URUMU DHANALAKSHMI COLLEGE KATTUR, TRICHY-19.

DEPARTMENT OF COMMERCE (SF)

III-B.COM

VI – SEMESTER

MODEL QUESTION PAPERS

S.NO.	SUBJECT INCHARGE	SUBJECT	SUBJECT INCHARGE
1.	16CCCCM13	FINANCIAL MANAGEMENT	Dr.T.GANESH
2.	16CCCCM14	INCOME TAX LAW AND PRACTICE	Dr.N.MUTHUKUMAR
3.	16CCCCM15	FINANCIAL SERVICES	Mrs.S.GRACE BEULA
4.	16MBECM4	SERVICE MARKETING	Ms.M.KALAI SELVI
5.	16MBECM5	INSURANCE MANAGEMENT	Mrs.S.PRATHEEPA
6.	UGGS	GENDER STUDIES	Mrs.S.GRACE BEULA

UrumuDhanalakshmi College
Department of commerce(UA)

III B .Com   FINANCIAL MANAGEMENT
Time : 3 Hours   Maximum: 75 marks
Section - A   (10x2=20)
Answer ALL questions
1. What is financial management?

2. State the meaning of cost of capital.

3. What is financial planning ?

4. What do you mean by capital Structure?

5. Detail the meaning of operating leverage.

6. Give the meaning of Dividend.

7. What is working capital?

8. Define cash budget.

9. What is EOQ?

10. What is ABC analysis?

Section B   (5x5=25)

Answer ALL questions

11.a). Narrate the objectives of financial management.   Or

   b).How will you compute cost of debt?

12.a) What are the factors determining cost of capital.
                         Or
   b). Alpha Ltd. issued 10% redeemable preference shares (RPS) of Rs. 100 each , redeemable after 10
        years. The floatation costs were 5% of the nominal value. Compute the effective cost to the
        company if the issue is made at a) par   b) a premium of 5%   c) a discount of 5%
13.a) Mention the concept of Degree of operating leverage.
                         Or
   b) Ace Ltd. has a share capital of Rs. 1,00,000 divided into shares of Rs .10 each . the management is
        considering the following alternatives for financing a capital expenditure of Rs. 50000.
        1. Issue of 10% debentures.
        2. Issue of 5,000 ,12 % preference shares of Rs. 10 each.
        3. Issue of 5,000 shares of Rs. 10 each.
                The earnings before interest and taxes (EBIT) is Rs. 30,000 p.a
                Calculate the effect of each of the alternatives on the earning per share, assuming
        a. EBIT continues to be the same even after the capital expenditure.

b. Tax liability of 40%

14. .a. What are the importance of working capital?   Or

b) From the following you are required to calculate   (a) Debtors turnover   (b)   Average   age   of debtors

		2015	2014
Net sales		Rs. 18,00,000	15,00,000
Debtors at the beginning	Rs. 1,72,000		1,60,000
Debtors at the end	Rs. 2,34,000		1,72,000

15.a). Narrate the objectives of Receivable Management.   Or

b) Write the purpose of holding inventory.

Section   C   (3x10=30)

Answer any THREE questions

16. Explain the role of Financial Manager by the financial management.

17. A firm has the following capital structure and after tax costs for the different sources of funds used.

Sources of funds	Amount	Proportion(%)	Aftertaxcosts(%)
Debt	15,00,000	25	5
pref. share	12,00,000	20	10
equity share	18,00,000	30	12
retained earnings	15,00,000	25	11
Total	60,00,000	100	

Compute the overall cost of capital.

18..Income statement of P.N.R. Ltd. is given below:

	Rs.
Sales	10,50,000
Variable cost	7,67,000
Fixed cost	75,000
EBIT	2,08,000
Interest	1,10,000
Tax	29,400
Net income	68,600
No.of equity shares	4,000

Calculate: a) operating leverage   b) financial leverage   c)   combined   leverage   d) earnings per share (EPS)

19. Explain the factors that influence the dividend policy of a firm.

20. From the following information calculate various level of stock

Maximum consumption	200 units per day
Minimum consumption	150 units per day
Normal consumption	160 units per day
Re- order period	10-15 days
Re-order quantity	1,600 units
Normal re- order period	12 days

SET   2   16CCCCM13
UrumuDhanalakshmi College
Department of commerce(UA)

III B .Com   FINANCIAL MANAGEMENT
Time : 3 Hours   Maximum: 75 marks
Section   A   (10x2=20)
Answer ALL questions
1. What is meant by financial management?
2. What is Time Value of money?
3. Define financial plan.
4. What is point of indifference?
5. What is meant by leverage?
6. Define dividend policy.
7. What is working capital?
8. What is cash management?
9.What are receivables?
10. What is meant by Inventory management?
                          Section   B   (5x5=25)

