

**URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19**

**DEPARTMENT OF COMMERCE (UA)**

**MODEL QUESTION PAPERS**

**I B.COM (II SEMESTER)**

<b>S.NO</b>	<b>SUBJECT CODE</b>	<b>SUBJECT NAME</b>	<b>SUBJECT INCHARGE</b>
1	16CCCCM3	BUSINESS ACCOUNTING	Mr. Dr. N. MUTHUKUMAR
2	16CCCCM4	BANKING THEORY LAW & PRATISE	Mrs. S. GRACEBEULA
3	16CACCMIB	BUSINESS ECONOMICS	Ms .M. KALAI SELVI
4	16UGCES	ENVIRONMENTAL STUDIES	Mrs. S. GRACEBEULA

**SET -I**

**URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19**

**DEPARTMENT OF COMMERCE (UA)**

**Business Accounting** **SUBJECT CODE: 16CCCCM3**

**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A (10X2=20)**

**Answer ALL questions:**

1. What are the different kinds of Branches?
2. State any two needs of departmental accounting.
3. Define Hire Purchase.
4. What is meant by Royalty?
5. What is meant by Self Balancing ledger?
6. Write notes on Capital Ratio?
7. What is “Sale” or “Return” Transactions?
8. Who are preferential creditors?
9. Who are unsecured creditors?
10. Why do you prepare a deficiency account?

**Section –B**

**(5X5=25)**

**Answer ALL questions:**

- 11. a)** Write the importance of departmental accounting.

**Or**

- b)** From the following particulars prepare a branch account showing the profit or loss at the branch.

	Rs.
Opening Stock at the branch	15,000
Goods sent to the branch	45,000
Sales	60,000
Salaries	5,000
Other expenses	2,000

Closing stock could not be ascertained but it is known that the branch usually sells at cost plus 20%. The branch manager is entitled to a commission of 5% on the profit of the branch before charging such commission.

- 12. a)** The proprietor of a large retail store wished to ascertain approximately the net profit of the X, Y and Z departments separately for the three months ended 31<sup>st</sup> March 2019. It is found impracticable actually to take stock on that date, but an adequate system of departmental accounting is in use, and the normal rates of gross profit for the three departments concerned are respectively 40%, 30% and 20% on turnover before charging the direct expenses. The indirect expenses are charged in proportion to departmental turnover.

The following are the figures for the departments:

	X	Y	Z
	Rs.	Rs.	Rs.
Opening stock (1-1-19)	10,000	14,000	7,000

Purchases	12,000	13,500	9,700
Sales	20,000	18,000	16,000
Direct expenses	2,000	1,500	700

The total indirect expenses for the period (including those relating to other departments) were Rs. 5,400 on the total turnover of Rs. 1,08,000.

Prepare a statement showing the approximate net profit, making a stock reserve of 10% for each department on the estimated value on 31-3-19.

**Or**

b) Mr. S Purchased a machine on hire purchase system Rs. 3,000 being paid on delivery and the balance in five instalments of Rs. 6,000 each, payable annually on 31<sup>st</sup> December. The cash price of the machine was Rs. 30,000. Calculate the amount of interest for each year.

**13. a)** Write short note: Stock on shop; Hire purchase stock.

**Or**

b) From the following prepare a Purchase ledger Adjustment A/c

		<b>Rs.</b>
1.1.19	Creditors Balance (Cr)	12,000
	Creditors Balance (Dr)	150
31.12.19	Total Purchases	40,000
	Cash Purchases	4,000
	Cash Paid	20,000
	Bills accepted	15,000
	Returns Outward	2,000
	Returns Inwards	1,000
	B/R dishonoured	1,000
	B/P dishonoured	500
	Discount earned	600
	Discount allowed	200
	Bills endorsed	800
	Bills discounted	200
	Creditors Balance (Dr)	140

**14. a)** What are the factors affecting the value of goodwill.

**Or**

b) A merchant sends out his goods casually to his dealers on approval basis. All such transactions are, however, recorded as actual sales and are passed through sales book. On 31-12-19 it was found that 500 articles at a sale price of Rs. 300 each were out on approval basis and were recorded as actual sale at that price. The sale price was at cost plus 25%. You are required to give adjustment entries and show how they will appear in final accounts.

