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Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Core Course: CO 1441/ CC 1442

INDIAN FINANCIAL MARKETS

(Common for Commerce/Commerce with Computer Application)

(2018 Admission)

Time: 3 Hours

Max. Marks: 80

SECTION - A

Answer all questions in or two sentences each. Each question carries 1 mark.

- 1. What is ADR?
- 2. What is IPO?
- 3. What is EPS?
- 4. What do you mean by commodity swap?
- 5. What do you mean by Credit rating?
- 6. What do you mean by speculation?
- 7. What do you mean by secondary market?

- 8. Explain financial system.
- 9. What do you mean by online trading?
- 10. What do you mean by stock market indices?

 $(10 \times 1 = 10 \text{ Marks})$

SECTION - B

Answer any eight questions in not exceeding one paragraph each.

Each question carries 2 marks

- 11. What are the components of Indian financial system?
- 12. Explain book building process.
- 13. Describe the two major stock exchanges in India
- 14. Write a note on private placement.
- 15. What do you mean by depositories?
- 16. Differences between put option and call option.
- 17. Write a note on investor protection fund.
- 18. What do you mean by Securities (Contract) Regulation Act?
- 19. What are the merits of call money market?
- 20. What are the methods of equity valuation?
- 21. Write a note on industrial securities market.
- 22. How to get membership in stock exchanges?

 $(8 \times 2 = 16 \text{ Marks})$

SECTION - C

Answer any six questions in not exceeding 120 words each.

Each question carries 4 marks

- 23. What are the weakness of Indian Financial System?
- 24. Explain the role of the regulators in the Indian Securities Market.
- 25. What are the functions of credit rating?
- 26. Explain the functions of stock exchanges.
- 27. What are the needs and importance of derivatives?
- 28. Describe the recent trends in Indian money market.
- 29. Explain the various new instruments introduced in new issue market.
- 30. Discuss the role of Registrar in the new issue.
- 31. Discuss the organization and working of various crediting rating agencies in India.

 $(6 \times 4 = 24 \text{ Marks})$

SECTION - D

Answer any two questions in not exceeding 4 pages each.

Each question carries 15 marks.

- 32. State the criteria for listing of securities and explain how securities are listed.
- 33. Explain the differences between new issue market and capital market.
- 34. Describe the different methods of placing an order in the secondary market.
- 35. Discuss the features of a developed money market and bring out its importance.

 $(2 \times 15 = 30 \text{ Marks})$

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	CHAVAPA KONTON

Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Core Course : CO 1442/TT 1442 / CX 1442/ HM 1442

BANKING AND INSURANCE

(Common for Commerce/Commerce and Tourism and Travel
Management/Commerce and Tax Procedure and Practice/Commerce and
Hotel Management and Catering)

(2019 Admission Regular)

Time: 3 Hours Max. Marks: 80

SECTION - A

Answer all questions. Each question carries 1 mark.

- 1 What is marine insurance?
- 2. Define premium.
- 3. What is tele banking?
- 4. What is no-frills account?
- 5. What is IDV?
- 6. What is RTGS?
- 7. What is ALM?

- 8. What do you mean by a payment bank?
- 9. What is KYC?
- 10. Who is an insurer?

 $(10 \times 1 = 10 \text{ Marks})$

SECTION - B

Answer any eight questions. Each question carries 2 marks.

- 11. What is CORE banking?
- 12. Define smart card.
- 13. Define cheque.
- 14. Distinguish between public sector and private sector banks.
- 15. What is a floating policy?
- 16. What is foreclosure?
- 17. Define open market operation.
- 18. What do you mean by waiver of premium?
- 19. What do you mean by capital adequacy ratio?
- 20. What is meant by scheduled banks? Give two examples.
- 21. What is meant by survival benefit?
- 22. What do you mean by priority sector lending?
- 23. What is meant by contribution?
- 24. What is meant by surrender value?
- 25. Define reversionary bonus.
- 26. What is micro credit?

 $(8 \times 2 = 16 \text{ Marks})$ L - 2621

SECTION - C

Answer any six questions. Each question carries 4 marks.

- 27. Distinguish between debit card and credit card.
- 28. What are the advantages of E-banking?
- 29. Distinguish between life insurance and general insurance.
- 30. Explain the classification of NPAs.
- 31. Explain the functions of IRDA.
- 32. Discuss various insurance documents.
- 33. Explain different types of bank accounts.
- 34. What is banking Ombudsman scheme?
- 35. Explain various types of insurance claims.
- 36. What are the points to be considered by a banker while opening an account in the name of a minor?
- 37. Explain marking of cheques.
- 38. Explain the scope of marine insurance.