Answer ALL questions
11.a) What are the significance of financial management?
                          Or
  b) Face value of a debenture =Rs. 1,000
        Annual interest rate on debenture = 12%
        Maturity period = 5 years
              What is the value of determine if the required rate of return is (i) 12%   (ii)   15%   and
(iii) 10%.
12. A firm has two alternative plans for raising additional fund of Rs. 10,00,000:
        (i)   Issue of 10,000 debentures of Rs. 100 each bearing 10% interest per annum.
        (ii)   issue 4,000 debentures of Rs. 100 each bearing 10% interest per annum and balance by the
issue of 12% preference shares.
                    You are required to calculate the financial break even point for each plan
assuming a tax rate of 50%
                          Or
  b) What are the factors to be considered while formulating financial plan?
13.a). Describe the Walter's model of dividend policy.
                          Or
  b) A company offers to its shareholders the right to buy 2 shares at Rs. 130 each for every 5 shares of
Rs.100 each held in the company .the market value of the shares is Rs. 200 each . calculate the value of
right.
14.a). Explain the importance of adequacy in working capital.
                          Or
  b) A company has a policy of maintaining a minimum cash balance of Rs. 1,00,000. The standard
deviation in daily cash balance is Rs. 10,000.the interest rate on a daily basis is 0.01%. the transaction cost
for each sale or purchase of securities is Rs. 50. Compute the upper control limit and the return point as per
the Miller-Orr Model.

15.a) From the following information calculate the average collection period:

	Rs.
Total sales	1,00,000
Cash sales	20,000
Sales returns	7,000
Debtors at the end of the year	11,000
Bills receivables	4,000
Creditors	15,000

Or

b) From the following information calculate minimum, maximum, re-order level of stock

Maximum consumption	200 units per day
Minimum consumption	150 units per day
Normal consumption	160 units per day
Re- order period	10-15 days
Re-order quantity	1,600 units
Normal re- order period	12 days

Section   C   (3x10=30)

Answer any THREE questions

16. Calculate the future value at the end of five years of the following series of payment s at 10% rate of interest:

At the end of first year Rs. 1,000
At the end of second year Rs. 2,000
At the end of third year Rs. 3,000
At the end of fourth year Rs. 2,000
At the end of fifth year Rs. 1,500.

17. Explain the important approaches to capital structure.

18. A firm has sale of Rs. 20,00,000, variable cost of Rs. 14,00,000 and fixed cost of Rs. 4,00,000 and debt of Rs. 10,00,000 at 10% rate of interest . What are the operating , financial and combined leverages? If the firm wants to double its earnings before interest and tax (EBIT), how much percentage of rise in sales would he needed?

19. From the following data , compute the duration at the operating cycle of the company:

Stocks:	Rs.
Raw materials	20,000
Work –in- progress	14,000
Finished goods	21,000
Consumption of raw material	96,000
Cost of goods sold	1,40,000
Sales	1,60,000
Debtors	32,000
Creditors	16,000

Assume 360 days per year.

20. The annual demand for a period is 6,400 units. The unit cost is Rs. 6 and inventory carrying cost per unit per annum is 25% of the average inventory cost .if the cost of procurement is Rs. 75, Determine :
   (a). Economics order quantity
   (b) Number of orders per annum; and
   c) Time between two consecutive orders.

III B .Com   FINANCIAL MANAGEMENT
Time : 3 Hours   Maximum: 75 marks
Section   A   (10x2=20)
Answer ALL questions
1. What is Financial Management?
2. What is meant by Trade Credit?
3. What is optimal capital structure?
4. What are the components of cost of capital?
5. What are the various types of Leverage?
6. What is dividend policy?
7. What is Fixed working capital?
8.Enumerate the cash management techniques.
9.Define Account receivable.
10. What is Economic Order Quantity?
                          Section   B   (5x5=25)
Answer ALL questions
11.a). Explain the different types of costs.
                              Or
   b) What are the advantages of equity shares?
12.a). Discuss the need for capitalization.
                              Or
   b) A company issue Rs. 1,00,000. 10% redeemable debentures at a discount of 5%. The cost of
floatation amount to Rs. 30,000. The debentures are redeemable after 5 year. Calculate before tax cost of
debt assuming tax rate of 50%.
13.a). Discuss the significance of Financial leverage.
                              Or
   b) What are the different types of dividend policy
14.a).From the following information , you are required to forecast their working capital requirement.
               Projected annual sales   Rs. 65,00,000
               Percentage of net profit on cost of sales   25%
               Average credit period allowed to debtors   10 weeks
               Average credit period allowed to creditors   4 weeks
               Average stock carrying (in terms of sales requirement)   8 weeks
                        Add 10 % compute figures to allow for contingencies.
                              Or
   b) from the following information calculate average collection period.

Total sales	50,000	cash sales	10,000
Sales return	3,500	debtors	5,500
Bill receivable	2,000	bad debts provisions	1,000

15.a). From the following you are required to calculate   (a) Debtors turnover   (b) Average age of debtors

		2015	2014
Net sales	Rs.	18,00,000	15,00,000
Debtors at the beginning	Rs.	1,72,000	1,60,000
Debtors at the end	Rs.	2,34,000	1,72,000

Or

b) . From the following information calculate   (i). EOQ   (ii)   The no of orders to be placed per year.

Total consumption	1000 kg
Buying cost per order	Rs.50
Unit cost of materials	Rs. 2 per kg

Carrying cost 8% on average inventory.

Section   C   (3x10=30)

Answer any THREE questions

16.Explain the role of Financial Manager by the financial management.

