



M.Com. IV Semester Degree Examination, October-2023

COMMERCE

Business Ethics and Corporate Governance

(NEP)

Time : 3 Hours

Maximum Marks : 70

Note : Answer **any five** of the following questions with Question No. **1** is **compulsory**. Each question carries **Fourteen** marks.

1. (a) What is the fundamental meaning of ethics, and how does it differ from laws and regulations ? **7**
- (b) Explain why ethics play a crucial role in the business world. How can ethical behaviour impact a company's reputation and success ? **7**
2. Explore the inherent tension between profit-driven goals and ethical considerations in different functional areas of a business. Select two functional areas and elaborate on situations where the pursuit of profit might clash with ethical principles. Discuss the strategies that organizations can adopt to strike a balance between profitability and ethical conduct. **14**
3. What are the key provisions of the Companies Act, 2013 related to CSR ? Discuss the importance of transparent CSR reporting and disclosure in the context of the Companies Act 2013. How does comprehensive reporting benefit both stakeholders and the society ? **14**
4. (a) Explore the reasons behind the need for strong corporate governance in today's business landscape. How does effective corporate governance contribute to enhancing transparency, accountability, and stakeholder trust ? **7**
- (b) Provide an example of situations where weak corporate governance has led to negative outcomes. **7**
5. Analyse the significance of the recommendations made by the SEBI Committee and the Birla Committee in the context of corporate governance in India. How have these recommendations contributed to improving governance practices and investor confidence in the Indian market ? **14**



- 6.** (a) What is the significance of organizational ethics in today's business environment ? How does it impact a company's reputation and success ? **7**
- (b) What is ethical dilemma ? How can open communication channels help in resolving ethical dilemmas effectively ? **7**
- 7.** (a) Why is there a growing push for uniform international corporate governance standards ? How can standardized practices benefit multinational corporations and investors ? **7**
- (b) What are the six OECD principles of corporate governance ? **7**
- 8.** (a) What is the significance of whistleblower protection in promoting organizational ethics ? **5**
- (b) What are the key elements of a CSR report ? **5**
- (c) What are the key recommendations of the Cadbury Report on CSR ? **4**

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M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

Business Analytics

(NEP)

Time : 3 Hours

Maximum Marks : 70

Instruction : Answer **any five** of the following questions with Question No. **1** is **Compulsory**.
Each question carries **fourteen** marks.

1. State the meaning of the term Data Science. What are the key duties and functions associated with the role of data scientist ? And how do these contribute to data driven decision making ? **14**
2. What is HR metrics ? Briefly explain the key metrics commonly used by the organisations to evaluate HR data. **14**
3. (a) What is Google analytics ? Briefly explain the contents of Google Analytics Dashboard. **7**
(b) What is Marketing analytics ? Explain the metrics used for customer behaviour analysis. **7**
4. What is finance analytics ? How does it aid in optimizing financial decision - making for businesses ? **14**
5. What is data summarization ? Brief out the difference between descriptive and inferential data summarization methods. **14**
6. (a) Briefly explain the metrics used to evaluate the effectiveness of employee training programmes. **7**
(b) What is social media marketing ? State the various metrics used for analyzing customer social media engagement. **7**
7. (a) What is fraud detection and prediction, and why is it crucial for businesses and financial institutions ? **7**
(b) Elaborate on the use of MS-Excel in data cleaning and processing. **7**
8. (a) Differentiate Descriptive, Predictive and Prescriptive Financial Analytics. **5**
(b) Briefly explain the potential application areas of HR analytics. **5**
(c) How does descriptive marketing analytics provide insights into past marketing performance and trends ? **4**

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M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

A : International Financial Reporting Standards

(NEP)

Time : 3 Hours

Maximum Marks : 70

Note : Answer **any five** of the following questions with Question No. **1** is **Compulsory**, and each question carries **fourteen** marks.

1. (a) Give the meaning of IFRS. Discuss the benefits of IFRS. 7
- (b) What are the objectives of IFRS Foundation ? Describe its Organization Structure. 7
2. (a) Write an explanatory note on IFRS -11 : Joint Arrangements. 7
- (b) ABC acquired on 75% of interest in MNR for \$ 10 Lakhs. The carrying amounts and Fair Values of MNR identifiable assets and liabilities at the acquisition date were as follows : 7

Particulars	Carrying amount (\$)	Fair values (\$)
Tangible non-current assets	475,000	450,000
Intangible non-current assets	-	200,000
Current assets	400,000	350,000
Liabilities	(3,00,000)	(3,00,000)
Contingent liabilities	-	(30,000)
Total	5,75,000	6,70,000

ABC has decided to measure the non-controlling interest at its share of MNR identifiable net assets. Compute Goodwill as per IFRS-3. If the consideration transfer was \$ 5 Lakhs instead of \$ 10 Lakhs, calculate Gain on bargain purchase based on above given information.