**15. a)** Explain what are the procedures followed under Insolvency act?

**Or**

b) A fire occurred in the premises of Mr. Praba on 15<sup>th</sup> August 2019. A large part of the stock was destroyed and Rs. 7,500 was realised for the salvage. For the period from 1<sup>st</sup> January 2019 to 15<sup>th</sup> August 2019, the following information is available:

- i. Purchases amounted to Rs. 42,500
- ii. Sales amounted to Rs. 45,000
- iii. Stock on hand on 1<sup>st</sup> January 2019 was Rs. 20,000 at cost price.

iv. Goods costing Rs. 2,500 were taken by Praba for his personal use.

The previous accounts reveal that the rate of gross profit was  $33\frac{1}{3}\%$  on sale. The insurance policy was for Rs. 25,000 and included an average clause.

Prepare the statement of claim to be made on the insurance company.

**Section –C** (3X10=30)

**Answer any THREE questions:**

**16.** A hotel proprietor has two departments viz., Apartment Department and Meals Department. Following is the trial balance of his business.

Debit	Rs.	Credit	Rs.
Provisions	15,500	Income from apartment & attendance department	46,000
Stocks of provisions in the beginning	1,020	Income from meals departments	32,000
Cash in hand and at bank	10,000	Capital	2,20,000
Customer's debit balance	800	Suppliers A/c	9,800
Building (1/10th used for meals department)	2,10,000	Provision for depreciation on building	24,000
Furniture and equipment	60,000	Interest	1,130
General expenses	27,410		
Interest accrued	200		
Life insurance	1,600		
Income tax	400		
Wages	6,000		
	<b><u>3,32,930</u></b>		<b><u>3,32,930</u></b>

**Additional Information:**

- The servants in the Apartment Dept. Had occupied a room worth Rs. 120 and took meals worth Rs. 60. Similarly, servants in the Meals Dept. Had occupied a room worth Rs. 150 and took meals worth Rs. 90
- Wages are charged in the proportion of  $\frac{1}{2}$  to the Apartment Dept.  $\frac{1}{4}$  th to the Provision Dept. And remaining to the general P & L A/c.
- Increase provision for depreciation of buildings to Rs. 30,000.
- A sum of Rs. 800 representing accommodation Rs. 240 and meals Rs. 560 to be charged to proprietor of the hotel.

You are required to prepare profit & loss A/c and Balance Sheet as on 31.3.19.

**17.** Explain kinds of Goodwill.

**18.** From the following particulars extracted from the books of M/s Samy and Company, who keeps a Sales Ledger and Bought Ledger on the self balancing system. Show how the various adjustment accounts will appear in each of the ledgers.

	Rs.
Debtors Balance (1.7.19)	45,750
Creditors Balance (1.7.19)	54,900
Transactions for the month of January:	
Credit purchases	20,500

Credit sales	22,700
Return inwards	400
Return outwards	600
Cash received from customers	25,000
Discount allowed to customers	550
Cash paid to creditors	30,700
Discount received from creditors	670
Acceptance received from debtors	8,500
Creditor's bills accepted	12,000
B/R returned dishonoured	1,200
B/P returned dishonoured	3,000
Bad debts written off	2,500
Sundry charges debited to customers	345
Allowances from creditors	275

19. X and Y are equal partners. Insolvency petition is filed on 30-6-18. The balance sheet on 30-6-18 is as follows (realise value indicated in brackets)

	Rs.		Rs.
Mortgage loan (on freehold)	40,000	Freehold (1,20,000)	1,60,000
Bank overdraft (Secured by		Plant & Machinery (72,000)	1,20,000
2 <sup>nd</sup> mortgage of freehold)	1,60,000	Fixtures (4,000)	12,000
Preferential creditors	6,000	Stock (40,000)	80,000
Unsecured creditors	2,00,000	Debtors (60,000)	1,00,000
Capital – A	88,000	Cash	2,000
		B – Capital overdrawn	20,000
	<u>4,94,000</u>		<u>4,94,000</u>

The overdraft is secured in addition to second mortgage, by A's personal guarantee against which his investments have been deposited. A's investments are estimated to realise Rs. 68,000 and after meeting his guarantee his private estate was insolvent. B was solvent and Rs. 38,000 was available from his estate for firm's creditors.