17. A company has two alternative proposals. The details are :

Particulars	Proposal I Automatic machine	Proposal II Ordinary machine
Cost of the machine	Rs. 2,20,000	Rs. 60,000
Estimated life	$5^{1/2}$ years	8 years
Estimated sales p.a	Rs. 1,50,000	Rs. 1,50,000
Costs: material	50,000	50,000
Labour	12,000	60,000
Variable overheads	24,000	20,000

Compute the profitability of the proposals under the return on investment method.

18.The following is the balance sheet of ITC Ltd.

Liabilities	Rs	Assets	Rs
Equity capital(Rs. 10 per share)	60,000	Net fixed asset	1,50,000
10% long term debt	80,000	Current asset	50,000
Retained earnings	20,000		
Current liabilities	40,000		
	2,00,000		2,00,000

The company's total assets turnover ratio is 3. Its fixed operating cost is Rs. 1,00,000 and variable operating cost ratio is 40%. The income tax rate is 50%.

    1. calculate all the three types of leverages

    2. determine the EBIT if EPS is

      i. Re.1   ii. Rs. 3   iii. Zero

19. .Godrej company sells goods in the home market and earns a gross profit of 20% on sales. Its annual figures are as follows:

	Rs.
Sales	3,00,000
Materials used	1,08,000
Wages	96,000
Manufacturing expenses	30,000
Administrative expenses	1,20,000
Depreciation	12,000
Selling expenses	18,000

Income tax payable in two instalments of which one falls in the next year 30,000

        Additional information:

        a) credit given by suppliers -2 months

        b) credit allowed to customers – 1 month

        c) lag in payment of wages – ½ month

        d) lag in payment of administrative expenses – 1 month

        e) selling expenses are paid quarterly in advance

        f) raw materials and finished goods are in stock for 1 month

        g) cash balance estimated to be maintained at Rs. 30,000

            you are required to prepare a statement of working capital requirements.

20. What is Stock Level? What are the various types of stock levels?

UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce
Income Tax Law and Practice

Time: 3 hours   **Maximum: 75 Marks**

Section –A   **(10X2=20)**

Answer ALL questions:

1. Define "Assessee".
2. Who is a person?
3. Define the term salary.
4. What is 'Dearness allowance'?
5. What is Municipal value?
6. Explain perquisits.
7. Write note on Deduction v/s 24.
8. What is need of valuation of stock?
9. What is long term capital gain?
10. What is Indexed cost of acquisition?

    Section –B   **(5X5=25)**

Answer ALL questions:

11. **a)** Briefly explain the types of Income under Income Tax Act.

                Or

    b) Explain various kind of Assessee.

12. **a)** Mr. Abi is employed in Salem. He receives ₹8,000 p.m. as his basic salary; D.A - ₹4,000 (₹2,000 enter into service benefits); Commission – 2% on turnover (turnover ₹6,00,000); H.R.A - ₹6,000 p.m. (Rent paid ₹5,000 p.m. in Salem). On 1ˢᵗ January he has bought a flat and resides there. Compute his taxable HRA.

                Or

    b) How will you arrive at the total Income at an assessee.

13. **a)** Mr. Suresh, an employee of Tamil Nadu Government, has furnished the following particulars relating to P.Y 2018-19.

                                                    ₹

    Basic pay   4,000 p.m.

D.A. (50% forms part of retirement benefits)	2,000 p.m.
CCA	2,000 p.m.
Entertainment Allowance	3,000 p.m.

Find the amount eligible for deduction under entertainment allowance.

Or

b) What are the different between Capital Receipt and Revenue Receipt?

14. a) From the following particulars, calculate the Gross Annual Value.

Particulars	House I	House II	House III	House IV
MRV	30,000	4,20,000	1,20,000	60,000
FRV	24,000	5,00,000	1,10,000	70,000
SRV	35,000	6,00,000	90,000	66,000

Or

b) Mr. Dinesh acquired a residential house in Coimbatore on 18.06.12 for ₹4,75,000. He spent ₹3,00,000 for the additional construction during 2014-15. He sold that house on 20.02.19 for ₹18,00,000 for which he paid ₹20,000 as brokerage. Compute the capital gain for the A.Y 2018-19. [C.I .I 2012-13: 200; 2014-15: 240; 2018-19: 280]

15. a) List out the professional Receipt of a Doctor.

Or

b) Compute the income from other sources from the following information:

i.	Winnings received from lottery	10,500
ii.	Winnings from lottery	5,000
iii.	Winnings from horse races	1,500
iv.	Winnings from crossword puzzle	3,500
v.	Amount received from horse races	21,000

Section –C (3X10=30)

Answer any THREE questions:

16. Mr. Naresh is working in Sun Network Ltd., Chennai. He is paid the following emoluments every month:

	₹
Basic pay	6,000
Bonus	30,000
D.A. (50% enters into retirement benefits)	4,000
Educational allowance	1,000
Hostel allowance	800
(none of the children is sent to hostel)	
C.C.A	2,500
Entertainment allowance	1,000
Transport allowance	1,000

H.R.A.   5,000

(while the actual rent he pays is ₹6,000 p.m.)

Compute his taxable salary.

