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M.Com. (Sem.–2)

INDIAN FINANCIAL SYSTEM

Subject Code : MCOP-201-18

M.Code : 75931

Date of Examination : 19-05-2025

Time : 3 Hrs. Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. SECTION-A contains EIGHT questions carrying TWO marks each and students has 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 student has 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. **Write short notes on the following:**

   a. Define Financial System.

   b. Financial Institutions

   c. Non-Banking Financial Companies

   d. Primary Market

   e. Treasury Bills

   f. Credit Rating

   g. Brokers

   h. Leasing

SECTION-B

UNIT-I

2. Discuss the role of Financial System in the Economic Development of a country.

3. What are the major policy changes that have taken place in India during the period of Liberalization in the financial sector?

UNIT-II

4. What is Mutual Fund? Write the advantages and disadvantages of Investment in Mutual Funds?

5. Explain the process of Dematerialization. Discuss the drawbacks of Depository system.

UNIT-III

6. What do you mean by Capital Market? Discuss functions and structure of Indian Capital Market.

7. Discuss the features of developed Money Market and bring out its importance.

UNIT-IV

8. Distinguish between Commercial Bank and a Merchant Bank. Explain the services of Merchant Bankers.

9. Explain the structure of Credit Rating Agencies in India. Elaborate the process of Credit Rating.

SECTION-C

10. **Case Study**

In the 2008 Financial Crisis and the Role of Financial Markets.

In the early 2000s, the U.S. housing market was booming. Financial institutions encouraged home purchases by offering loans to borrowers with poor credit histories, known as subprime mortgages. These loans were bundled into Mortgage Backed Securities (MBS) and sold to investors worldwide. This seemingly profitable approach

allowed banks and investors to make substantial gains as long as housing prices continued to rise.

However, when housing prices began to decline in 2006, many borrowers defaulted on their mortgages, leading to a sharp drop in the value of MBS. Financial institutions that had heavily invested in these securities, like Lehman Brothers, faced massive losses. In September 2008, Lehman Brothers declared bankruptcy, marking one of the largest financial failures in history and triggering a global financial crisis.

The U.S. government and the Federal Reserve quickly intervened by providing bailouts to large banks and launching the Troubled Asset Relief Program (TARP), a $700 billion fund aimed at stabilizing the economy. The crisis led to a worldwide recession, which required years of recovery and caused significant changes in financial regulation.

Key Events Timeline:

a. Early 2000s: Housing market boom, fuelled by low-interest rates and easy lending practices.

b. 2006: Housing prices peak and begin to decline.

c. 2007: Rising mortgage defaults cause the value of MBS to fall.

d. September 2008: Lehman Brothers declares bankruptcy, sparking a global crisis.

e. October 2008: U.S. government implements TARP to stabilize financial institutions.

f. Post-2008: Introduction of tighter regulations, such as the Dodd-Frank Act in the U.S., to reduce systemic risks.

Answer the following questions:

a. What is a subprime mortgage, and why did banks issue these loans despite their high default risk?

b. Describe Mortgage Backed Securities (MBS) and explain how they contributed to the spread of risk. Why did many investors, including global financial institutions, consider MBS to be relatively safe investments at the time?

c. What is leverage, and why did financial institutions increase their leverage during this period? How did leverage contribute to the severity of the crisis?

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M.Com. (Sem.–2)

MANAGEMENT AND COST ACCOUNTING

Subject Code : MCOP-202-18

M.Code : 75932

Date of Examination : 22-05-2025

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 student has 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 in brief :**

   a) LIFO Method of Inventory valuation.

   b) Job Costing

   c) Zero Base Budgeting

   d) Any two benefits of Standard Costing.

   e) Trend Analysis

   f) Management Reporting

   g) Evolution of Management Accounting.

   h) How would you train a Management Accountant?

SECTION - B

UNIT - I

2. Define cost accounting. Discuss in detail the scope of cost accounting.

3. An expenditure .of Rs. 3, 88, 000 has been incurred on a contract up to the end of 31 December 2023. The value of work certified is Rs.4, 40, 000. The cost of work uncertified is Rs. 12,000. It is estimated that contract will be completed by 31 March, 2024 and an additional expenditure of Rs. 80, 000 will have to be incurred to complete the contract. The total estimated expenditure on the contract is to include a provision 2.5% for contingencies. The contract price is Rs. 5, 60, 000 and Rs. 4, 00, 000 has been received in cash up to 31 December, 2023.

