

Roll No.

Total No. of Pages : 03

Total No. of Questions : 17

M.Com. (Sem.-4)

E-COMMERCE

Subject Code : MCOPGE 401-18

M.Code : 77946

Date of Examination : 25-05-23

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

Write briefly:

1. What are the risks associated with security gap?
2. What is internet sales tax?
3. What is online advertising mechanism?
4. What is Internet market?
5. What is the role of open system interconnect?
6. Describe the roles of intelligent agents.
7. Define the Internet trading relationship.
8. Describe domain name.



SECTION-B

UNIT-I

9. What is the regulatory environment for e-commerce? Highlight three to four ethical concerns in e-commerce and their regulatory framework.
10. Describe the role of internet in E-commerce. What is the impact of e-commerce for the business organisations?

UNIT-II

11. Describe modern system of commerce and how it is different from the traditional EDI system. Highlight the benefits of EDI systems.
12. What are the risks associated with the E-commerce and what measures could be taken against them to prevent customers in online market?

UNIT-III

13. Define the firewalls and its role in the online system. Highlight the limitations of the security prevention provided by the firewalls.
14. What are the security issues in e-commerce and precautionary actions taken by marketers against them.

UNIT-IV

15. What is e-commerce payment system? Discuss the modes to make payment in the online market.
16. Describe the web-based marketing. Describe the marketing mix applied to internet marketing.

SECTION-C

17. Case Study:

XYZ's is known for its underwear clothing, but it also sells T-shirts, Sweat Shirts and Boxers. Unlike the underwear business in which the company sells product directly to large retailers such as wall-mart, the active wear division, which manufactures blank T-shirts, uses several dozen distributors. These sells their shirts to about 30,000 screen

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printers embroider who decorate the shirts and sells them to public and for retailers who then market them to customers.

The market is very competitive and complex. The distributors sell other product as well and also T- shirts made by XYZ's competitors. Therefore, the relationship between active wear and its distributors are critical. To boost these relationships, XYZ decided to develop and maintain an individual web customer site for each of their 40 key distributors on an extranet. Each site includes colour electronic catalogue, inventory level information, buyers credit availability and ordering from both the shirts printers and retailers enter the distributors site to facilitated their own back- office operation of inventory and billing. The distributors are allowed to advertise and sell other vendor product on the website. These ways XYZ commits itself to a supporting system that benefits all the channel members in a link that start with its own sites.

XYZ hopes to gain favour with distributors, many of whom do not have time or money to build their website. The system also includes models that automatically that suggest XYZ's substitute product for products not in stock. Even though building and maintenance 40 sites incurs a cost, XYZ believes that the investment pays for itself XYZ's uses its experience to generate profit by setting up website for other companies.

- a. State the significance of this case study.
- b. Is the E-commerce System bringing XYZ closer to its customer? Why and why not?

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Roll No.

Total No. of Questions : 17

Total No. of Pages : 02

M.Com (Sem.-4)

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Subject Code : MCOP 402-18

M.Code : 77940

Date of Examination : 22-05-2023

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

Write short notes on :

1. What is difference between call option and put option?
2. Compare and contrast speculation and investment.
3. Write a note on circuit breaker.
4. Explain insider trading.
5. Discuss in detail the working of futures.
6. Explain DOW theory.
7. Explain the concept of forwards and swaps.
8. What is principle of arbitrage?

SECTION-B

UNIT-I

9. What are various types of financial assets? What is the difference between equity and preference investments?

10. Discuss the concept of risk and return. Discuss the types and measurement of risk.

UNIT-II

11. Discuss the concept and significance of economic analysis.
12. Discuss the concept of price indicators. Elaborate various charting techniques.

UNIT-III

13. What do you mean by portfolio management? Explain the importance of portfolio management. Discuss portfolio evaluation techniques.
14. What do you mean by CAPM? Discuss capital market line.

UNIT-IV

15. What are stock futures? Discuss their settlement procedure.
16. Explain the Arbitrage pricing theory model. What are its assumption?