17. Explain various kinds of Assessee.

18. From the following particulars, calculate the Gross Annual Value.

Particulars	House I	House II	House III
MRV	18,000	18,000	18,000
FRV	24,000	24,000	24,000
SRV	Nil	Nil	Nil
ARV	36,000	36,000	36,000
URR (in ₹)	3,000	3,000	3,000
Vacancy (in months)	1	5	1

19. From the following P&L account of Mr. Akash, compute his taxable income from business for the A.Y 2019-20.

Particulars	₹	Particulars	₹
To Opening Stock	60,000	By Sales	75,000
(Undervalued by 25%)		By Closing Stock	
To Wages	14,000	(Undervalued by 20%)	50,000
To Factory expenses	23,000	By Bad debts Recovered	
To Office Expenses	24,000	(Allowed earlier)	40,000
To Printing Expenses	2,000	By Commission	14,000
To Telephone expenses	3,000	By Profit on sale of investment	6,000
To Sales tax	1,500		
To Wealth tax	2,500		
To Income tax	1,200		
By Value Added Tax	1,300		
To Net Profit	52,500		
	1,85,000		**1,85,000**

20. Explain deduction u/s –soc

UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce
Income Tax Law and Practice

Time: 3 hours   Maximum: 75 Marks
Section –A   (10X2=20)
Answer ALL questions:

1. What is previous year?
2. What is an allowance?
3. What is Casual Income?
4. What is City Compensatory Allowance?
5. What is Gross Annual Value?
6. What do you mean by depreciation?
7. Write the meaning of "Business".
8. What is Indexed cost of Improvement?
9. What is meant by Income from Other Sources?
10. What is meant by Deduction?

                              Section –B   (5X5=25)

Answer ALL questions:

11. **a)** Briefly explain the features of Income?

                              Or

    b) What are the different between Capital expenses and Revenue expenses?

12. **a)** Mr. Arun has five children. He receives an educational allowance of ₹1,500 p.m. and a hostel allowance of ₹2,000 p.m. None of his children is studying. Compute his taxable allowances.

                              Or

    b) What are the classifications of Residential Status?

13. **a)** Mr. Daniel is a government employee gets ₹80,000 per annum as basic pay. In addition he receives ₹20,000 as EA. Calculate deduction under E.A.

                              Or

    b) What are the admissible deductions under profits and gain of Business?

14. **a)** Treatment of expenses while computing income from business
    i.   Depreciation ₹10,000 charged in profit and loss account. However as per Income Tax rules ₹8,000 only allowed.
    ii.   ₹25,000 paid for income tax proceedings.
    iii. Loss due to negligence of employee's ₹5,000
    iv.   Paid ₹15,000 as remuneration to partner
    v.   ₹7,000 paid as donation

                              Or

b) Mr. Hari Krishnan had bought a residential house on 1.1.2014 for ₹3,00,000. Later he spent ₹75,000 for its renovation on 08.12.2017. He sold that house on 15.02.2019 for ₹12,50,000 for which he paid a brokerage of ₹10,000. Compute his capital gain for the A.Y. 2019-20 [C.I .I for 2012-14: 220; 2017-18: 272; 2018-19: 280]

15. **a)** What are the items exempted Income from House Property?

<div align="center">Or</div>

b) Mr. Karthick holds the following securities as on 01.04.2018. calculate his income from other sources.

   i.   ₹1,00,000 6% Bombay Port trust bonds (interest is paid on 1st January)
   ii.   ₹50,000 5% Debentures of ABC Ltd. (interest is paid on July 15 and Jan. 15 every year)
   iii. ₹2,00,000, 10% Central Govt. Securities (interest is paid on June 15 and Dec. 15 every year)

On 31st December 2018, he sold 5% Debentures of ABC Ltd. for ₹50,000.

<div align="center">Section –C   (3X10=30)</div>

Answer any THREE questions:

16. Mr. Aadhi furnishes the following particulars of his remuneration during the P.Y. 2018-19. Compute the perquisite value of rent free accommodation.

Basic salary	10,000 p.m
D.A. (50% forms part of salary for retirement benefit)	3,000 p.m
C.C.A.	2,000 p.m
Bonus	1,000 p.m
Commission	1,000 p.m

Educational allowance ₹1,000 p.m. for his children

Hostel allowance ₹2,000 p.m.

He is provided with rent-free accommodation in a house owned by his employer in Delhi. The cost of furniture provided in that house is ₹50,000.

17. From the following particulars, calculate the Gross Annual Value.

Particulars	House I	House II	House III	House IV
MRV	48,000	1,22,000	3,18,000	4,62,000
FRV	42,500	1,43,000	3,48,000	4,40,000
SRV	37,000	1,18,000	2,90,000	3,90,000
ARV	45,000	2,00,000	2,75,000	4,00,000

18. Give examples for Income from other sources.

19. What are the Rules regarding Taxation of Divident?

20. Mr. Samy has furnished the following particulars regarding his investment as on 1st April 2018.

   i.   ₹90,000, 6% Tax-free Debentures of a Spinning Mills.
   ii.   ₹63,000, 10% Tax-free Debentures issued by Tamil Nadu Financial Corporation
   iii. ₹25,000, 5% M.P Government loan.

iv.   ₹12,000, 5% Delhi Government loan.
v.   ₹50,000, 9% Tax-free Debentures of Suzuki Company listed in a recognised stock exchange.

Bank charged 2% commission on amount of interest collected.

Calculate his taxable income from other sources for the A.Y 2019-20. Interest is payable in each case on 30th June and 31st December.

UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce
Income Tax Law and Practice

Time: 3 hours   Maximum: 75 Marks
Section –A   (10X2=20)
Answer ALL questions:

1. What is Assessment Year?
2. Define Income.
3. What is Salary?
4. Define Agricultural Income.
5. What is Annual Report Value?
6. What is meaning of let out property?
7. Define Profession.
8. What is meaning of Valuation of Stock?
9. What is Capital Assets?
10. What is meaning of interest on securities?

Section –B   (5X5=25)
Answer ALL questions:

11. **a)** State the Residential Status of a person.
                    Or
    b) State the features of Income.

12. **a)** Mr. Sankar received the following from AB Ltd., Chennai during the P.Y 2018-19. Basic salary-₹8,000 p.m.; D.A.-₹4,000 (if forms of part of retirement benefit), Bonus-₹10,000 p.a.; Commission 3% on turnover (turnover during the P.Y ₹3,00,000) H.R.A-₹6,000 p.m. (Actual rent paid ₹6,500 p.m. in Chennai). Find taxable HRA.
                    Or
    b) What are the four kinds of Provident Funds?

13. **a)** Mr. Siva is a government employee working in Patna. He gets ₹9,000 per month as basic salary, ₹4,000 per month as DA [FP] and ₹3,000 per month as EA. He has spent ₹41,000 towards EA. Compute the amount eligible for deduction under E.A.   **Or**
    b) From the following particulars, calculate the Gross Annual Value.

Particulars	House I	House II	House III	House IV
MRV	25,000	35,000	35,000	40,000
FRV	32,000	27,000	30,000	42,000

SRV	28,000	40,000	35,000	36,000

14. a) Explain the methods of valuation of stock?

Or

b) What are the types of Rental value?

15. a) X & Co have ₹3,00,000 value of opening stock and ₹4,50,000 value of closing stock. It is valued as 25% below the cost. Calculate the amount of under valuation of stocks and how it should be treated when calculating the income from business.

Or

b) Mr. Boopathi sold a residential house for ₹17,00,000. He paid a brokerage of 1%. He acquired this house from his father, who constructed it during 1982-83 for ₹1,75,000. The fair market value of the house on 1.4.01 was 2,75,000. Boopathi spent ₹40,000 for renovation during 2016-17. He negotiated to sell that house during 2016-17 itself for ₹13,00,000 and received ₹60,000 as advance money. Later that contract did not materialize and he forfeited the advanced money. Compute the capital gain. [C.I .I for 2001-02: 100; 2016-17: 264; 2018-19: 280]

Section –C (3X10=30)

Answer any THREE questions:

16. Mr. Kamesh is employed in Vellore. His monthly salary particulars are as follows:

	₹
Basic	7,500 p.m.
D.A. (Not forming part of Salary)	4,000 p.m.
Bonus	6,000
Commission (2% on turnover)	8,000
Educational allowance	500 p.m.
Hostel allowance	600 p.m.
Dress allowance (actual expenditure being ₹3,000)	4,000
Conveyance allowance (actual expenditure is ₹800 p.m.)	1,000 p.m
Tiffin allowance	600 p.m
C.C.A	2,000 p.m
H.R.A (actual rent paid -₹3,500 p.m.)	3,000 p.m

Compute his gross salary.

17. Explain the exempted income under Income Tax Sec. 10

18. State the scope of Income.

19. Mr. Jathin has given you the following P&L account for the year ended 31st March 2019. Compute his taxable income from business for the AY 2019-20.

Particulars	₹	Particulars	₹
To Opening stock	40,000	By Sales	1,60,000
To Purchase	1,00,000	By Closing stock	50,000
To Preliminary expenses	10,000		
To Bad debt	3,000		
To Provision for bad debt	2,000		
To Income tax	3,000		
To Wealth tax	4,000		
To Sales tax	5,000		
To Donation	6,000		
To Excise duty	1,000		
To Net Profit	36,000		
	2,10,000		**2,10,000**

20. Following are the income details of Mr. Vijay for the P.Y ended on 31.03.19.

		₹
a)	Family pension	27,000
b)	Interest on Govt. Securities	12,000
c)	Income from agricultural land in India	10,000
d)	Dividend from a foreign company	5,000
e)	Amount received in connection with winnings from a horse race	28,000
f)	Ground rent	7,000
g)	Interest on Post Office Savings Bank	7,000
h)	9% Tax-free Railway bonds of	1,00,000

He lives is a rented house paying a monthly rent of ₹4,000. He has sub let ½ portion of the house on a monthly rent of ₹3,000. The repair of the whole house amounted to ₹5,000.

Mr. Vijay has incurred the following expenses:

i.	Collection charges of dividend	₹200
ii.	Purchase of lottery tickets	₹500

Compute income from Other Sources.

UrumuDhanalakshmi College, Kattur, Trichy -1916CCCCM15
Department of Commerce (Un-Aided)
Financial Service
III - B.Com

Time: 3 hours   Maximum: 75 Marks
Section –A   (10X2=20)
Answer ALL questions:
   1. What are financial services?
   2. Who is a merchant banker?
   3. What is mutual fund?

4. What is capital market mutual fund?
5. What is leasing?
6. What is primary lease?
7. What is Hire Purchase?
8. What is instalment sale?
9. What is factoring?
10. What is seller based factoring?