Prepare (i) Statement of affairs (indicating rate of dividend for unsecured creditors)

(ii) Deficiency A/c

(iii) Capital accounts in the ledger (assuming realisations as per estimates)

20. What is statement of affairs? Prepare the specimen of statement of affairs?

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## SET- II

URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19

DEPARTMENT OF COMMERCE (UA)

Business Accounting SUBJECT CODE: 16CCCCM3

**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A**

**(10X2=20)**

**Answer ALL questions:**

1. What do you understand by Inter branch Transactions?
2. What is dual pricing?
3. What is Copy Right Royalty?
4. What is Sub-Lease?
5. Write notes on capital ratio?
6. What is the purpose of profit and loss appropriation account?
7. What is a partnership deed?
8. What is sacrificing ratio?
9. Who is an Insolvent?
10. What is statement of affairs?

**Section –B**

**(5X5=25)**

**Answer ALL questions:**

11. a) What are the objectives of branch accounting?

**Or**

- b) The following information relates to Chennai branch

	<b>Rs.</b>	<b>Rs.</b>
Stock on 1.1.19		11,200
Branch debtors on 1.1.19		6,300
Goods sent to Branch		51,000
Cash sent to Branch for:		
Rent	1,500	
Salaries	3,000	
Petty cash	<u>500</u>	
		5,000
Sales at branch:		
Cash	25,000	
Credit	<u>39,000</u>	
		64,000
Cash received from Debtors		41,200
Stock on 31.12.94		13,600

Prepare Branch account for the year 2019

12. a) On 1-1-17, A purchased machinery on hire purchase system. The payment is to be made Rs. 4,000 down (on signing of the contract) and Rs. 4,000 annually for three years. The cash price of the machinery is Rs. 14,900 and the rate of interest is 5%. Calculate the interest in each year's instalment.

**Or**

- b) Prepare the sales ledger adjustment A/c from the following information relating to the year ended 31.12.18.

	<b>Rs.</b>		<b>Rs.</b>
Opening balance of debtors	40,000	Bills Receivable dishonoured	500
Sales (for cash of Rs.10,000)	90,000	Bad debts	1,000
Cash received from debtors	80,000	Transfer to purchase ledger	2,000
Discount allowed to debtors	500	Reserve for doubtful debts	1,500
Bills receivable received from debtors	3,000	Bad debts of last year received	1,000
Sales returns	8,000		

13. a) Mention any five contents of partnership deed.

**Or**

b) On 31-12-19 goods sold at sales price of Rs. 3,000 were lying with customer Anu to whom they were sold on 'Sales or Return' basis and recorded as actual sales. Since no consent has been received from the customer, you are required to pass adjustment entries presuming goods were sent on approval at a profit of cost plus 20%. Present market price is 10% less than the cost price.

14. a) Calculate insurance claim from the following facts assuming that the insurers met their liability under the policy on 'average basis'  
A trader's stock valued at Rs. 40,000 was totally destroyed. The stock in the godown was insured for Rs. 30,000 subject to average clause. The balance of stock, left after fire, appeared in the books at Rs. 24,000.

**Or**

b) Maha of Trichy has a branch at Madras. Goods are sent by head office at invoice price which is at the profit of 20% on cost price. All expenses of the branch are paid by head office. From the following particulars, prepare branch account in the H.O. books, showing goods at invoice price.

	<b>Rs.</b>
<i>Opening Balance:</i>	
Stock at invoice price:	11,000
Debtors	1,700
Petty Cash	100
Goods sent to branch at invoice price	20,000
<i>Expenses paid by H.O.</i>	
Rent	600
Wages	200
Salary	900
<i>Remittance made to H.O.</i>	
Cash Sales	2,650
Cash collected from debtors	21,000
Goods returned by branch at invoice price	400
<i>Balances at the end</i>	
Stock at invoice price	13,000
Debtors	2,000
Petty Cash	25

15. a) What do you understand by piecemeal distribution?