SECTION-C

17. Case study :

ABC Ltd is a company engaged in imports. It has been facing uncertainty due to changing exchange rate of rupee vis a vis dollar. Traditionally, it has not employed any hedging strategy. This has made company face both easy and difficult times as expenses are in dollar terms, while the sales are in local currency. As per international agencies the general outlook on Indian economy as well as American economy is not very encouraging. As a financial advisor how would you convince the board to opt for hedging though its employment may most probably adversely affect the profits. Furthermore, Which hedging strategies you would suggest in the present scenario?

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Roll No.

Total No. of Pages: 02

Total No. of Questions: 10

Master of Commerce (Sem. - 4)

CORPORATE ACCOUNTING AND AUDITING

Subject Code: MCOP403-18

M Code: 77941

Date of Examination : 01-06-23

Time: 3 Hrs.

Max. Marks: 60

INSTRUCTIONS TO CANDIDATES:

1. SECTION-A is COMPULSORY consisting of EIGHT questions carrying TWO marks each.
2. SECTIONS-B consists of FOUR Sub-sections : Units-I, II, III & IV. Student has to attempt any ONE question from each Sub-section carrying EIGHT marks each.
3. SECTION-C is COMPULSORY, consists of a Case Study carrying TWELVE marks.

SECTION-A

1. Write short note on the following:

- a) Growth rate in dividends
- b) Share valuation under zero growth
- c) Divisible profits
- d) Managerial remuneration limits
- e) Cost audit report
- f) Goodwill valuation- capitalization approach
- g) Scope of cost audit
- h) Audit of control function of management

SECTION-B

UNIT-I

2. Give a form of Profit and Loss Account and Balance Sheet of joint stock companies under Companies Act 2013. Illustrate.
3. Explain the rules related to ascertain the divisible profits for the declaration of dividends.

UNIT-II

4. What do you understand by auditing and state its objects?
5. Briefly explain the different approaches for valuation of shares.

UNIT-III

6. Briefly explain the duties and liabilities of statutory auditor.
7. Describe the qualifications and disqualifications of cost auditor. How is he appointed? What are his/her duties and powers?

UNIT-IV

8. Briefly explain the audit of different functional areas of management.
9. Write a detailed note on management audit.

SECTION-C

10. X Inc. was organized early in 2000 with authorization to issue 20000 shares of Rs 100 par value preference shares and 1 million shares Re. 1 preferred stock. All of the preference shares were issued at par, and 300000 shares of common stock were sold for Rs. 20 per share. The preference stock pays a 10 percent cumulative dividend.

During first five years of operations (2000 through 2004) the company earned a total Rs. 4460000 profit and paid dividend of Re. 1 per share each year on the common stock. In 2005, however, the company reported a net loss of Rs 1750000 and paid no dividends.

- a) Prepare the stockholders equity section of the balance sheet at December 31, 2005.
- b) Drafts a note to accompany financial statements disclosing any dividends in arrears at the end 2005.

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M.Com. (Sem.-4)

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Subject Code : MCOP-402-18

M.Code : 77940

Date of Examination : 04-07-22

Max. Marks : 60

Time : 3 Hrs.

INSTRUCTIONS TO CANDIDATES :

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 2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
 3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

Write short notes on following :

- 1) Scope of investment analysis.
- 2) Sources of financial information.
- 3) Significance of company analysis.
- 4) Market sentiment indicators.
- 5) Strong form of market.
- 6) Need of Portfolio revision.
- 7) Portfolio market risk.
- 8) Learning outcomes of arbitrage theory.

SECTION-B

UNIT-I

9. Approaches to investment analysis and which is relevant at present times.
10. Development of stock exchanges in India.

UNIT - II

11. Briefly explain the following :
 - a) Industry life cycle analysis.
 - b) SWOT analysis for Industries.

UNIT - III

13. Explain and compare technical and fundamental analysis.
14. Explain the process of risk-return optimisation in detail.