Section –B (5X5=25)
Answer ALL questions:

11. What are the methods adopted in marketing shares?

Or

What are the functions of market banker regarding issue management?

12. Explain the significance of mutual funds. **Or**

What are the reasons for the slow growth of mutual funds in India?

13. Why is leasing preferred? **Or**

What are the problems in leasing?

14. Differentiate between leasing and hire purchase. **Or**

Explain the RBI guidelines regarding hire purchase.

15. What are the functions of factoring? **Or**

Explain different types of factoring.

Section –C (3X10=30)
Answer any THREE questions:

16. What are the advantages of factoring?
17. Explain different types of a merchant banker?
18. What are the functions of a merchant banker?
19. What are the merits of leasing?
20. What are the problems of hire purchase industry in India?

UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce (Un-Aided)

Financial Service 16CCCCM15

III - B.Com

Time: 3 hours **Maximum: 75 Marks**

Section –A **(10X2=20)**
Answer ALL questions:

1. What is a financial service?
2. What is a capital re-structuring service?
3. Write a short note on LIC.
4. Write any two objectives of mutual funds.
5. What is wet leasing?

6. State any two limitations of leasing.
7. What is hire purchase?
8. Explain two advantages of hire purchase system.
9. What is factoring?
10. What is full service factoring?

Section –B (5X5=25)

Answer ALL questions:
11. What are the natures of financial services?   Or
    What are the problems of financial services sector?
12. Analyse the role of SEBI.   Or
    Explain the significance of mutual funds.
13. What are the services rendered by a lessor in a lease?   Or
    State the concepts of lease financing.
14. What are the rights of hire – purchaser?   Or
    Explain the drawbacks of hire purchase system.
15. What are the features of factoring?   Or
    Discuss the recommendations kalyanasundaram's committee.

Section –C (3X10=30)

Answer any THREE questions:.
16. Discussthe various services of merchant bankers.
17. Explain the classification of mutual financing?
18. What are the advantages of lease financing?
19. Distinguish between lease financing and hire purchase system.
20. Explain the advantages and disadvantages of factoring.

UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce (Un-Aided)
Financial Service16CCCCM15
III - B.Com

Time: 3 hours   Maximum: 75 Marks
Section –A   (10X2=20)
Answer ALL questions:
1. What are financial services?
2. Define the term 'Merchant banking'.
3. Write a note on UTI.
4. Define mutual funds.
5. Define the term 'Leasing'.
6. What is an operating lease?
7. Define the term hire purchase.

8. What is 'Domestic lease'?
9. What is factoring?
10. State the importance of factoring.

Section –B (5X5=25)

Answer ALL questions:

11. Bring out the characteristics of 'financial service'. **Or**

What is merchant banking? Discuss in detail the various functions performed by merchant bankers.

12. Explain the features of role of mutual funds. **Or**

How are mutual funds managed in India?

13. Distinguish between a financial lease and operating lease. **Or**

Explain the process of leasing.

14. What are the main contents of the hire purchase agreement? **Or**

List the salient features of hire-purchase deal.

15. Explain the need of factoring services. **Or**

Define forfeiting and explain it mechanics.

Section –C (3X10=30)

Answer any THREE questions:

16. What are the general problems faced by the financial services firms in India.
17. How are mutual funds schemes classified? Explain.
18. What are the financial implications of Leasing?
19. Differentiate between
    a) Hire-purchase,
    b) Instalment
    c) Leasing.
20. Explain the major functions of factors.

URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19
DEPARTMENT OF COMMERCE (UA)
SERVICES MARKETING **16MBECM4**

Time: Three hours **Maximum:** 75 marks

SECTION – A (10 x 2 = 20)

ANSWER ALL QUESTIONS.

1. Define Service.
2. What is meant by 'Buyer Market'?
3. What is Personal Selling?
4. What is meant by 'Productivity'?
5. Who is 'Merchant Banker'?
6. What is 'Service Positioning'?
7. What is 'Transport Services'?

8. What do you mean by 'Public Relation'?
9. What is Life insurance?
10. What are Professional services?

SECTION – B (5 x 5= 25)

ANSWER ALL QUESTIONS.

11. (a)Explain the reasons for growth of service markets.   Or
(b) Explain the characteristics of services.

12. (a) What are the promotion mix of banking services?   Or
      (b) Distinguish between Efficiency and productivity.
13. (a) What are the features of financial services ?   Or
      (b) Explain the advantages of Investment Banking Services.
14. (a) What are the functions of 'Public Relations?   Or
       (b) Discuss the importance of Service positioning.
15. (a) Explain the Marketing mix of Health care services.   Or
       (b) State the significance of Demand Oriented Approach.

SECTION – C (3 x 10 = 30)

ANSWER ANY THREE QUESTIONS.

16. Explain the difference between Goods and Services.
17. Explain the steps to be taken for improving productivity.
18. Explain the functions of Merchant Banking services.
19. Explain the marketing mix of Tourism marketing.
20. Explain the significance of segmentation to the insurance market.
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URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19
DEPARTMENT OF COMMERCE (UA)
SERVICES MARKETING   16MBECM4

Time: Three hours **Maximum:** 75 marks

SECTION – A (10 x 2 = 20)

ANSWER ALL QUESTIONS.