3. (a) Discuss the objectives, scope and accounting recognition criteria of IFRS-17. 7
- (b) Micro Ltd. acquired a plant and machinery originally for \$ 40 Lakhs. After 10 years cumulative depreciation of \$ 22 Lakhs and an impairment loss of \$ 3 Lakhs were recognized . Thus the carrying amount of the building was \$ 15 Lakhs. At the end of the 2nd quarter of the 11th year, Micro Ltd. plan to sell the plant and machinery. Depreciation charged for the half year is \$ 1.10 Lakhs. The fair value less costs to sell of the asset is measured at \$ 12 Lakhs. The fair value less costs to sell of plant and machinery was remeasured at the end of the 11th year at \$ 14 Lakhs. So it wishes to carry the plant and machinery at \$ 9.80 Lakhs. Advice the company for measurement of non-current assets held for sale. 7



4. (a) Explain the applicability, initial recognition and disclosure requirement of IFRS-6. **7**
- (b) Entity X lends \$ 10,00,000 to entity Y. The loan carries interest at 5% per annum payable annually and is payable in full after a period of five years, even though the market rate for similar loans is 8%. To compensate entity X for the below market rate of interest. Entity Y pays an origination fees of \$ 1,20,000 to entity X. There are no other directly related payments by either party. You are required to show the value at which entity X would recognize the loan and the annual interest thereon. **7**
5. Answer the following :
- (a) Board of Director reports **5**
- (b) Corporate Governance reports **5**
- (c) Management and Discussion reports **4**
6. AD Ltd. has taken the assets on lease from MNR Ltd. The following information is given below : **14**

Lease term	4 years
Fair value at inception of lease	\$ 16,00,000
Lease rent	\$ 5,00,000 p.a. at the end of year
Guaranteed Residual value	\$ 1,00,000
Expected Residual value	\$ 3,00,000
Interest rate	14.97%

How will this be accounted in the books of lessor ?

7. (a) Write an explanatory note on IFRS-13: Fair Value Measurement. **7**
- (b) Discuss the objective, scope and accounting recognition criteria of IFRS-2. **7**
8. Write a short note on :
- (a) IFRS-14 : Regulatory Deferral Accounts. **5**
- (b) IFRS-15 : Revenue from Contracts with Customers. **5**
- (c) IFRS-12 : Disclosure of Interest in other Entities. **4**





M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

B. Financial Modeling

(NEP)

Time : 3 Hours

Maximum Marks : 70

Note : Answer **any five** of the following questions with Question No. 1 is **Compulsory**. Each question carries **fourteen** marks.

1. (a) What is Model ? What are the steps in creating model ? 7
 (b) Explain errors while building models in spreadsheet. 7
2. Prepare forecasting financial position of Wipro for Mar-24 using suitable **14** assumptions along with working notes.

Balance Sheet	Mar-21	Mar-22	Mar-23
Equities and liabilities			
Equity Share Capital	1,095.80	1,096.40	1,097.60
Total Share Capital	1,095.80	1,096.40	1,097.60
Reserves and Surplus	44,145.80	53,254.30	61,101.50
Total Reserves and Surplus	44,145.80	53,254.30	61,101.50
Total Shareholders Funds	45,241.60	54,350.70	62,762.30
Non-current liabilities			
Long Term Borrowings	14.1	5.7	0
Deferred Tax Liabilities (Net)	130.5	0	253.1
Other Long Term Liabilities	2,129.20	2,788.60	3,394.50
Long Term Provisions	88.5	64.1	54.9
Total Non-Current Liabilities	2,362.30	2,858.40	3,702.50
Current Liabilities			
Short Term Borrowings	5,791.20	7,673.40	5,180.70
Trade Payables	4,348.50	4,685.10	5,300.20
Other Current Liabilities	6,705.30	9,446.90	7,003.90
Short Term Provisions	1,287.40	1,368.30	1,358.00
Total Current Liabilities	18,132.40	23,173.70	18,842.80
Total Capital and Liabilities	65,736.30	80,382.80	85,307.60



Assets			
Non-current Assets			
Tangible Assets	6,578.70	7,386.60	8,233.80
Intangible Assets	709.4	651.1	590.9
Capital Work-In-Progress	1,848.00	1,584.50	603.8
Other Assets	0	0	0
Fixed Assets	9,136.10	9,622.20	9,428.50
Non-Current Investments	8,206.70	16,557.20	19,372.80
Deferred Tax Assets (Net)	47.4	53.3	66.8
Long Term Loans and Advances	0	0	0
Other Non-Current Assets	2,966.60	2,377.90	2,461.70
Total Non-Current Assets	20,356.80	28,610.60	31,329.80
Current Assets			
Current Investments	17,495.20	24,073.70	29,712.60
Inventories	91	87.5	91.3
Trade Receivables	8,046.20	9,295.40	13,273.20
Cash and Cash Equivalents	9,783.20	4,898.10	4,527.00
Short Term Loans and Advances	4,201.50	1,913.00	1,232.60
Other Current Assets	5,762.40	11,504.50	5,141.10
Total Current Assets	45,379.50	51,772.20	53,977.80
Total Assets	65,736.30	80,382.80	85,307.60