**Or**

b) A Purchased a machine under hire purchase system. According to the terms of the agreement Rs. 40,000 was to be paid on signing of the contract. The balance was to be paid in four annual instalments of Rs. 25,000 each plus interest. The cash price was Rs. 1,40,000. Interest is chargeable on outstanding balance at 20% per annum. Calculate interest for each year and the instalment amount.

### Section –C

(3X10=30)

Answer any THREE questions:

16. Trading and profit & loss account of Jaya Radio and Gramophone Equipment Co., for the six months ended 31-3-19 is presented to you in the following form.

<b>Purchase</b>	<b>Rs.</b>	<b>Sales</b>	<b>Rs.</b>
Radios (A)	1,40,700	Radios (A)	1,50,000
Gramophones (B)	90,600	Gramophones (B)	1,00,000
Spare parts (C)	64,400	Spare parts (C)	25,000
Salaries and wages	48,000	Stock as on 31-3-19	
Rent	10,800	Radios (A)	60,100
Sundry Expenses	11,000	Gramophones (B)	20,300

Profit	<u>34,500</u>	Spare parts	<u>44,600</u>
	<u>4,00,000</u>		<u>4,00,000</u>

Prepare Departmental Accounts for each of the three departments, A, B and C mentioned above after taking into account the following:

- (i) Radios and Gramophones are sold at the show room and spare parts at work shop.
- (ii) Salaries and wages comprise as follows:  
Show rooms  $\frac{3}{4}$  and work shop  $\frac{1}{4}$   
It was decided to allocate the show room salaries and wages in the ratio of 1:2 between the departments A and B.
- (iii) The work shop rent is Rs. 500 per month. The rent of show room is to be divided equally between the departments A and B.
- (iv) Sundry expenses are to be allocated on the basis of the turnover of each department.

17. Explain the whole sale Branch system.

18. Hari took a colliery on lease. The dead rent was Rs. 750 a year, merging into a royalty of 35 paise per tonne of coal raised, with the right to recover shortworkings out of royalties of two subsequent years from the period in which the shortworkings arose. The output raises were:

I year	-1,000 tonnes	IV th year	-1,500 tonnes
II year	-1,500 tonnes	V th year	-1,000 tonnes
III year	-2,500 tonnes		

Give necessary ledger A/cs for each of the five years in the books of Hari.

19. Explain the important points to note for preparation of statement of affairs.

20. Mr. A is insolvent. He supplies to you the following information as on 31.12.19.

	Rs.
Cash in hand	1,000
Creditors for goods	5,25,000
Salary due to clerks	7,000
Taxes due to Government	21,000
Bank loan secured by lien on stock of the	
Book value of Rs. 3,50,000	1,75,000
Furniture (Expected to realise Rs. 35,000)	70,000
Stock (Expected to realise 60%)	5,25,000
Book debts (good)	70,000
Book debts (doubtful, expected to realise 40%)	1,75,000
Bill receivable (Rs. 52,500 bad)	87,500
Bills discounted (Rs. 35,000 bad)	1,05,000
Loan from Mrs. 'A'	1,75,000

Mr. 'A' started business six years ago with a capital of Rs. 4,37,500. He drew Rs. 87,500 each year for private purposes but did not maintain proper books of accounts. Mrs. 'A' gave up her jewellery valued at Rs. 70,000 to the receiver.

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### SET - III

URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19

DEPARTMENT OF COMMERCE (UA)

Business Accounting

SUBJECT CODE: 16CCCCM3



**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A**

**(10X2=20)**

**Answer ALL questions:**

1. What is Branch?
2. What is Down payment?
3. Define Department accounting.
4. What is meant by short working?
5. What is meant by Gain Ratio?
6. What is minimum rent?
7. What is meant by deficiency account?
8. Give formula for Average clause?
9. Who is secured creditors?
10. What is meant by short sales?