1. What is Service Marketing.
2. What is meant by 'Industrial Services'?
3. What is Service Productivity?
4. What is meant by 'Personal selling'?
5. What is 'Diversification'?
6. Define 'Service Positioning'?
7. What is meant by Merchant Banking service?
8. What do you mean by Branding services?
9. What is Entertainment service?

10. What is Health services?

SECTION – B (5 x 5= 25)

ANSWER ALL QUESTIONS.

11. (a) What are the Advantages of service marketing?

Or

(b) Explain the Significance of services marketing.

12. (a) Explain the various sales promotion tools.

Or

(b) Write the reasons for low productivity service industries.

13. (a) Explain the Importance of financial service.

Or

(b) Write a note on Investment Banking Services.

14. (a) What are the salient features of Tourism product?

Or

(b) Discuss the features of Public Relations.

15. (a) Explain the marketing mix of a professional service provider.

Or

(b) Explain in role of agents in Insurance service.

SECTION – C (3 x 10 = 30)

ANSWER ANY THREE QUESTIONS.

16. Explain the Classification of Services.

17. Explain the Marketing mix of banking services.

18. Explain the structure of Indian Financial Institution.

19. Explain the Importance of service positioning.

20. Explain the Health care services.

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URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19

DEPARTMENT OF COMMERCE (UA)

SERVICES MARKETING   16MBECM4

Time: Three hours **Maximum:** 75 marks

SECTION – A (10 x 2 = 20)

ANSWER ALL QUESTIONS.

1. Define Service Marketing.
2. What is meant Tangible services?
3. What is pricing?
4. What is meant by Promotion strategies ?
5. Define Investment.

6. What is financial service?
7. State ant two consumer services.
8. Define Blueprinting.
9. What is tourism?
10. What are Educational services?

<div align="center">SECTION – B   (5 x 5= 25)</div>

ANSWER ALL QUESTIONS.

   11. (a)Explain the Service Marketing Triangle.   Or
(b) Write a short note on Service Marketing System.

   12. (a) What are the promotion mix of Education services?   Or
     (b) Briefly explain the stages in new service development.

   13. (a) Discuss the various types of new services?   Or
     (b) Explain the Promotion mix of telecommunication services.

  14. (a)   What are the features of Tourism Product?   Or
     (b) Write a short note on the growth Merchant Banking in India.

  15. (a) Explain the Marketing Mix of a Professional service provider.   Or
    (b) Distinguish between Tourism and Transport services.

<div align="center">SECTION – C   (3 x 10 = 30)</div>

<div align="center">ANSWER ANY THREE QUESTIONS.</div>

16. Explain product life cycle concept.
17. What are the steps taken to improve service productivity?
18. Explain the functions of public relations.
19. Explain the marketing mix of Tourism marketing.
20. Discuss the formulation of marketing mix for insurance companies.

<div align="center">************************************</div>

<div align="center">
I-SET
URUMU DHANALAKSHMI COLLEGE KATTUR, TRICHY-19.
DEPARTMENT OF COMMERCE
III-B.COM
INSURANCE MANAGEMENT - 16MBECM5
</div>

TIME:-3 HOURS   **MAXIMUM:-75 MARKS**

<div align="center">SECTION – A</div>

ANSWER ALL QUESTIONS   **10X2=20**

    1. What is meant by insurance?
    2. What is meant by policyholders?
    3. What do you mean by GIC?

4. Give the meaning of IRDA.
5. What is agent?
6. What do you mean by license?
7. What is meant by risk?
8. What is meant by money back policy?
9. What is theft insurance?
10. Define marine insurance?

SECTION –B

ANSWER THE FOLLOWING QUESTIONS   **5X5=25**

11. (a) Define insurance and explain its characteristics.   **(OR)**
    (b) Write a notes on re-insurance.
12. (a) Explain the role of IRDA.   **(OR)**
    (b) Explain the powers of LIC.
13. (a)Explain the duties of an agent.   **(OR)**
    (b) What are the procedures regarding license get by an agent?
14. (a) Define risk explain its four types.   **(OR)**
    (b) Describe the essential features of fire insurance policy.
15. (a) Explain marine insurance.   **(OR)**
    (b) Write short notes on rural insurance.

SECTION –C

ANSWER ANY THREE QUESTIONS   **3X10=30**

16. Explain the various types of insurance.
17. Explain the powers of IRDA.
18. Explain the functions of an agent.
19. Explain the methods to handling the risk.
20. Differentiate fire insurance and marine insurance.

------------- ALL THE BEST -----------------

II-SET
URUMU DHANALAKSHMI COLLEGE KATTUR, TRICHY-19.
DEPARTMENT OF COMMERCE
III-B.COM
INSURANCE MANAGEMENT - 16MBECM5
TIME:-3 HOURS   **MAXIMUM:-75 MARKS**
SECTION – A

ANSWER ALL QUESTIONS   **10X2=20**
1. Define insurance?
2. What is meant by premium?
3. What do you mean by LIC?

4. Give the meaning of GIC.
5. Who is an agent?
6. What do you mean by license?
7. What is meant by fire insurance?
8. What is meant by health insurance?
9. What is meant by rural insurance?
10. What is meant by marine insurance?