UNIT-IV

15. Principle of arbitrage and arbitrage portfolio.
16. Risk adjusted measures of performance evaluation.

SECTION-C

17. Case Study

ABC Ltd. is an Indian company, a giant in shipping containers and river barges, and also in modular buildings and freight railcars. The Group provides operating leases to customers around the world, both on its own account and for third-party investors. On June 24, 2009, ABC Ltd. announced that its capital increased by waiving preferential subscription rights but with priority for existing shareholders, launched on 18th July 2018 for a total of Rs. 188515 (gross) through the issue of 852,74 new shares which were subscribed in the entirety. Following partial application of the extension clause, 852,74 shares were placed or 105.72% of the issue; total proceeds were Rs. 188515.

This rights issue has enabled the Group to strengthen its financial structure, to position itself with advantage for possible acquisitions of tangible stock, and to grasp opportunities thrown up by the crisis (purchase of shipping containers, modular buildings, river barges and railcars, for hiring out on mainly long-term leases). 270,06 new shares allotted under absolute entitlement were subscribed or 44.52% of the total number of new shares on issue. Another 455,68 shares were applied for subject to cutting back in the event of over-subscription, and orders for these were all filled. Another 27,00 shares had been applied for by the general public, and following partial application of the extension clause it proved possible to fill orders for all of these. As the result of the rights issue, ABC Ltd. is well placed to respond to the boom in corporate outsourcing of non-core assets, and every day provides over 5,000 customers with quick and flexible leasing solutions.

Questions

- a. After analysing the case, do you think all the companies that can afford, should opt for rights issue to improve their financial status?
- b. What are the two main advantages of the rights issue?
- c. What can be the risks posed by rights issue?

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- The requisition is sent to the head office, where the purchases officer checks the requisition for approval and completes the purchase order for the new asset.
- Assets costing more than Rs. 50,000 are approved by the head of the Accounts Department. All assets over Rs. 2,00,000 require Board of Directors' approval.
- The purchase order is then sent to the supplier and a copy is sent to the central store at the location of the head office.
- The asset is received by the central store where the receiving clerk checks that all the asset details agree with those on the goods received note and the copy of the purchase order. The receiving clerk then issues the asset with its computer-generated sequential barcode number. This barcode is fixed to the asset and written on the goods received note and the supplier invoice.
- The relevant college manager inputs the new asset details into the asset register using a copy of the purchase order, the original requisition and the asset's, barcode.
- For disposal or write-off of an asset, and asset disposal write-off form is completed by the relevant college manager, signed and sent to the head office. Disposals and write-offs are approved by the head of the Accounts Department. A copy of the form is filed at the head office and the approved original returned to the college manager for action. The college manager then updates the fixed asset register for the subsequent disposals/write-off.
- The asset register is maintained on tailored fixed assets accounting systems, known as FAST and reconciled to the general ledger by each college manager monthly.
- The FAST system calculates depreciation automatically each month using the rate input by the college manager at the time the asset was added to the register.

Question :

- Identify five internal control strengths in the above case on which the auditor can place reliance.

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Total No. of Pages: 02

Master of Commerce (Sem. – 4)

BANKING LAWS

Subject Code: MCOPBI421-18

M Code: 77944

Date of Examination : 30-05-23

Time: 3 Hrs.

Max. Marks: 60

INSTRUCTIONS TO CANDIDATES:

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

SECTION-A

1. Write briefly:

- a) Define bank.
- b) How the business of banking companies can be wound up?
- c) Distinguish between Bill of Exchange and Cheque.
- d) Explain Protest of Negotiable Instrument.
- e) How does RBI manage Issue of currency and distribution of coins?
- f) Briefly explain changing role of the Reserve Bank of India.
- g) What are NPAs?
- h) Define Asset Reconstruction.

SECTION-B

UNIT-I

2. Discuss the business of banking as defined by section 5&6 section of Banking Regulation Act.
3. *"The relationship between banker and customer is not only that of a debtor and creditor. However, they share other relationships as well."* Elaborate.



UNIT-II

4. What are Negotiable Instruments? Explain their characteristics.
5. Define Endorsement. Discuss essentials of valid endorsement. What are its kinds?

UNIT-III

6. Discuss the genesis, management and purpose of the Reserve Bank of India as per the Reserve Bank of India Act 1934.
7. What are the various credit control measures of RBI?

UNIT-IV

8. Discuss important provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 .
9. Discuss salient features of Bankers Book Evidence Act.