3. (a) Elaborate the basic issues in financial planning and investment. **7**
- (b) Design model for return with changing reinvestment rate with suitable assumptions, on inputs. **7**
4. (a) Discuss key characteristics of bond. **7**
- (b) Calculate duration, volatility/modified duration of bonds and determine which bond is preferable based on risk from the given data. **7**

Particulars	A-Bond	B-Bond
Rate of Interest	9%	12%
Face Value	Rs.1,000/-	Rs.1,000/-
Current Market Value	Rs.900/-	Rs.1,000/-
YTM	10%	12%
Maturity period	5 Years	5 Years



5. (a) Enumerate methods of valuation of assets. **7**
- (b) A company earned Rs. 6 per Share and paid Rs. 3.48 per share as dividend in the previous year. Its earnings and dividends are expected to grow at 15 percent for six years and then at a rate of 8 percent indefinitely. The capitalization rate is 18 percent. What is equity valuation using Discount Cash Flow Model ? **7**
6. (a) Explain sensitivity and scenario analysis and their differences. **7**
- (b) What are the steps involved in structuring portfolios of Financial Planning and Investment ? **7**
7. (a) Calculate Forward Rates from the following data. **7**
- | Maturity Period | Zero Interest Rate for nth year |
|-----------------|---------------------------------|
| 1 | 5% |
| 2 | 6% |
| 3 | 7% |
| 4 | 8.5% |
| 5 | 10% |
- (b) Consider the following information for the calculation of PE, PS and PB; Current share market price = Rs. 5; Shares outstanding = 100,000; Common equity book value = Rs. 800,000; Earnings = Rs. 50 million and recently reported net sales = Rs.1,200,000. **7**
8. Write a note on :
- (a) FCFF **5**
- (b) Solvency ratios **5**
- (c) Commands for estimating YTM **4**



**M.Com. IV Semester Degree Examination, October - 2023****COMMERCE****C. Bank Financial Management****(NEP)**

Time : 3 Hours

Maximum Marks : 70

Instruction : Answer **any five** of the following questions with question no.1 is **compulsory**.
Each question carries **fourteen** marks.

1. (a) Briefly explain the uses of funds from a Bank's perspective. **7**
- (b) Explain the various areas of Financial Management applicable to the Banking Decision. **7**
2. (a) What is Value at Risk (VaR) ? Explain the applications of VaR in bank. **7**
- (b) HDFC Bank is holding the following securities. **7**

Particulars of Securities	Cost	Dividends	Market Price	Beta
Gold Ltd. Equity Shares	11,000	1,800	12,000	0.6
Silver Ltd. Equity Shares	16,000	1,000	17,200	0.8
Bronze Ltd. Equity Shares	12,000	800	18,000	0.6
GOI Bonds	40,000	4,000	37,500	0.01

Calculate :

- (i) Expected rate of return in each case.
- (ii) Average rate of return, if risk free rate of return is 14%.



3. (a) What is Counter Cyclical Capital Buffer ? Why is it relevant ? **7**
- (b) Perfect Bank Ltd. has the following capital funds and assets, find out Risk Weighted Assets ratio. **7**

Particulars	Rupees in crores
Capital funds :	
Equity share capital	200
Statutory Reserves	40
Capital(of which Rs. 5 crores due to revaluation of assets)	15
Share premium	10
General reserve	20

Assets :	
Cash Balance :	
Balance with RBI	10
Balances with other banks	5
CD's with other commercial banks	12
Equity investments in subsidiaries	20
Other investments	78
Loans and advances :	
i. Guaranteed by Government	100
ii. Guaranteed by Public sector	200
iii. Others	1,500
Premises, furniture & fixtures	100
Other assets	120
Fictitious assets	10
Off Balance sheet items :	
Acceptance, endorsements and letters of credit	800



4. From the following information of AI Bank, find out the following ratios : 14
- (a) Performing Assets to Total Assets
- (b) Net Interest Margin
- (c) Interest Spread
- (d) Loan loss coverage Ratio
- (e) Ratio of Deposits to Capital
- (f) Credit-Deposit Ratio

Particulars	Amount in Lakhs
Equity share capital	350
Total assets	500
Non Performing Assets	60
Interest Earned	95
Interest Expended	35
Yield on Assets	75
Cost of Interest bearing funds	22
Profit Before Tax	68
Provisions and Contingencies	13
Loans and advances :	
1. Guaranteed by Government	300
2. Guaranteed by Public sector	120
3. Others	37
Deposits :	
Fixed Deposits	45
Current Deposits	32
Savings Deposits	450