   Calculate the profit to be taken to Profit and Loss Account as on 31 December, 2023 under different methods.

UNIT - II

4. From the following particulars calculate P/V ratio,-break-even point, margin of safety and sales required to earn profit of Rs 50,000.

	RS.
Sales	4,00,000
Fixed Cost	75,000
Direct Material	2,00,000
Direct labour	60,000
Direct Expenses	40,000

5. State the main objectives of Budgetary Control. Also, discuss in brief the difference between Fixed Budget and Flexible Budget.

UNIT - III

6. What is the relevance of studying Management Accounting? Discuss in detail the relationship between Management Accounting and Cost Accounting.

7. Why do Management Accountants find their job becoming very challenging these days? Also, discuss the crucial role being played by Management Accountants in decision making of a large scale company.

UNIT - IV

8. What are the objectives of Financial Statement Analysis? Discuss in detail.

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

   a) Limitations of Ratio Analysis.

   b) Distinction between Cash Flow Statement and Fund Flow Statement.

SECTION - C

10. **Solve the following Case Study :**

Sharanpreet Kaur has joined Nova Ltd. as its Chief Financial Officer. She is aware that wealth maximization and profit maximization are two distinct financial management goals. But she is more interested in wealth maximization as it emphasizes the long-term financial well-being of the shareholders by increasing the wealth for shareholders over time. It aims to consider all variables that affect shareholder wealth while acknowledging that higher returns are usually associated with higher risks, and it strives to strike a balance between risk and return. However, Vice President (Finance), Anmolpreet Kaur considers profit maximization as the primary objective of the company. She is not in the favour of paying, dividends, to shareholders; rather she wants to retain profits to fund growth. The CEO of the company, Muskanpreet is very much confused over Wealth maximization Vs. Profit Maximization. Wealth maximization has a long-term perspective to create sustainable value for shareholders by increasing the overall worth of the company, while profit maximization is more focused on the short term profit generation.

Questions :

a) What are the causes of conflict between wealth maximization and profit maximization?

b) Which objective i.e. profit maximization or wealth maximization is the best in your opinion?

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M.Com. (Sem.–2)

BUSINESS RESEARCH METHODS

Subject Code : MCOP-203-18

M.Code : 75933

Date of Examination : 26-05-2025

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 student has 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 brief notes on the following :**

   a) Research Hypothesis

   b) Ordinal Scale

   c) Correlation

   d) Experimental Research Design

   e) Sampling error

   f) Confidence Interval

   g) Multi-collinearity

   h) Non- Probability Sampling

SECTION - B

UNIT - I

2. What are the various principles that need to be kept in mind while developing the questionnaire?

3. Explain the significance of formulating the research design. Explain and compare various research designs by using illustrations.

UNIT - II

4. ***"Processing of data implies editing, coding, classification, and tabulation".*** Describe in brief these four operations pointing out the significance of each in the context of the research study.

5. Discuss the concept of measurement scales, comparing nominal, ordinal, interval and ratio scales with examples.

UNIT - III

6. Describe the components of time series (trend, seasonality, cyclic and irregular variations) and discuss their applications in forecasting business decisions.

7. Define sampling distribution and explain the Central Limit Theorem. Why this theorem is important in statistical analysis?

UNIT - IV

8. What is multiple regression analysis? Discuss its applications and explain the assumptions underlying regression analysis.

9. Explain the importance of correlation analysis in research and discuss the differences between partial and multiple correlations.

SECTION - C

10. CASE STUDY :

You are a manager in a research agency who has been given a task to study the effect of social media advertisements of fashion accessories on buying propensity of users, a target population will be teenagers and young adults aged between 15-25 years in Chandigarh Tricity. However, you know it is practically difficult to gather data on all the social media users who are target customers.

Questions:

a) Suggest the possible probability and non-probability methods you as a researcher could use to select a sample out of the entire population.

b) Discuss the strategies and tactics to conduct social media market research on each social media platform.

c) What kind of questionnaire you would use?