**Section –B**

**(5X5=25)**

**Answer ALL questions:**

- 11. a) Discuss the distinction between Department and Branches.**

**Or**

- b) From the following particulars relating to Hyderabad branch for the year ended 31.12.90, Prepare Branch A/c in the head office books:**

	Rs.	Rs.
Stock at the Branch on 1.1.90		15,000
Debtors at the Branch on 1.1.90		30,000
Petty cash at the Branch on 1.1.90		300
Goods sent to Branch during 1990		2,52,000
Cash Sales 1990		60,000
Received from Debtors 1990		2,10,000
Credit Sales during 1990		2,28,000
Cheques sent to branch during 1990:		
For Salaries	9,000	
For Rent & Rates	1,500	
For Petty Cash	<u>1,100</u>	
		11,600
Stock at the branch on 31.12.90		25,000
Petty Cash 31.12.90		200
Goods returned by the branch		2,000
Debtors on 31.12.90		48,000

- 12. a) S purchased a typewriter on hire-purchase system. As per terms, he is required to pay Rs.800 down, Rs. 400 at the end of the first year Rs. 300 at the end of the second year and Rs.**

700 at the end of the third year. Interest is charged at 5% p.a. Calculate the total cash price of the typewriter and the amount of interest payable on each instalment.

**Or**

b) The following are the summarised details for the year 2018 in the books of Anitha who has adopted self-balancing system.

Opening Balance of Debtors

Debit Rs. 12,500 ; Credit Rs. 300

Rs.		Rs.	
Sales	31,200	Cash received from customers	20,050
Sales Returns	3,120	Provision for bad debts	3,000
Discount allowed	1,300	Bad debts previously written	
Bad debts	350	off now recovered	400
Allowance to customers	400	B/R received	1,300
B/R discounted	500	B/R dishonoured	500
		Closing balance of debtors (credit)	700

Prepare the Sales ledger Adjustment A/c as it would appear in the General ledger.

13. a) Explain the important terms in the Hire Purchase System.

**Or**

b) A fire occurred at the premises of a trader on 31.5.18 destroying a great part of his goods. His stock at 1.1.18 was Rs. 60,000. The value of stock salvaged was Rs. 13,500. The gross profit on sales was 30% and sales amounted to Rs. 1,53,000 from January to date of fire, while for the same period the purchases amounted to Rs. 1,03,500. Prepare a statement of claim.

14. a) Abi sells goods to his approved customers on 'Sale or Return' basis at a profit of 20% on sales, treating as actual sales. On 15<sup>th</sup> December, goods costing Rs. 1,000 were sent to Praghya Traders. No confirmation has been received from Praghya Traders until 31<sup>st</sup> December.

Give the necessary Journal entries in the books of Abi.

**Or**

b) What are preferential creditors in the following liabilities of insolvent Bhupesh according to Presidency Towns Insolvency Act and Provincial Insolvency Act:?

	Rs.
3 Month's salary for 10 clerks	3,600

One month wages of 12 labourers	1,600
Sales Tax	400
3 Months rent of landlord	600
Income tax	1,000
Wages of four servants	1,400
Salaries	1,000
Municipal tax	400
Wages	6,000

**15. a)** What is statement of affairs? Prepare the specimen of statement of affairs.

**Or**

**b)** A company leased a colliery on 1-1-18 at a minimum rent of Rs. 20,000 merging into a royalty of Rs. 1.50 per tonne with power to recoup short workings over the first four years of the lease. The output of the colliery for the first four years was 9,000 tonnes, 12,000 tonnes, 16,000 tonnes and 20,000 tonnes respectively. Give journal entries and ledger accounts for four years in the books of lessee and lessor.

**Section –C**

**(3X10=30)**

**Answer any THREE questions:**

**16.** The following purchases were made by a business house having three departments.

Dept. A	-	1,000	
Dept. B	-	2,000	at a total cost of Rs. 1,00,000
Dept. C	-	2,400	
Stocks on 1st January were:			
Dept. A	-	120 units	
Dept. B	-	80 units	
Dept. C	-	152 units	
Sales were:			
Dept. A	-	1020 units at Rs. 20 each	
Dept. B	-	1920 units at Rs. 22.50 each	
Dept. C	-	2496 units at Rs. 25 each	

The rate of gross profit is same in each case. Prepare Departmental trading account.

**17.** On 1.1.2015, Naresh Collieries Ltd., leased a piece of land agreeing to pay a minimum rent of Rs. 2,000 in the first year, Rs. 4,000 in the second year and thereafter Rs. 6,000 per annum, merging into a royalty of 40 paise per tonne, with power to recoup shortworkings over the first three years only.

