

Roll No.

Total No. of Pages : 03

Total No. of Questions : 10

M.Com. (Sem.-4)
E-COMMERCE
Subject Code : MCOPGE 401-18
M.Code : 77946
Date of Examination : 08-06-2024

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

1. Answer the following short questions :

- i. Define the Internet market.
- ii. What is open system interconnect?
- iii. What is role of domain name?
- iv. What are the risks associated with virus?
- v. Define internet sales tax.
- vi. Describe online advertising mechanism.
- vii. What are the roles of intelligent agents?
- viii. Internet trading relationship.



SECTION-B

UNIT-I

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

UNIT-II

4. Discuss in detail the risks associated with the e-commerce and what are the measures could be taken to prevent customers in online market?
5. What is modern system of commerce and how it is different from the traditional EDI system? What are the benefits of EDI systems?

UNIT-III

6. Briefly describe the security issues in e-commerce and precautionary actions taken by marketers against them.
7. What are fire walls and what's its role in the online system? What are the limitations of the security prevention provided by the firewalls?

UNIT-IV

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

SECTION-C

10. **Case Study :**

An Electronic Fish Market Re-engineers Fishing Industry. Mr. Bob owner of small fishing company combined fishing and html creating one of the most interesting electronic enterprises. In an attempt to fight stiff competition from rivals, Mr. Bob whose company was on verge of bankruptcy, tried to find niche markets. In exploring market for sea-snails, he realizes that he lacked knowledge, while searching for knowledge he was introduced to web as solution for this problem. In appreciation of power of Internet, he taught himself HTML and launched a website called Fishmart. (www.fishmart.com)

This site provides considerable information for fishermen. For example, it helps sellers, identify buyers with troubled credit history. List sources of loans for commercial fishermen, provides link to all related government agencies, provides weather reports and reports fish prices in all major markets - All for Free. The site makes money from classified ads for fishing related products and services including help - wanted ads. The second source of income is companies' public market which rents space on website to sea food retailers who offer their products there. In 1997 actual trading was competed via telephone, so site was basically used for advertisement. This situation changed-in-1998 and now customers can order and pay electronically another feature is Auction Market that available on website. The Auction Market can profoundly changed the sea-food industry operates. Here, is how auction worked:

Seller of any fish product can place their product up for bid on Fishmart for any of Marketing Channels. Fishmart inspect the quality to ensure compliance.

Buyers open trading accounts with Fishmart. Any approved buyer can bid on price and quantity via E-mail.

Once bid is accepted payments are arranged and shipments are executed.

Payments can be made via special accounts maintained by special financial service company.

Buyer deposit funds in an interest paying account and using a password, can authorize, electronic transfer of funds to seller.

In past seller use 100's of sales people to call on potential buyers. Commissions supplemented many of sales people salary. Now sellers use website and pay a commission only when sale is made. Bob's company's, Innovative Internet Marketing System is both B2C and B2B oriented.

Questions :

- i. How can the Internet help the Fishing Companies compete in the International Market?
- ii. What are the benefits of Auction Market to the Sellers and Buyer?

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M.Com. (Sem.-4)

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Subject Code : MCOP-402-18

M.Code : 77940

Date Of Examination : 13-05-2024

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

1. Write short notes on :
- What is difference between options and futures?
 - What is the difference between speculation and investment?
 - Explain insider trading.
 - Discuss in detail the working of futures.
 - How technical analysis differ from fundamental analysis?
 - What do you mean by head and shoulder?
 - Describe the role of SEBI in regulating capital market
 - What is business risk? How it is different from financial risk?



SECTION-B

UNIT-I

2. What is primary market? Explain the procedure of floating public issue.

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

UNIT-II

4. Select any industry of your choice and do industry analysis in present economic scenario. Also, explain the need of industrial analysis.
5. Explain in detail DOW theory and its significance in determining the direction of stock exchange.

UNIT- III

6. Critically examine Random walk-theory.
7. What do you mean by CAPM? What are its assumptions and applications? Discuss SML and CML.

UNIT- IV

8. What are risk adjusted measures of performance evaluation?
9. Explain the following :
 - a) Arbitrage pricing theory model
 - b) Principle of arbitrage

SECTION-C

10. Case study :

XYZ Ltd is an importing company that has been experiencing uncertainty due to fluctuations in the exchange rate between the rupee and the dollar. The company has not used any hedging strategies in the past, resulting in both favorable and unfavorable outcomes because expenses are in dollars while sales are in local currency. International agencies are pessimistic about the Indian and American economies.

Questions :

As a financial advisor, how would you persuade the board to implement hedging despite the possibility of reducing profits? Additionally, what hedging strategies would you recommend in the current situation?