 $(6 \times 4 = 24 \text{ Marks})$

SECTION - D

Answer any two questions. Each question carries 15 marks.

- 39. What are the functions of commercial banks?
- 40. Define insurance. Explain the principles of Insurance.
- 41. Explain banking sector reforms.

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- 42. Explain various credit control measures of RBI.
- 43. Explain different types of insurance in India.
- 44. Discuss various functions of insurance.

 $(2 \times 15 = 30 \text{ Marks})$

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	(Pages: 4) MSN INSTITUTE OF MANAGEMENT & TECHNOLOGY LIBRARY MUKUNDAPURAM P.O. CHAVARA, KOLLAM-691585
	Fourth Semester B.Com. Degree Examination, May 2021
	First Degree Programme under CBCSS
	CO 1461.5/CC 1445 – SOFTWARE FOR DATA MANAGEMENT
	(Common for Commerce/Commerce with Computer Application)
	(2019 Admission Regular)
Time	e : 3 Hours Max. Marks : 80
	SECTION – A
	Answer all questions, each carries 1 mark
1.	What is the shortcut key of print preview in LibreOffice Calc?
2.	What is the default file extension in LibreOffice Calc?
3.	How many total columns are there in LibreOffice Calc?
4.	Which term is used to join the selected cells in to one cell?
5.	A dependent variable refers to
6.	Arefers to the people in your study whereas arefers to a distinct group of people
7.	Why do we use inferential statistics?

8.	In Access	is an area reserved for a sp	pecific piece of data
9.	tool is use to	o create a query object?	
10.	enables t	the user to automatically ir	nsert numbers in a sequential or
			(10 × 1 = 10 Marks)
		SECTION - B	
	Answer any	eight questions, each ques	tion carries 2 marks.
11.	What is a spreadshe	eet?	
12.	What do you mean	by cell address in excel?	
13.	Write any two tabs in	n the Ribbon of excel?	
14.	List out the steps of	Freeze Panes in Excel.	
15.	What do you unders	stand by Relative Cell Addre	sses?
16.	What statistics analy	ysis is included in SPSS?	
17.	What is SPSS REI	PLACE Function?	
18.	How can calculate the	he time at dropout?	
19.	How to create a sca	atterplot with a regression lin	e in spss?
20.	What is an ordinal s	scale?	
21.	What is a super key	?	
22	What are gueries in	MS Access?	

23. Name any methods to enter data in MS Access.

- 24. Which technique is used to increase the size of database?
- 25. What is the way to link the explicit data into Access database?
- 26. What is a database system?

 $(8 \times 2 = 16 \text{ Marks})$

SECTION - C

Answer any six questions, each question carries 4 marks

- 27. Explain various types of database languages are?
- 28. What are the disadvantages of file processing systems?
- 29. What are the types of relationship can be formed?
- 30. Mention how you can create a simple query in Access?
- 31. Explain how to create Pivot tables using multiple tables.
- 32. Explain the approximate match in VLOOKUP.
- 33. What is the difference between formulas and functions in Excel?
- 34. Explain how to calculate compound interest in Excel.
- 35. Explain Parametric Test.
- 36. Discuss quantitative data with examples.
- 37. What are the characteristics of Nominal Scale?
- 38. Define a Variable. What are the ways to define them in SPSS?

 $(6 \times 4 = 24 \text{ Marks})$

SECTION - D

Answer any two questions, each question carries 15 marks.

- 39. What are the different types of COUNT functions available in Excel?
- 40. Explain the merits and demerits of Excel.
- 41. Explain the steps to make table queries.
- 42. What is Access Form? Explain different types of forms.
- 43. List out any five menus in SPSS and its contents.
- 44. Explain the advantages of open-source software.

 $(2 \times 15 = 30 \text{ Marks})$

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Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Complementary Course : CO 1431 / CX 1431 / CC 1431 / HM 1431

BUSINESS STATISTICS

(Common for Commerce/ Commerce and Tax Procedure and Practice / Commerce with Computer Application / Hotel Management)

(2018 Admission)

Time: 3 Hours Max. Marks: 80

SECTION - A

Answer all questions in one or two sentences each. Each carries 1 mark.