5. (a) Explain the benefits of Securitization from the perspective of Banks. 7
- (b) Explain the RBI guidelines on Securitization of Standard assets. 7



6. (a) Following are the statements of Interest on advances in respect of performing and non-performing assets of Madura Bank Ltd. find out the income to be recognized for the year ended 31st March 2023 : 7

Rs. In Lacks		
Particulars	Interest Earned	Interest Received
Performing Assets :		
Cash credits and overdrafts	1,800	1,060
Term loans	480	320
Bills purchased and discounted	700	550
Non Performing Assets :		
Cash credits and overdrafts	450	70
Term loans	300	40
Bills purchased and discounted	350	36

- (b) Explain the Basel Accords I and II relating banking capital. 7
7. (a) What are the techniques used for analyzing the financial statements of banks ? 7
- (b) Explain the RBI guidelines on classification of bank assets with percentage of provision. 7
8. (a) What is market risk ? How do banks in India minimize market risk ? 5
- (b) Differentiate between Economic Capital and Regulatory Capital. 5
- (c) Highlight the issues that arise during analysis of financial statements of Bank. 4





M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

International Taxation and Policies

(NEP)

Time : 3 Hours

Maximum Marks : 70

Note : Answer **any five** of the following questions with Question No. **1 (Q1)** is **Compulsory**. Each question carries **fourteen** marks.

1. (a) Define Jurisdiction to tax. Enumerate the sources of Public International law. **7**
- (b) Define Direct taxes code. Explain its objectives and importance. **7**

2. (a) Discuss the constitution of Advance Ruling along with the qualification of its members. **7**
- (b) Miss Indu, a resident of India and a salaried employee employed with a Private Co. Aged 30 years, received the following sums during the previous year 2021-22. **7**
 - (i) Basic Salary - Rs. 45,000 p.m.
 - (ii) DA - 10% of basic salary
 - (iii) Transport Allowance - Rs. 8,000 p.m.
 - (iv) Medical Allowance - Rs. 3,500 p.m.

She contributed Rs. 25,000 to approved pension fund of LIC. She also paid Rs. 1,75,000 by account payee cheque for medi-claim premium to insure the health of her father, aged 65 years, (who is not dependent on her) for 5 years including the current previous year.

Apart from this she also provided guest lecture to a foreign university during the year. She received Rs. 7,92,000 from such university after deduction of tax of Rs. 1,08,000 in the country in which such university is located. India does not have any double taxation avoidance agreement under section 90 of the Income-tax Act, 1961 with that country.

Compute the tax liability of Miss Indu for the A.Y. 2022-23.



3. (a) Briefly explain the structure of Transfer pricing documentation. **7**
- (b) Rama P Ltd. Bangalore is engaged in IT enabled services. It is the Subsidiary of ABC Inc. in USA. It also provides similar services to a company KAS Ltd. at Singapore. Its billing and other information is given as hereunder : **7**
- (i) Billing per month to ABC Inc. USD 85,000.
- (ii) Billing per month to KAS Ltd. USD 70,000.
- (iii) ABC Inc. has provided a loan of USD 1,00,000 to Rama P Ltd. towards purchase of hardware for executing its project. Rate of interest charged for the said loan is at 3% p.a.
- (iv) Direct cost incurred USD 100 and indirect cost incurred USD 200 per hour.
- (v) Rama P Ltd. works 9 hours per day for 15 days to execute the projects for ABC Inc. and 8 hours per day for 15 days to execute projects for KAS Ltd. Service was provided by the company to both its customers throughout the year.
- (vi) Warranty was provided to KAS Ltd. for a period of 2 years. Cost of warranty is calculated at 1% direct cost incurred. The cost of warranty is neither included in the direct cost nor indirect cost.

Assume conversion rate 1 USD = Rs. 64. Compute Arm's Length Price as per the cost-plus method and the amount to be added, if any, to the income of Rama P Ltd.

4. (a) What are the types of Double Taxation Avoidance Agreements? Explain. **7**
- (b) Describe the role of Vienna Convention in application and interpretation of Tax treaties. **7**
5. (a) Explain the meaning of 'harmful tax practices'. Discuss their negative effects on the international economic scenario. **7**
- (b) Define Money Laundering. Explain the methods of Money Laundering. **7**