The figures of annual output for the four years to 31<sup>st</sup> December 2018 were 1,000, 10,000, 18,000 and 20,000 tonnes respectively. Record these transactions in the ledger of the Company.

**18.** Explain main features of H.P system in details.

**19.** Royal Shoe Company opened a branch at Chennai on 1.1.18. from the following particulars, the Chennai Branch account for the years 2018 and 2019.

**2018**

**2019**

	<b>Rs.</b>	<b>Rs.</b>
Goods sent to Chennai Branch	15,000	45,000
Cash sent to Branch for		
Rent	1,800	1,800
Salaries	3,000	5,000
Other expenses	1,200	1,600
Cash received from the branch	24,000	60,000
Stock on 31 <sup>st</sup> December	2,300	5,800
Petty cash in hand on 31 <sup>st</sup> December	40	30

20. What are the differences between Balance Sheets statement of affairs?

**SET - I**

**16CCCCM4**

**Urumu Dhanalakshmi College, Kattur, Trichy -19**  
**Department of Commerce (Un-Aided)**  
**Banking Theory Law and Practice**  
**I - B.Com**

**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A**

**(10X2=20)**

**Answer ALL questions:**

1. Define the terms:  
“Banking company” and  
“Business of Banking”.
2. Write short notes on “SAFE CUSTODY VAULT”.
3. List out some of the advantages of Fixed Deposits.
4. What differences you can attributed to the savings and current accounts?
5. What do you mean by the terms “GUARIDIANS” and “MINOR”?
6. What precautions a banker to take before opening accounts in the name of LUNATIC PERSONS?
7. List out some of the answer to a Dishonoured cheque.
8. How negligence can be studies under different heads?
9. Define Endorsement.
10. Define the terms “Cheque” and a “Bills of Exchange”.

**Section –B**

**(5X5=25)**

**Answer ALL questions:**

11. Explain CLAYTONE’S RULE.

**Or**

What do you mean by “General lien”?

12. Explain a few deposit schemes specifically launched for Indian living abroad.

**Or**

Before opening a deposit account for a prospective customer what general precautions and steps a benter should follow?

13. What precautions a banker to take while opening and operations the accounts of

- i. Minor and
- ii. Married woman.

**Or**

Under what circumstances a banker can close the accounts of a customer?

14. Can a banker recover money paid by mistake?

**Or**

Explain the duties of a "Collecting banker".

15. Distinguish between a cheque and bills of exchange.

**Or**

Write short notes on:

- i. Material Alteration
- ii. Significance of ENDORSEMENT.

### **Section –C**

**(3X10=30)**

**Answer any THREE questions:**

16. Is a banker obliged to maintain the secrecy of his customer's account? Explain.
17. Give a model of a Fixed Deposit Receipt and explain its salient features.
18. What fractions a banker to take before opening of account at and after the time of opening and while the company is in winding up?
19. Explain the statutory protection extended to a collecting banker.
20. Explain the various types of crossing of a cheque.

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### **SET -II**

**16CCCCM4**

**Urumu Dhanalakshmi College, Kattur, Trichy -19**  
**Department of Commerce (Un-Aided)**  
**Banking Theory Law and Practice**  
**I - B.Com**

**Time: 3 hours**

**Maximum: 75 Marks**

#### **Section –A**

**(10X2=20)**

**Answer ALL questions:**

1. What is merchant banking?
2. Define: Banker and customer.
3. What is reinvestment plans?
4. What is recurring deposit account?
5. Who is called as liquidator?
6. What is Garnishee order?
7. What is paying banker?
8. What do you mean by holder in due course?
9. What is cheque?
10. What is crossing?

#### **Section –B**

**(5X5=25)**

**Answer ALL questions:**

11. Why a banker is called as a privileged debtor.

**Or**

Explain the subsidiary services rendered by banker.

12. Distinguish between current account and savings account.

**Or**

What are the precautions to be taken by a banker before opening a new account?

13. Write a short note on: Joint stock companies.

**Or**

What precautions should a banker take while opening an account in the name of trustees?