- 1. What does a correlation analysis measure?
- 2. State how Index number is computed using Paasche's formula?
- 3. What is meant by secular trend?
- 4. Write any two uses of Range.
- 5. How Interquartile range is computed?
- 6. What is a Regression line?
- 7. What is a discrete frequency distribution?
- 8. Which are the statistical methods used for forecasting?

- 9. What is the objective of time series analysis?
- 10. What is a perfect positive correlation?

 $(10 \times 1 = 10 \text{ Marks})$

SECTION - B

Answer any **eight** questions in not exceeding **one** paragraph. **Each** question carries **2** marks.

- 11. What are the reasons for distrust of statistics?
- 12. Which are the different sectors where statistical tools are used?
- 13. How linear and non linear correlations are different?
- 14. What are Regression equations?
- State the Law of Inertia of Large Numbers.
- 16. Which are the methods of selecting random samples?
- 17. When Rank Correlation is useful?
- 18. What is Time reversal test?
- 19. What is Aggregative Expenditure Method?
- 20. How time series analysis is helpful?
- 21. What is the Principle of Least squares?
- 22. Which are the graphic method of studying correlation?

 $(8 \times 2 = 16 \text{ Marks})$

SECTION - C

Answer any six questions. Each question carries 4 marks.

- 23. The coefficient of rank correlation of the marks obtained by 10 students in Economics and Management was 0.2. It was later discovered that the difference in ranks in the two subjects of one of the students was wrongly taken as 7 instead of 9. Find the correct result.
- 24. What are Properties of Pearson's Co-efficient of Correlation?
- 25. Which are the different methods for collecting data?
- 26. From the following data, find regression equations.

X Y
Arithmetic mean 36 85
Standard deviation 11 8

Correlation coefficient between x and y 0.66. Also estimate the value of x when y = 75

- 27. What are the uses of Index Numbers?
- 28. Calculate 7 yearly moving average for the following data during 1992- 2007.

Year	1992	1993	1994	1995	1996	1997	1998	1999	2000
No. of families	23	26	28	32	20	12	12	10	9
Year	2001	2002	2003	2004	2005	2006	2007		
No. of families	13 ⁻	11	14	12	9	3	1		

- 29. Which are the types of Index Numbers?
- 30. Which are the different types of regression?
- 31. What are the functions of statistics?

 $(6 \times 4 = 24 \text{ Marks})$

SECTION - D

Answer any two questions. Each question carries 15 marks.

32. Compute Coefficient of correlation between X and Y and comment

33. Compute the trend values by the method of least squares from the data given below. Also estimate the number of Cows in 2009.

Year	2000	2001	2002	2003	2004	2005	2006	2007
No. of Cows in Lakhs	56	55	51	47	42	38	35	32

34. From the fixed base index numbers given below, prepare chain base index numbers

Year	2004	2005	2006	2007	2008
Index numbers	94	98	102	95	98

35. How statistical investigation is conducted?

 $(2 \times 15 = 30 \text{ Marks})$

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Fourth Semester B.Com. Degree Examination, May 2021

First Degree Programme under CBCSS

Core Course

CO 1443/ CC 1444: CORPORATE ACCOUNTING

(Common for commerce / Commerce with Computer Application)

(2018 Admission)

Time: 3 Hours

Max. Marks: 80

SECTION - A

Answer all the questions in one or two sentences each. Each question carries 1 mark.

- What are current Assets? 1.
- What is a statutory company? 2.
- What are current liabilities? 3.
- What do you mean by a company limited by guarantee?
- What is reserve capital? 5.
- 6. What do you mean by a security premium A/c?

- 7. What is pro-rata allotment?
- 8. What is meant by forfeiture of shares?
- 9. What is an endowment Policy?
- 10. What are right shares?

 $(10 \times 1 = 10 \text{ Marks})$

SECTION - B

Answer any eight questions in not exceeding one paragraph each. Each question carries 2 marks.

- 11. What is internal reconstruction?
- 12. What is marine insurance?
- 13. What are miscellaneous expenditures?
- 14. What is a contingent liability?
- 15. Explain two differences between internal reconstruction and absorption.
- 16. What is dividend equalization reserve?
- 17. What is a claim?
- 18. What are loss assets?
- 19. What is consideration for annuities granted?
- 20. What is premium in insurance?
- 21. What are substandard assets?
- 22. What do you mean by Sub insurance?