6. (a) Blackberry Ltd, a non-resident German Company, has the following incomes in India during the year ended on 31.03.2022. **10**
- (i) Dividend income of Rs. 12,50,000 from XY Ltd. an Indian company listed on recognised stock exchange.
 - (ii) 8% debentures of Rs. 20,00,000 received from X Ltd, an Indian company, on October 1, 2021 in consideration of providing technical know-how (date of payment of interest being March 31 every year).
 - (iii) Dividend received Rs. 5,50,000 (after TDS) on Global Depository Receipts of Y Ltd, an Indian company, issued under a scheme of Central Government against the initial issue of shares of the company and purchased by Blackberry Ltd, in foreign currency through an approved intermediary.
 - (iv) Business income of Rs. 8,00,000 from a unit established at Mumbai.
 - (v) Income by way of royalty (other than referred to in Section 44DA) amounting to Rs. 10,00,000 received from Z Ltd, an Indian company, in pursuance of an agreement approved by Central Government. As per DTAA between the two countries, such royalty is taxable @12%. (after TDS)
- You are required to compute the tax liability of Blackberry Ltd, for the Assessment Year 2022-23.
- (b) X Ltd, a company incorporated in USA, sells laser printer cartridge to its 100% Indian Subsidiary A Ltd. @ \$ 50 per cartridge. X Ltd. also sells its laser printer cartridge to another company Y Ltd. in India @ \$ 80 per piece. Total income of A Ltd. for the assessment year 2022-23 is Rs. 12,00,000 after making payment for 100 cartridge @ \$ 50. (1\$ = Rs. 69). A Ltd. has deducted tax at source while making payments to X Ltd. Compute the arm's length price and taxable income of A Ltd. **4**
7. (a) Define Tax Treaty. Discuss the basic principles of interpretation of Tax Treaties. **7**
- (b) What are the various approaches to the identification of tax havens? **7**
8. (a) Explain the importance of Functions, Assets and Risk Analysis. **5**
- (b) Mr. Jayatheertha stayed in India only for 48 days during P.Y. 2021-22. He had acquired a house property located in Country A in September 2011 for Rs. 80,00,000. Out of the investment of Rs. 80,00,000, Rs. 55,00,000 was assessed to tax in the total income of the P.Y. 2011-12 and P.Y. 2010-11, when he was resident in India. The remaining income has not been assessed to tax in any year. This asset comes to the notice of the Assessing officer in March 2022. The value of the house property on 1.4.2021 was Rs. 1,20,00,000. What is the value of undisclosed asset (house property located in Country A) in the hands of Mr. Jayatheertha for the purpose of Black Money and Imposition of Tax Act, 2015 **5**
- (c) Write a note on Other Anti avoidance measures. **4**





M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

B : Global Financial Management

(NEP)

Time : 3 Hours

Maximum Marks : 70

Note : Answer **any five** of the following questions with Question No. 1 is **Compulsory**. Each question carries **fourteen** marks.

1. What is Global Financial Management? Explain the nature and scope of Global Financial Management. **14**
2. What is Foreign Exchange Exposure? Explain the various techniques for management of translation, transaction and operating exposure. **14**
3. Discuss the various factors affecting exchange rate in brief. **14**
4. (a) What is cross currency swap? Explain the benefits and limitations of cross currency swaps. **7**
(b) Write a note on country risk analysis. **7**
5. Describe the basics of international capital budgeting. **14**
6. After tax lending and borrowing rates for three units of ABC Ltd. located in US, France and Germany are : **14**

	Lending (%)	Borrowing (%)
United States	3.4	4.2
France	3.2	4.5
Germany	3.6	4.7

Currently, the French and German units owe \$2 million and \$3 million, respectively to their US parent. The German unit also has \$1 million in payable outstanding to its French affiliate. The timing of these payments can be changed by up to 90 days in either direction. Assume that ABC Ltd. is borrowing funds while both French and German subsidiaries have excess cash available.

- (a) What should be ABC Ltd.'s optimal leading and lagging strategy?
- (b) What is net Profit impact of these adjustments?



7. Wipro is planning to start a wholly own subsidiary in Bangladesh to produce and sale Computer. It is planning to invest BDT 6,00,00,000. The plant would be operational within one year and it would have production capacity of 2,00,000 units per year and it would continue for 5 year as the company kept a vision for this. The company is expected to sell computer in Bangladesh at a price of BDT 22,000 per unit. Operating cost per unit is BDT 18,000 and Wipro is expecting an opportunity cost of 18% from the new investment. The Company has fixed depreciation 20% at straight-line method. 14

The project further also provides following information.

- (a) The Company has accumulated balance BDT 20,00,000 in a local bank because of export to Bangladesh. Its withdrawal would attract a tax of 55%.
- (b) Wipro domestic location would provide the Chips for the computer which cost BDT 4,000 per piece which has variable cost of production BDT 2600.
- (c) Bangladesh government permits 2% of sales as royalty payment it is tax deductible. This income in India considered as “technology export” and hence in place of 35% tax it would attract 20% tax.

Carry out the appraisal for the project.

8. Write a note on :

- (a) Instruments of global financial market. 5
- (b) Arbitrage operation. 5
- (c) Net Present Value. 4

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M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

C.Actuarial Valuation Practices

(NEP)

Time : 3 Hours

Maximum Marks : 70

Instruction : Answer **any five** of the following questions with Question no. **1** is **Compulsory**.
Each question carries **fourteen** marks.

