 5.               | Describe the main governance structures and their role in ethical financial management.   | CO-2           | L-4           |
| <b>UNIT-III</b>  |   |                |               |
| 6.               | Discuss the role of scenario analysis in mitigating financial risk in project evaluation. | CO-3           | L5            |
| 7.               | Analyze the impact of multi-period capital rationing on investment decisions.             | CO-3           | L4            |
| <b>UNIT-IV</b>   |   |                |               |
| 8.               | Identify the concept of a merger and distinguish it from an acquisition.                  | CO-4           | L3            |

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|----|---|------|----|
| 9. | Evaluate the effectiveness of different business re-organisation strategies (spin-offs, sell-offs, MBO, buy-in) in maximizing shareholder wealth. | CO-5 | L5 |
|----|---|------|----|

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**B. Com(Hons), Semester-5**  
**BANKING SERVICE MANAGEMENT**

Subject Code: BCOP -521-18

M.Code: 78175

Date of Examination: 02-12-2025

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 subsections: Units-I, II, III & IV. Each subsection contains TWO questions, each carrying TEN marks each and student has to attempt any ONE question from each subsection.

| Q. No.           | Question   | Course Outcome | Bloom's Level |
|------------------|--|----------------|---------------|
| <b>SECTION-A</b> |  |                |               |
| 1.               | Answer briefly:  |                |               |
| a.               | Define Indian banking system.  | CO-1           | L1            |
| b.               | Outline banking structure in the context of Indian banking system.   | CO-1           | L2            |
| c.               | Recall any 4 techniques of credit control by banks.  | CO-2           | L1            |
| d.               | Classify capital adequacy ratio (CAR) in detail.   | CO-2           | L2            |
| e.               | Define the concept of e-banking.   | CO-3           | L1            |
| f.               | Outline any 2 RBI guidelines on internet banking.  | CO-3           | L2            |
| g.               | Recall the term 'market risk management' with its two features.  | CO-4           | L1            |
| h.               | Summarize the term 'performance analysis' in the context of Indian banking.                                    | CO-4           | L2            |
| i.               | Define the term 'credit risk'.   | CO-5           | L1            |
| j.               | Summarize investment banking with its two features.  | CO-5           | L2            |
| <b>SECTION-B</b> |  |                |               |
| <b>UNIT-I</b>    |  |                |               |
| 2.               | Identify the functions of commercial banks with a suitable example and give any 4 merits and 4 demerits of it. | CO-1           | L3            |
| 3.               | Explain the services offered by regional rural banks along with its significance in the Indian banking.        | CO-2           | L5            |
| <b>UNIT-II</b>   |  |                |               |
| 4.               | Analyse the revised NPA norms and examine its outcomes.  | CO-2           | L4            |
| 5.               | Explain universal banking and narrow banking. Compare their functions.   | CO-3           | L5            |
| <b>UNIT-III</b>  |  |                |               |

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|----------------|---|------|----|
| 6.             | Identify the working of electronic fund transfer system and how it works in Indian market.      | CO-3 | L3 |
| 7.             | Classify the term ratio analysis for performance measurement and examine its factors in detail. | CO-4 | L4 |
| <b>UNIT-IV</b> |   |      |    |
| 8.             | Examine the term E-banking and compare how it is different from regular banking.                | CO-4 | L4 |
| 9.             | Interpret the qualitative techniques of RBI and also evaluate its exceptions.                   | CO-5 | L5 |

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**B.Com(Hons), Semester-5<sup>th</sup>**  
**INSURANCE SERVICES MANAGEMENT**

Subject Code: BCOP-522-18

M.Code: 78177

Date of Examination: 05-12-2025

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 subsections: Units-I, II, III & IV. Each subsection contains TWO questions, each carrying TEN marks each and student has to attempt any ONE question from each subsection.

| Q. No.           | Question   | Course Outcome | Bloom's Level |
|------------------|--|----------------|---------------|
| <b>SECTION-A</b> |  |                |               |
| 1.               | Answer briefly:  |                |               |
| a.               | Define risk in insurance sector.   | CO-1           | L1            |
| b.               | Compare Risk and uncertainty.  | CO-1           | L2            |
| c.               | State any two needs of insurance.  | CO-2           | L1            |
| d.               | Illustrate the Primary function of insurance.  | CO-2           | L2            |
| e.               | What is Health insurance?  | CO-3           | L1            |
| f.               | Illustrate Endowment plan.   | CO-3           | L2            |
| g.               | Define Privatisation.  | CO-4           | L1            |
| h.               | Interpret the Nature of deposit insurance.   | CO-4           | L2            |
| i.               | Explain Tax benefits under section 80C.  | CO-5           | L1            |
| j.               | Summarize the Elements of insurance marketing.   | CO-6           | L2            |
| <b>SECTION-B</b> |  |                |               |
| <b>UNIT-I</b>    |  |                |               |
| 2.               | Identify the feature and need of micro insurance.  | CO-1           | L3            |
| 3.               | “Risk management involves identifying, analyzing, and controlling risks.” Justify the statement.   | CO-2           | L5            |
| <b>UNIT-II</b>   |  |                |               |
| 4.               | List in detail the salient features of Health insurance.   | CO-3           | L4            |
| 5.               | Explain in detail Marine insurance, fire insurance, and motor insurance.                           | CO-3           | L5            |
| <b>UNIT-III</b>  |  |                |               |
| 6.               | Apply the duties, powers, and functions of the IRDA in regulating the insurance industry in India. | CO-4           | L3            |

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| 7.             | “Emergency risk insurance is an essential tool for managing unexpected disasters and ensuring business continuity.” — justify the statement. | CO-4 | L5 |
| <b>UNIT-IV</b> |  |      |    |
| 8.             | Identify the nature, types, and objective of reinsurance.  | CO-5 | L3 |
| 9.             | Critically explain various challenges in insurance marketing.  | CO-6 | L5 |

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