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M.Com (Sem.–2)

MARKETING MANAGEMENT

Subject Code : MCOP-204-18

M.Code : 75934

Date of Examination : 29-05-2025

Time : 3 Hrs. Max. Marks : 60

INSTRUCTIONS TO CANDIDATES :

1. **SECTION-A contains eights questions carrying TWO marks each and students have to attempt ALL questions.**
2. **SECTION-B consist of FOUR Subsections: Units I, II, III, and IV. Each Subsection contains TWO questions, each carrying eight marks, and the student has to attempt ONE questions from each Subsection.**
3. **SECTION-C consists of one case study of 12 marks.**

SECTION - A

1. **Explain briefly the following terms :**

   a) Differentiate between the marketing and selling concept.

   b) Explain the concept of Corporate Strategic Planning.

   c) What is meant by Product Differentiation?

   d) Define Market Targeting.

   e) What are the 7Ps' in the Services Marketing Mix?

   f) What is Event Marketing?

   g) Explain E-Commerce in the context of marketing.

   h) What is the role of Advertising in the Promotion Mix?

SECTION - B

UNIT - I

2. What is the marketing environment and why is it essential for companies to monitor both the micro and macro-environment factors? Provide examples of how each type of factor influences marketing decisions.

3. Define a Marketing Information System (MIS) and explain its main components. How do an MIS help companies make better marketing decisions?

UNIT - II

4. What is the Product Life Cycle (PLC)? How should marketing strategies change according to the product life cycle stage? Elaborate with the help of suitable examples.

5. Describe the consumer buying process and explain the key factors that influence consumer buying decisions.

UNIT - III

6. Suppose you are the marketing manager of a U.S.-based mobile company named HELLOPHONE, which is going to launch its product HELLO-PHONEZ 6G in India. Explain, using suitable examples, how you would devise its promotional mix.

7. ***"Pricing is the most sensitive decision in marketing that influences the consumer's purchase decision".*** Discuss. What are the different methods that can be used by businesses to determine the price of their product?

UNIT-IV

8. Discuss the role of 'Customer Relationship Management' (CRM) in enhancing long-term business growth in the context of modern marketing trends.

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

   a) Viral marketing

   b) Green marketing

10. **CASE STUDY:**

ABC Electronics is launching a new, innovative smart speaker into a competitive market. The company has invested heavily in research and development to create a product with unique features such as advanced voice recognition, superior sound quality, and seamless integration with smart home devices. However, the company faces tough competition from established brands like Amazon and Google, which dominate the market with their Echo and Google Home devices. ABC Electronics is now debating how to price its new product. If the price it too high, they risk alienating potential customers. If the price it too low, they may not cover production costs or create the premium image they want. The marketing team is considering various pricing strategies, including premium pricing, penetration pricing, and competitive pricing.

Questions :

a. Which pricing strategy should ABC Electronics adopt for its new smart speaker?

b. How should ABC Electronics segment its target market for the smart speaker?

c. What Unique Selling Points (USPs) should ABC Electronics highlight to differentiate its product from competitors in a saturated market?

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M.Com. (Sem.–2)

HUMAN RESOURCE MANAGEMENT

Subject Code : MCOP-205-18

M.Code : 75935

Date of Examination : 03-06-2025

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 student has 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 briefly :**

   i. What is the significance of Job Specification in HRM?

   ii. Describe the competencies of HR Manager.

   iii. Differentiate between HRM & HRD.

   iv. Differentiate between downsizing & outplacement.

   v. Explain the issues of Performance Appraisal.

   vi. What are Quality Circles, and how do they function in an organization? .

   vii. Discuss the ethical issues in HRM.

   viii. Explain the strategies of Collective Bargaining.

SECTION-B

UNIT-I

2. Discuss the evolution of HRM and its role as a competitive advantage.

3. Explain the difference between Strategic HRM and traditional HRM.

UNIT-II

4. Describe the various methods of Recruitment and Selection.

5. What are the responsibilities of employers in Career Planning and Development?

UNIT-III

6. Discuss the different methods of Performance Appraisal and their effectiveness.

7. Explain the concept of Quality of Work Life (QWL) and techniques to improve it.

UNIT-IV

8. What are the approaches to Industrial Relations and their implications?

9. Discuss the steps involved in the Collective Bargaining process.

SECTION-C

10. **Read the following case carefully and answer the questions given below :**

Case Study: Employee Engagement and Organizational Change

A large retail chain has recently undergone significant organizational changes, including restructuring and the introduction of new technology systems. Following these changes, the management has noticed a decline in employee engagement and productivity. Employees have expressed feelings of uncertainty and dissatisfaction regarding their roles and the new systems in place.

The HR department has been tasked with addressing these issues to improve employee morale and engagement. They need to develop a strategy that not only addresses the immediate concerns but also fosters a culture of continuous improvement and adaptability within the organization.

Questions :

a) Identify the key factors contributing to the decline in employee engagement.

b) Discuss the potential impact of organizational change on employee morale and productivity.

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