14. Explain the duties of paying banker.

**Or**

Explain the rights and privileges of a holder in due course.

15. What are the different types of cheque?

**Or**

What do you know about alterations authorised by the Act?

**Section –C**

**(3X10=30)**

**Answer any THREE questions:**

16. Explain the general relationship between banker and customer.

17. Briefly explain various types of bank account.

18. Explain the different types of customers.

19. What are the protections available to the collecting banker under sec 131 N.I. Act?

20. Briefly explain different types of crossing.

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**SET –III 16CCCCM4**

**URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY-19.**

**PG DEPARTMENT OF COMMERCE (UN-AIDED)**

**BANKING THEORY LAW AND PRACTICE**

**Time: Three hours**

**I- B.Com**

**Maximum: 75 marks**

**SECTION-A (10×2=20)**

**Answer All Questions.**

1. Define: Banker and Customer

2. Who is a Minor?

3. What is merchant banking?

4. What is Pass book?

5. Write short note on “SAFE CUSTODY VAULT”.

6. List out some of the advantage of fixed deposits.

7. What do you mean by the terms “GUARANTIES” and “MINOR”.

8. What is Cheque?

9. What is paying banker?

10. What is Crossing?

**SECTION-B (5×5=25)**

**Answer All Questions.**

11.(a) Explain the subsidiary series rendered by banker?

Or

(b) What do you mean by “General lien”?

12.(a) Distinguish between current account and savings account.

Or

(b) What are the precautions to be taken by a banker before opening a new account?

13.(a) Write short note on joint stocks companies?

Or

(b) Under What circumstances a banker can close the accounts of a customer?

14.(a) Can a banker recover money paid by mistake?

Or

(b) Explain the duties of a “Collecting banker”.

15.(a) What are the different types of Cheque?

Or

(b) Explain the essentials of pledge.

**SECTION-C (3×10=30)**

**Answer Any THREE Questions.**

16. Explain the general relationship between banker and customer?

17. Briefly explain various types of bank accounts?

18. Explain the different types of Customers?

19. Narrate the precautions to be taken by a banker before honoring a cheque?

20. Briefly explain different types of Crossing?

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**SET - I**

**URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19**

**DEPARTMENT OF COMMERCE (UA)**

**BUSINESS ECONOMICS 16CACCM1B**

**Time:** Three hours

**Maximum:** 75 marks

**SECTION – A (10 x 2 = 20)**

**ANSWER ALL QUESTIONS.**

1. Define Economics.
2. What do you mean by micro economics?
3. What is meant by consumer's equilibrium?
4. Write the meaning of indifference curve.
5. State the meaning of labour.
6. What is isoquant curve?
7. Bring out the meaning of break-even analysis.
8. What is Marginal cost?
9. State the definition of "Industry".
10. What is the meaning of perfect competition?

**SECTION – B (5 x 5= 25)**

**ANSWER ALL QUESTIONS.**

11. (a) What are the needs of business economics?  
Or  
(b) State the difference between Micro and Macro economics.
12. (a) Why the demand curve slope down?  
Or  
(b) Briefly explain the types of demand.
13. (a) What are the factors of production ?  
Or  
(b) List out the internal economics.
14. (a) Explain the types of cost.  
Or  
(b) What are the Types of elasticity of supply?
15. (a) State the kinds of price discrimination.  
Or  
(b) What are the functions of public utilities department?

**SECTION – C (3 x 10 = 30)**

**ANSWER ANY THREE QUESTIONS.**

16. Describe the various concepts applied in business economics.
17. What are the factors determining the elasticity of demand?
18. Explain the three types of law of scale of production.
19. Discuss the relationship between long run and short run cost curve.
20. Explain the price fixed under the monopolistic competition.

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**SET -II**

**URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19**

**DEPARTMENT OF COMMERCE (UA)**

**BUSINESS ECONOMICS 16CACCM1B**

**Time:** Three hours

**Maximum:** 75 marks

**SECTION – A (10 x 2 = 20)**

**ANSWER ALL QUESTIONS.**

1. What is positive approach?
2. Define macro economics.
3. Define Law of demand.
4. Write the meaning of Income Elasticity of Demand.
5. Define labour.
6. What is Capital?
7. What is law of supply?
8. What is oligopoly?
9. What is meant by National Income?
10. What is monetary policy?