1. (a) Explain the crucial role that actuaries play in the insurance industry. How do they contribute to the accurate pricing of insurance policies and the assessment of potential risks ? **10**
- (b) Explore the characteristics of actuarial science. **4**
2. What is mortality table in actuarial science, and why is it a crucial tool for assessing risks ? How do they assist in calculating life insurance premiums, annuity values, and other financial obligations ? **14**
3. Describe the key differences between term assurance, pure endowment, and whole life insurance plans. How does the structure of these plans influence premium calculations ? **14**
4. (a) Define policy values in the context of insurance. How do they represent the financial worth of an insurance policy to policyholders and insurers ? **7**
- (b) Differentiate between prospective and retrospective methods of policy valuation. Explain the advantages and limitations of each approach. **7**
5. (a) Explain the expected value principle in risk management. How does it help insurers assess the average outcome of various potential scenarios ? **7**
- (b) Define the notion of utility in risk management. How does it incorporate individuals preferences and risk tolerance into decision-making ? **7**



- 6.** (a) What is premium loading for expenses ? How does it ensure that insurers cover administrative and operational costs while providing coverage ? **10**
- (b) Discuss how the concept of life expectancy is important in insurance and pension planning ? **4**
- 7.** (a) Describe the different methods used for valuing insurance policies. How do these methods take into account the time value of money and other financial considerations ? **8**
- (b) Compare and contrast the net premium method and the office premium method for valuing insurance policies. **6**
- 8.** (a) Define actuarial risk management and explain its significance in the insurance industry. **5**
- (b) Discuss the advantages and disadvantages of opting for life annuities with monthly payments as opposed to annuities with annual payments. **5**
- (c) Describe the responsibilities of actuaries in risk management within insurance companies. **4**

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M.Com. IV Semester Degree Examination, October - 2023

COMMERCE (GENERIC ELECTIVE COURSE)

Entrepreneurship Development

(NEP)

Time : 1 Hour

Maximum Marks : 30

Note : Answer *all* the sections.

SECTION - A

Answer **all** the following questions. Each question carries **one** mark.

5x1=5

1. (a) Define entrepreneurship.
- (b) Who is an Intrapreneur ?
- (c) Expand MSMEs.
- (d) What is Self Help Group ?
- (e) Define Social Entrepreneur.

SECTION - B

Answer **any five** of the following questions. Each question carries **two** marks.

5x2=10

2. State the difference between entrepreneur and entrepreneurship.
3. Highlight the functions of an entrepreneur.
4. List the factors affecting entrepreneurship development.
5. Bring out the role of SIDBI.
6. What are the marketing problems faced by MSMEs in India ?
7. Mention the objectives of women entrepreneur.
8. What are the skills needed by a Social Entrepreneur ?



P.T.O.

SECTION - C

Answer **any three** of the following question. Each question carries **five** marks.

9. Briefly explain the various types of entrepreneur. **3x5=15**
10. Write a note on Micro Finance and its role in entrepreneurial support.
11. What are the institutions supporting the entrepreneurs in India ? Explain.
12. Explain the problems of women entrepreneur in India.
13. Explain the issues and challenges of social entrepreneur.

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M.Com. IV Semester Degree Examination, October - 2023

COMMERCE

Banking and Financial Services

(NEP)

Time : 1 Hour

Maximum Marks : 30

Note : Answer **all** the sections.

SECTION - A

1. Answer **all** the following questions. Each question carries **one** mark. **5x1=5**
- (a) Who is a banker ?
 - (b) Name any two foreign banks working in India.
 - (c) Who is a minor ?
 - (d) What is equity fund ?
 - (e) Expand RTGS.

SECTION - B

Answer **any five** of the following questions. Each question carries **two** marks.

- 5x2=10**
- 2. What are the benefits of digital banking ?
 - 3. Write a short note on different kinds of deposits in banks.
 - 4. State the unique features of Recurring Deposits.
 - 5. Write a short note on open ended mutual fund schemes.
 - 6. Write any four unique features of venture capital financing in India.
 - 7. Write a short note on CRISIL.
 - 8. State any two credit rating agencies of India.



SECTION - C

Answer **any three** of the following questions. Each question carries **five** marks.

3x5=15

9. What are the recent trends in banking sector ? Explain.
10. Elucidate functions of banking.
11. What are the different types of financial service ? Explain.
12. How mutual funds are different from equity shares for an investor ? Explain.
13. What are the functions of credit rating agencies ? Explain.

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M.Com. IV Semester Degree Examination, October - 2023
COMMERCE (GENERIC ELECTIVE COURSE)
Accounting And Auditing Practices
(NEP)

Time : 1 Hour

Maximum Marks : 30

Note : Answer **all** the sections.

SECTION-A

Answer **all** the following questions. Each question carries **one** mark.