 $(8 \times 2 = 16 \text{ Marks})$

SECTION - C

Answer any **six** questions is not exceeding **120** words each. Each question carries **4** marks.

- 23. Briefly describe about doubtful assets.
- 24. Explain Long-term loans and advances.
- 25. DhanLaxmi Commercial Bank Ltd. finds its advances classified as follows:

Particulars	Amount
	(Rs '000)
Standard Assets	7,45,650
Sub-standard Assets	46,400
Doubtful Assets (Fully Secured)	
Upto one year	12,830
One year to three years	7,820
More than three years	3,290
Loss Assets	5,175

Calculate the amount of Provision to be made by the bank against the above mentioned advances. Assume that a provision of 0.50% is required on Standard Assets.

26. The Life Assurance Fund of an insurance company showed a balance of Rs.87,76,500. It was later found that the following were not taken into consideration:

(a)	Dividend from investment		4,80,000
(b)	Income tax on the above	-	48,000
(c)	Bonus in reduction of premium		8,77,500

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- (d) Claims covered under reinsurance 4,23,000
- (e) Claims intimated but not accepted by the company 7,62,000

 Ascertain the correct balance of Fund.
- 27. Explain the Types of Life Insurance Policies.
- 28. Prepare schedule I premiums earned of insurance company from the following information:

Premium Rs.2,70,572.

Premiums outstanding Rs.7,400.

Further bonus utilised in reduction of premiums Rs.1,500.

29. A Life Assurance Corporation get its valuation made once in every two years. The life assurance fund amounted to Rs.41,92,000 before providing for Rs.32,000 for the shareholders' dividend for the year. Its actuarial valuation disclosed net liability of Rs.40,40,000 under the assurance and annuity contracts. An interim bonus of Rs.40,000 was paid to the policy holders during the period.

Prepare a statement showing the amount now available as bonus to policy holders.

- 30. Explain the difference between basic and diluted EPS.
- 31. Explain the Limitations of Accounting Standards.

 $(6 \times 4 = 24 \text{ Marks})$

SECTION - D

Answer any **two** questions in not exceeding **four** pages each. Each question carries **15** marks.

32. From the following ledger balances of Sunshine Co. Ltd., prepare a Balance Sheet.

Particulars	Rs.	Particulars	Rs.
Equity Share Capital	26,00,000	Advances to employees	1,50,000
General Reserves	30,000	Discount on issue of debentures (unwritten off)	12,500
12% Debenture			3,75,000
Land & Buildings	15,54,970	Gratuity Fund	3,00,000
Goodwill	10,00,000	Debtors	1,38,520
Bank Overdraft	2,45,100	Cash at Bank	1,57,160
Proposed Dividend	82,000	Stores & Spares	1,77,800
Prepaid insurance	25,000	Profit & Loss A/c	21,490
Mutual Fund	1,68,000	Bills Receivable	44,600
Interest payable	32,400	Sundry Creditors	92,560

33. Explain the format of a Balance Sheet

34. The Balance Sheet of Gloomy Ltd.

Liabilities	Rs.	Assets	Rs.	
Share Capital:		Goodwill	15,000	
2000 5% Cumulative pre.		Freehold premises	2,00,000	
shares of Rs.100 each	2,00,000	Plant and Machinery	3,00,000	
4000 Equity shares of		Stock in trade	50,000	
Rs.100 each	4,00,000	Debtors	40,000	
6% Debentures:	1,00,000	Cash in hand	5,000	
Bank overdraft	35,000	Profit and Loss Account	2,25,000	
Creditors	1,00,000		1	
<u></u>	8,35,000		8,35,000	

The company has got the following scheme of capital reduction approved by the court.

- (a) The preference shares to be reduced to Rs.60 per share fully paid up and equity shares to Rs.40 per share fully paid up.
- (b) The debenture holders to take over stock in trade and book debts in full satisfaction of the amount due to them.
- (c) The good will account to be eliminated.
- (d) The value of freehold premises to be increased by 10%.
- (e) The value of plant and machinery to be depreciated by 33 1/3%.
- (f) Expenses of reconstruction amounted to Rs.4,000.

Prepare the revised Balance Sheet.

35. Discuss the Benefits of Accounting Standards.

 $(2 \times 15 = 30 \text{ Marks})$

6