SECTION –B

ANSWER THE FOLLOWING QUESTIONS   **5X5=25**

11.(a)Explain the four principles of insurance.   **(OR)**
   (b)Explain the term insurance and elaborate its importance.
12.(a)Explain in detail any four types of organisation.   **(OR)**
   (b) Explain the powers of IRDA.
13.(a)Explain the role of an agent.   **(OR)**
   (b)What are the procedures for becoming an agent?
14.(a)Write the different sources of risk.   **(OR)**
   (b)Explain the personal accident policy under fire insurance.
15.(a)Write short notes on crop insurance.   **(OR)**
   (b)Write an explanatory note and provisions of motor insurance.

SECTION –C

ANSWER ANY THREE QUESTIONS   **3X10=30**

16. Briefly explain the types of insurance.
17. Explain in brief money back policy.
18. Explain the rights and duties of an agent – in detail.
19. Explain the functions of a fire insurance.
20. Discuss the provisions regarding motor insurance.

------------- ALL THE BEST -----------------

III-SET
URUMU DHANALAKSHMI COLLEGE KATTUR, TRICHY-19.
DEPARTMENT OF COMMERCE
III-B.COM
INSURANCE MANAGEMENT - 16MBECM5
TIME:-3 HOURS   **MAXIMUM:-75 MARKS**
SECTION – A
ANSWER ALL QUESTIONS   **10X2=20**
1. Define insurance.

2. What is meant by re-insurance?
3. What is meant by policy?
4. What is meant by LIC?
5. Define agent.
6. What do you mean by license?
7. What is meant by surrender value?
8. What is meant by warranty?
9. Define marine insurance.
10. What is meant by crop insurance?

SECTION –B

ANSWER THE FOLLOWING QUESTIONS   **5X5=25**

11. (a)Explain the four principles of insurance.   **(OR)**
    (b)Explain the importance of insurance.
12. (a) Explain the functions of IRDA.   **(OR)**
    (b)Describe the legal dimensions regarding LIC act 1956.
13. (a) Explain the rights of an agent.   **(OR)**
    (b) Explain the qualities of an agent.
14. (a) What is fire insurance? Explain the characteristics.   **(OR)**
    (b)Write a short notes on health insurance.
15. (a)Write a short notes on rural insurance.   **(OR)**
    (b) Write an explanatory note on provisions of motor insurance.

SECTION –C

ANSWER ANY THREE QUESTIONS   **3X10=30**

16. What are the opportunities are available in Indian industry in India? Explain in detail.
17. What are the role played by IRDA for insurance sector in India.
18. Explain the rights of an agent – in detail.
19. Explain the types of risk – Briefly.
20. Describe the types of marine policy.

------------- ALL THE BEST -----------------

UGGS
UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce (Un-Aided)
Gender Studies
III - B.Com

Time: 3 hours   **Maximum: 75 Marks**

Section –A   **(5X15=75)**

Answer ALL questions:

1. Write in detail about:

a) Patraiarchy

b) Gender Roles.   **Or**

  i. Write the difference between Sex and Gender.

 ii. Write the difference between Gender Equality and Gender Equity.

2. Write the importance of UGC's guidelines of Women's Studies in XII Plan.**Or**

   Write the importance of UGC's guidelines of Women's Studies in XI Plan.

3. Discuss about Domestic Violence against Women in India.   **Or**

   Discuss about Sexual Harassment of Women at Workplace.

4. Explain about Gender and Development.   **Or**

   Describe the Milennium Development Goals and CEDAW.

5. Write in detail about Hindu Succession Act.   **Or**

   Explain about Eve Teasing Prevention Act and Maternity Benefit Act.

UrumuDhanalakshmi College, Kattur, Tiruchirappalli – 19.
Department of Commerce (UA)
GENDER STUDIES UGGS

Time : Three hours   **Maximum : 75marks**

Answer all Questions, Choosing either (a) or (b)

1. Explain the significance of Gender Sesitization.   Or

   Discuss about Gender mainstreaming in India.

2. Write in detail about UGC's Guidelines for Women's Studies   Or

   Highlight the sailent features of CEDAW

3. Discuss about Gender Discrimination in media.   (or)

   Explain the consequences of domestic violence.

4. Describe the objective of National Policy for Empowerment of Women   (or)

   Write in details about International Women's Decade.

5. Explain the functions of All Women Police Station and Family court   (or)

   Write about PNDT Act.

UGGS

UrumuDhanalakshmi College, Kattur, Trichy -19
Department of Commerce (Un-Aided)
Gender Studies
III - B.Com

Time: 3 hours   **Maximum: 75 Marks**

Section –A   **(5X15=75)**

Answer ALL questions:

1. Write a note on feminism and its laws.   **Or**

    List the features of University Grants Committee.

2. What are the different steps towards achieving equality in education?   **Or**

Enumerate the National Policies of 2016 and its importance.

3. Explain National and State Commission for Women. **Or**

Write on women betterment and World Conference on Women 1975.

4. What are the problems faced during the foetus scan? **Or**

Explain the Sexual Harassment policies and laws.

5. Elaborate on the various Feminist movements n the society. **Or**

Explain the initiatives of the different NGO's.

------------- ALL THE BEST -----------------