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M.Com (Sem.-4)

CORPORATE ACCOUNTING AND AUDITING

Subject Code : MCOP403/18

M.Code : 77941

Date of Examination : 14-05-2024

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

1. Write short notes on the following :

- a) What do you mean by corporate profits?
- b) Who is an auditor?
- c) Annuity approach of calculating Goodwill.
- d) Net Intrinsic Value of shares.
- e) Remedies in case of professional misconduct of statutory audit.
- f) Define Cost Audit.
- g) Qualification of a Management Auditor.
- h) Objectives of Production Audit.



SECTION-B

UNIT-I

2. Draft the Performa of Profit and Loss account with imaginary figure as per the provisions of Companies Act, 2013.
3. What are the provisions of distribution of profits and retained earnings as per Companies Act 2013?

UNIT-II

4. "An Auditor is a watch dog, not a blood hound". Justify the statement in present context.
5. Write a short note upon the following :
 - a) Types of Goodwill
 - b) Valuation of Shares.

UNIT-III

6. Who is a Statutory Auditor? What are his basic qualification and duties?
7. Write short note upon the following :
 - a) Role of an Auditor
 - b) Scope of Cost Audit

UNIT-IV

8. Explain the process of appointment of a Management Auditor? What is the necessary qualification for an auditor to be appointed for Management Audit?
9. Write short upon following :
 - a) Why audit of management functions is required?
 - b) Process of management audit.

10. Case Study on Internal Audit :

After several years of no apparent activity by the Department of Health and Human Services Office of Inspector General ("OIG") in the area of concierge care medicine, the OIG recently settled another case involving a physician who set up a "concierge care"-type practice. The OIG recently announced on its website that it settled a case involving allegations that a North Carolina physician Lee R. Rocamora, M.D., North Carolina, agreed to pay \$106,000 to resolve his liability for allegedly violating the Civil Monetary Penalties Law (CMPL). The OIG alleged that the practitioner requested payments from Medicare beneficiaries in violation of his assignment agreement. Specifically, the practitioner allegedly asked his patients to enter into a membership agreement for his patient care program, under which the patients paid an annual fee. In exchange for the fee, the membership agreement specified that the practitioner would provide members with: (1) an annual comprehensive physical examination; (2) same day or next day appointments; (3) support personnel dedicated exclusively to members; (4) 24 hours a day and 7 days a week physician availability, (5) prescription facilitation; (6) coordination of referrals and expedited referrals, if medically necessary; and (7) other service amenities as determined by the practitioner. Dr. Rocamora agreed to pay \$106,600 to resolve his liability under the CMPL.

Questions :

- a) If you would be the administrator of the organization, how would you use internal audit to uncover the fraud before an external audit occurred?
- b) Explain the type of internal audit would you use in this case.

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M.COM. (Sem.-4)

MANAGEMENT CONTROL SYSTEM

Subject Code : MCOP-401-18

M.Code : 77939

Date of Examination : 07-05-2024

Time : 3 Hrs.

Max. Marks : 60

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

1. Write short notes on the following:

- i. Formal vs. informal management controls
- ii. Drawbacks of a balanced scorecard
- iii. Manufacturing Cycle Efficacy (MCE) ratio
- iv. Control of discretionary expense centers
- v. Non-financial measures of performance
- vi. Activity-based costing and cost control
- vii. Lack of Goal congruence
- viii. Principles of management compensation.



SECTION-B

UNIT-I

2. Explain the differences and similarities between strategy formulation, management control, and task control. Illustrate.
3. Discuss the various types of Management Control Systems. What according to you should be the prerequisites of a good Management Control System?

UNIT-II

4. Define the term Responsibility Center. Explain the mechanics of setting up investment center control.
5. Discuss the approaches of measuring and controlling assets employed.

UNIT-III

6. Briefly explain the various objectives and measures in each of the four perspectives of the balanced scorecard. Illustrate.
7. What is the use of variance analysis in cost control? Discuss the various material variances and give reasons for their occurrence.

UNIT-IV

8. What are the essentials of an effective control system? How will you design an effective control system for a commercial bank?
9. What is meant by international transfer pricing? Explain how MNCs can manipulate their income by use of transfer pricing.

SECTION-C

10. **CASE STUDY :**

Maxco Ltd has been offered supplies of special ingredient Z at a transfer price of Rs. 1500 per kg by Apexco Ltd which is part of the same group of companies. Apexco Ltd processes and sells special ingredient Z to customers external to the group at Rs 1500 per kg. Apexco Ltd bases its transfer prices on cost plus a 25% profit markup. The cost has been estimated as 75% variable and 25% fixed.