5x1=5

1. (a) Who is considered as the 'Father of Modern Accounting'?
- (b) Give two examples of a valid Voucher.
- (c) Which is the book of Original Entry?
- (d) What are the two sides of a Balance Sheet?
- (e) Who issues Auditing and Assurance Standards in India?

SECTION-B

Answer **any five** of the following questions. Each question carries **two** marks.

5x2=10

2. State the Accounting Equations.
3. State any two differences between Single Entry and Double Entry systems of Accounting.
4. Give the meaning of Business Entity Concept with an example.
5. What is Trial Balance?
6. What do you mean by Posting?
7. Define Auditing.
8. State any four basic principles of Auditing.



SECTION-C

Answer **any three** of the following questions. Each question carries **five** marks.

3x5=15

9. Enumerate the types of Accounts and their rules of Debit and Credit.
10. What is Accounting Cycle ? Explain the steps involved in Accounting.
11. Pass Journal entries for the following transactions and prepare cash account in ledger.
- Started Business with Cash Rs 50,000.
 - Purchase of Goods on credit from M/s Ajay Traders for Rs 10,000.
 - Sold Goods for cash to Mr. Srikara for Rs 8,000.
12. Prepare a Trial Balance from the following ledger Balances of M/s Supravi Enterprises.
- | | | | | | |
|-----------|---|---------|-----------|---|--------|
| Capital | - | 100,000 | Sales | - | 60,000 |
| Cash | - | 25,000 | Debtors | - | 20,000 |
| Machinery | - | 125,000 | Creditors | - | 40,000 |
| Purchases | - | 30,000 | | | |
13. Explain the different types of Audit.

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No. of Printed Pages : 8

Question Booklet Code

A

21COM4S3L/P

Question Booklet
Serial Number

M.Com. IV Semester (NEP) Degree Examination, October - 2023

COMMERCE

New Venture Planning and Development

Time : 1 Hour

Maximum Marks : 30

INSTRUCTIONS TO CANDIDATES

1. The Question Paper will be given in the form of a Question Booklet. There will be four/two versions of Question Booklets with Question Booklet Code viz. **A, B, C & D / A & B / A** only.
2. The Question Booklet Serial Number is printed on the top right margin of the facing sheet. If your Question Booklet is un-numbered, please get it replaced by new Question Booklet with same Code.
3. Immediately after the commencement of the examination, the candidate should check that the Question Booklet supplied to him contains all the 30 questions in serial order. The Question Booklet does not have unprinted or torn or missing pages and if so he/she should bring it to the notice of the Invigilator and get it replaced by a complete booklet with same Code. This is most important.
4. A blank sheet of paper is attached to the Question Booklet. This may be used for Rough Work.
5. **Please read carefully all the instructions on the top of the Answer Sheet before marking your answers.**
6. Each question is provided with four choices **(A), (B), (C)** and **(D)** having one correct answer. Choose the correct answer and darken the bubble corresponding to the question number using **Black Ball-Point Pen** in the OMR Answer Sheet.
7. No candidate will be allowed to leave the examination hall till the end of the session and without handing over his/her Answer Sheet to the Invigilator.
8. Strict compliance of instructions is essential. Any malpractice or attempt to commit any kind of malpractice in the Examination will result in the disqualification of the candidate.
9. First fifteen minutes is provided to fill the general information of the Student. Eg. Student Name, Student ID, etc. in the OMR Answer Sheet
10. Without the instruction of the Invigilator do not open the Question Paper Booklet Seal.

A



1

21COM4S3L/P

1. Which one of the following best defines a new venture ?
 - (A) A business that has been operating for several year
 - (B) A business that is owned by a large corporation
 - (C) A business that is focused on providing services rather than products
 - (D) A business that is innovative and based on a new idea or concept

2. Which of the following is a characteristic of a successful new venture ?
 - (A) Lack of innovation and uniqueness
 - (B) Inability to adapt to changing market conditions
 - (C) Strong entrepreneurial leadership and vision
 - (D) Limited scalability and growth potential

3. What is the first step in the idea generation process ?
 - (A) Conducting market research
 - (B) Identifying a problem or opportunity
 - (C) Brainstorming and ideation sessions
 - (D) Developing a business plan

4. How can brainstorming sessions contribute to idea generation ?
 - (A) By limiting creativity and narrowing down options
 - (B) By encouraging open and free-flowing idea generation
 - (C) By providing detailed market analysis
 - (D) By conducting customer surveys

5. Which technique prompts you to ask questions and explore different ways to modify and improve existing ideas or concepts ?
 - (A) Random Word or Object Association
 - (B) Role-playing
 - (C) SCAMPER
 - (D) Brainstorming

6. Which technique involves assuming different roles or perspectives to generate ideas ?
 - (A) Role-playing
 - (B) Reverse Thinking
 - (C) Mind Mapping
 - (D) Observational Research