SECTION-C

10. Case Study:

Prakash was maintaining an account with XYZ Bank. He deposited one payee account cheque in his account bearing No. 1111111 for Rs. 5,00,000/- drawn on Sarafa Bazar Branch at Lucknow for collection. As the said cheque was not credited in his account he made various applications to the XYZ Bank. When Prakash got no response he filed a complaint before District forum. The matter was contested by the XYZ Bank taking defence that the cheque in question was sent on 10.4.2018 itself by the Prakash to its service Branch at Lucknow through Fly Courier Service. Service Branch of XYZ bank sent the cheque to the Branch for collection and the credit of the amount of cheque could be given only after receipt of credit issued. XYZ Bank further submitted that they had been taking matter constantly with service branch, and since the cheque was lost by service branch, the XYZ bank cannot be held liable for payment thereof. The District forum rejecting the submission of the XYZ Bank allowed the complaint. Against the order of District forum XYZ Bank approached the State Commission, which disposed the appeal by reducing the rate of interest from 18 per cent to 12 per cent. Against this order of the State Commission XYZ Bank filed Revision Petition before the National Commission.

Questions

- Whether the drawee Bank can shift its liability for loss of cheque and payment of amount thereof on the Bank on which it was drawn?
- Discuss the liability of various parties under Negotiable Instrument Act.

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M.Com. (Sem.-4)

RISK MANAGEMENT IN INSURANCE BUSINESS

Subject Code : MCOPBI-422-18

M.Code : 77945

Date of Examination : 20-05-2023

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A contains EIGHT questions carrying TWO marks each and students have to attempt ALL questions.
2. SECTION-B consists of FOUR Subsections : Units-I, II, III & IV. Each Subsection contains TWO questions each carrying EIGHT marks each and students have to attempt any ONE question from each Subsection.
3. SECTION-C is COMPULSORY and consists of ONE Case Study carrying TWELVE marks.

SECTION-A

Write short notes on the following :

1. What is IRDA?
2. What is a Captive Company?
3. What is Risk Transfer?
4. What is Indemnity?
5. What is ULIP?
6. What is Policy Contract?
7. What is Claim?
8. What is Renewal Notice?



SECTION-B

UNIT-I

9. What is Risk Aversion? Discuss its implications in detail.
10. Write a detailed note on the concept of Risk in Insurance.

UNIT-II

11. Discuss the major techniques of risk financing in detail.
12. What are the issues in liability risk and its management? Discuss.

UNIT-III

13. What is Insurance? Discuss its role and need.
14. Discuss the current Govt. Policy on insurance sector in detail.

UNIT-IV

15. Discuss the major saving and investment policies of Insurance companies in India.
16. What is Bancassurance? Is it still useful? Discuss its purpose in detail.

SECTION-C

17. Read the following case and answer the questions :

The worldwide credit crunch, which started in 2006 with sub-prime mortgages in the United States, has highlighted the fundamental importance of the credit decision. As the problems in these mortgages unfolded, it was demonstrated that unsound credit decisions had been made and lessons as to how to manage credit risk effectively had been either ignored or never learned. This shows that poor lending decisions, whether by a financial institution or a corporate, can lead to significant losses. What the incredible losses sustained by banks and others caught up in the credit crunch have underlined is the major impact of credit risk and by implication credit risk management on the well-being and profitability of businesses. Being able to manage this risk is a key requirement for any lending decision. This is well understood in theory - if not always in practice by banks and other lending institutions that make their profit by advancing money to individual and corporate borrowers. It should also be well understood by industrial and commercial firms that, in the course of their normal business, provide trade credit. While the credit decision is relatively straightforward in principle (a lender must decide whether to give

credit or refuse credit to a potential client), in practice it involves experience, judgement and a range of analytic and evaluative techniques that are designed to determine the likelihood that money will be repaid or, equally, that the money will be lost by the credit not being able to repay.

Answer the following questions :

- a. What is the central theme of the case study?
- b. Why the credit risk is very important to be managed?
- c. As per the case, what are the essentials of an effective risk management framework for business firms?

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