Discuss the transfer prices at Apexco Ltd, should offer-to transfer, special ingredient Z to Maxco Ltd in order that group profit maximization decisions may be taken on financial grounds in each of the following situations :

- a) Apexco Ltd has an external market for all its production of special ingredient Z at the selling price of Rs. 1500 per kg. Internal transfer prices to Maxco Ltd would enable Rs. 150 per kg of variable packaging cost to be avoided.
- b) Conditions are as per (i) but Apexco Ltd has a production capacity for 3000 kg of special ingredient Z for which no external market is available.
- c) Conditions are as per (ii) but Apexco Ltd has an alternative use of some of its spare production capacity. This alternative use is equivalent to 2000 kg of special ingredient Z and would earn a contribution of Rs. 600000.



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M.Com. (Sem.-4)

RISK MANAGEMENT IN INSURANCE BUSINESS

Subject Code : MCOPBI422/18

M.Code : 77945

Date of Examination : 25-05-2024

Time : 3 Hrs.

Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :
1. SECTION :

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

1. Write short notes on the following :
- a. What is Risk?
 - b. What is Insurable Interest?
 - c. Define Indemnity.
 - d. What is Life Insurance?
 - e. What is Loss?
 - f. What is Claim?
 - g. What is Subrogation?
 - h. Types of natural disasters.



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SECTION-B

UNIT-I

2. What is Risk Aversion and Demand of Insurance? Discuss in detail.
3. Discuss the methods of handling risk in Insurance.

UNIT-II

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

UNIT-III

6. Explain the principles of insurance in detail.
7. Write a detailed note on the history and performance of LIC.

UNIT-IV

8. Write a detailed note of computation of premium.
9. Discuss the concept of Reinsurance in detail.

SECTION-C

10. Read the following case and answer the questions :

Traditionally, businesses and other organizations have handled risk by transferring it to an insurance company through the purchase of an insurance policy or, alternatively, by retaining the risk and allocating funds to meet expected losses through an arrangement known as "self-insurance," in which firms retain rather than transfer risk. During the liability crisis of the 1980s, when businesses had trouble obtaining some types of commercial insurance coverage, new mechanisms for transferring risk developed, facilitated by the passing of various laws. These so-called Alternative Risk Transfer (ART) arrangements blend risk transfer and risk retention mechanisms and, together with self-insurance, form the alternative market. Captives—a special type of insurance company set up by a parent company, trade association or group of companies to insure the risks of its owner or owners—and risk retention groups—in which entities in a common industry join together to provide members with liability insurance—were the first mechanisms to appear. Other options, including risk retention pools and large deductible plans, a form of self-insurance, followed. ART products, such as catastrophe

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bonds, weather derivatives and micro-insurance programs are also emerging as an alternative to traditional insurance and reinsurance products.

Answer the following questions :

- a. What is the central theme of the case study?
- b. What is Risk Transfer?
- c. What is the use of alternative risk transfer arrangement?
- d. What are captives?



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M.Com. (Sem.-4)

BANKING LAWS

Subject Code : MCOPBI421-18

M.Code : 77944

Date of Examination : 24-05-2024

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 consist of ONE Case Study carrying TWELVE marks.

SECTION-A

1. Explain the following:
- a. Bill of exchange
 - b. Endorsement
 - c. Credit Control
 - d. Service Tax
 - e. Asset Reconstruction Companies
 - f. Relationship between banker and customer
 - g. Crossing of cheque
 - h. TDS.



SECTION-B

UNIT-I

2. What is a bank? Discuss its functions and role in detail.
3. Discuss the suspension and winding up of business of banking companies in detail.

UNIT-II

4. Discuss the characteristics and various types of negotiable instruments in detail.
5. What is endorsement? Discuss the essentials of a valid endorsement.

UNIT-III

6. Critically examine the credit control techniques of RBI in detail.
7. How the role of RBI is changing in current business scenario?

UNIT-IV

8. Discuss the special features of recovery of debts due to banks and financial institutions Act 1993.
9. Discuss banking ombudsman lok adalats in detail.

SECTION-C

- ### 10. Case Study :

Banking sector play a very crucial role in the financial system of an economy. It facilitates the creation and maintenance of a robust payment system to meet the requirements of businesses, the government and general public. It also serves as a credit delivery mechanism, which can be accessed by those who are in need of funds. Overall, the banking sector of the economic activities represents the centre of a nation. Thus, a strong and healthy banking system is essential for economic growth. The Indian banking sector, at present is witnessing an IT revolution and is heading towards digitalization. The internet and IT has entirely changed the way of functioning of banks and the financial institutions.

The Information Technology was introduced in the Indian banking sector in the late eighties. However, current phase of IT revolution is more intense and impactful, which probably has the potential to change not only the banking landscape, but the overall

structure and direction of the economy. The modernization of banking sector, after the introduction of IT and internet has benefitted both the customers as well as banks. The banking now is not just limited to transactions in the branches, but it has made its way into hand held devices like smart phones and tablets. The current phase of banking may be aptly called as 'Digital Banking'.

Question :

- a. How the Information technology has changed the way of functioning of banking sector?
- b. Is digital banking a boon or bane for customers? Elaborate.

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