7. Which analysis considers the ability to generate a profit and sustain the venture in the long term ?
- (A) Feasibility analysis (B) Desirability analysis
(C) Viability analysis (D) Market analysis
8. What does SWOT analysis stand for in the context of new venture management ?
- (A) Strengths, Weaknesses, Opportunities, Threats
(B) Strategy, Workforce, Operations, Technology
(C) Sales, Marketing, Organization, Tactics
(D) Structure, Workflow, Objectives, Timelines
9. Which analysis assesses the fit between the idea and the existing resources, capabilities, and expertise of the venture ?
- (A) Feasibility analysis (B) Desirability analysis
(C) Viability analysis (D) Resource analysis
10. What is the purpose of measuring the Strategic performance of a new venture ?
- (A) To determine the profitability of the venture
(B) To assess the financial health of the venture
(C) To evaluate the effectiveness of the venture's strategies and actions
(D) To monitor the market share of the venture
11. In the Four Stage Growth Model, which stage involves rapid expansion and scaling up operations ?
- (A) Introduction (B) Growth
(C) Maturity (D) Decline/Revival
12. The value proposition model articulates :
- (A) The venture's revenue streams
(B) How the venture captures value
(C) The venture's unique value to customers
(D) The venture's target customers
13. Which of the following is NOT a component of a business model ?
- (A) Cost structure (B) Target customers
(C) Revenue streams (D) Competitive analysis



- 14.** What does opportunities analysis involve ?
- (A) Analyzing competitor Strategies
 - (B) Evaluating legal requirements
 - (C) Identifying gaps in the market
 - (D) Estimating revenue projections
- 15.** Which factor examines societal attitudes and lifestyle changes ?
- (A) Economic factors
 - (B) Social factors
 - (C) Technological factors
 - (D) Competitive factors
- 16.** What is a necessary document when seeking venture capital funding ?
- (A) Customer testimonials
 - (B) Social media posts
 - (C) Detailed business plan
 - (D) Personal autobiography
- 17.** Which Strategy focuses on maintaining market share and profitability ?
- (A) Market penetration
 - (B) Market expansion
 - (C) Product diversification
 - (D) Horizontal integration
- 18.** Market penetration involves :
- (A) Entering new markets
 - (B) Increasing sales in existing markets
 - (C) Acquiring competitors
 - (D) Expanding vertically in the value chain
- 19.** What does innovation involve ?
- (A) Maintaining the status quo
 - (B) Avoiding change
 - (C) Embracing new ideas and solutions
 - (D) Resisting progress
- 20.** Entrepreneurial ventures require individuals to :
- (A) Resist change and innovation
 - (B) Adapt and embrace new ideas
 - (C) Ignore market trends
 - (D) Avoid calculated risk



- 21.** Entrepreneurial behaviour involves :
- (A) Seeking opportunities and taking initiative
 - (B) Avoiding challenges and risks
 - (C) Preferring a fixed routine over flexibility
 - (D) Resisting change and innovation
- 22.** What is a new venture ?
- (A) An established business
 - (B) A nonprofit organization
 - (C) A unique business initiative
 - (D) A government agency
- 23.** An entrepreneur with strong social responsibility is likely to :
- (A) Ignore the impact of their business on the environment
 - (B) Focus exclusively on maximizing profits
 - (C) Minimize engagement with customers and employees
 - (D) Contribute to the well-being of the community and environment
- 24.** New venture development programs are designed to :
- (A) Discourage innovation and change
 - (B) Promote conformity and routine
 - (C) Support the creation and growth of new businesses
 - (D) Limit access to resources for startups
- 25.** Collaborative workspaces for startups aim to :
- (A) Foster a sense of community and shared resources
 - (B) Limit interaction between startups
 - (C) Provide individual office spaces
 - (D) Isolate startups from potential partners
- 26.** Technology adoption in startups can lead to :
- (A) Decreased operational efficiency
 - (B) Increased competitiveness and innovation
 - (C) Stagnation and lack of growth
 - (D) Ignoring customer needs



- 27.** What does the Random Word or Object Association technique involve ?
- (A) Generating ideas based on random words or objects
 - (B) Reversing the thought process to generate ideas
 - (C) Combining multiple ideas to create new concepts
 - (D) Observing people and environments to identify unmet needs
- 28.** The Lean Canvas model is primarily used for :
- (A) Creating a comprehensive business plan
 - (B) Developing detailed financial projections
 - (C) Quickly outlining key business components
 - (D) Generating customer testimonials
- 29.** The Lean Canvas model is especially helpful for :
- (A) Ignoring market trends
 - (B) Experienced entrepreneurs
 - (C) Businesses with ample resources
 - (D) Early-stage startups and quick idea validation
- 30.** Horizontal integration involves :
- (A) Scaling up operations within the same industry
 - (B) Diversifying products for different markets
 - (C) Acquiring or merging with competitors
 - (D) Expanding vertically in the value chain

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SPACE FOR ROUGH WORK



SPACE FOR ROUGH WORK