**SECTION – B (5 x 5= 25)**

**ANSWER ALL QUESTIONS.**

11. (a) Explain the various approaches of Economics Analysis.

Or

- (b) What are the Limitations of Micro economics?

12. (a) What are the exceptions to the Law of Demand?

Or

- (b) What are the difference between price elasticity of demand and income elasticity of demand.

13. (a) What are the Characteristics of land?

Or

- (b) Explain the advantages of Division of Labour.

14. (a) Distinguish between perfect and monopoly markets.

Or

- (b) What are the features of Monopoly market?

15. (a) What are the importance of Public finance?

Or

- (b) Explain the methods of fiscal policy.

**SECTION – C (3 x 10 = 30)**

**ANSWER ANY THREE QUESTIONS.**

16. What are the advantages and limitations of macro economics? Explain.
17. Explain the importance of price and income elasticity of demand.
18. What are the factors determining the production function?
19. Explain the Law of Supply.
20. What are the scope of public finance? Explain.

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**SET- III**

**URUMU DHANALAKSHMI COLLEGE, KATTUR, TRICHY – 19**

**DEPARTMENT OF COMMERCE (UA)**

**BUSINESS ECONOMICS 16CACCM1B**

**Time:** Three hours

**Maximum:** 75 marks

**SECTION – A (10 x 2 = 20)**

**ANSWER ALL QUESTIONS.**

1. Write the meaning of business economics.
2. Define Micro economics?
3. What do you mean by demand curve?
4. What is demand forecasting?
5. Give the meaning of ISO quant analysis .
6. What is meant by technical economics?
7. Define Law of supply.
8. What do you understand by optimum firm?
9. Define National income.
10. What is public finance?

**SECTION – B (5 x 5= 25)**

**ANSWER ALL QUESTIONS.**

11. (a) State the nature of business economics?  
Or  
(b)How the economics is related with other disciplines?.
12. (a) Briefly explain any five factors of demand.  
Or  
(b) What is the need of consumer's equilibrium?
13. (a) Explain the concept of law of increasing returns.  
Or  
(b) What are the limitations of large scale production?

14. (a) What are the characteristics of monopoly competitions?

Or

(b) Explain the types of elasticity of supply.

15. (a) What are the reasons for inequalities of income?

Or

(b) Explain the importance of public finance.

**SECTION – C (3 x 10 = 30)**

**ANSWER ANY THREE QUESTIONS.**

16. What is Macro economics? Explain.

17. Explain the types of elasticity of demand?

18. Describe the factors of large scale production in details .

19. How the price is fixed under monopoly competition?.

20. Discuss the methods of fiscal policy.

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**SET – I**

**Urumu Dhanalakshmi College, Kattur, Trichy -19**  
**Department of Commerce (Un-Aided)**

**Environmental Studies**

**16UGCES**

**I - B.Com**

**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A**

**(10X2=20)**

**Answer ALL questions:**

1. What is the significance of environmental studies?
2. Write any two adverse effects of deforestation.
3. What is the role of forest resource in environment?
4. Define – Ecosystem.
5. Write about desert ecosystem.
6. Food web – define.
7. Define human rights.
8. Mention any three endangered species.
9. What is non- renewable development?
10. What are the factors for marine pollution?

**Section –B**

**(5X5=25)**

**Answer ALL questions:**

11. What are needs for awareness towards environmental studies?

**Or**

Explain about value education in environment.

12. What is desertification? Discuss about the factors behind that.

**Or**

Write a short note on energy resource.

13. Explain about renewable resources.

**Or**

Explain about adverse effects of modern agriculture.

14. Write a short note on food chain.

**Or**

Write a short note on food web.

15. Write a note on human rights.

**Or**

How environment play role on human health?

**Section –C**

**(3X10=30)**

**Answer any THREE questions:**

16. Discuss in detail about the factors which affecting food resource.

17. Write about varieties of ecosystems in detail.

18. Explain in detail about In – situ and Ex –situ conservation of biodiversity.

19. Write an elaborate essay on global warming.

20. Explain about HIV infections disease and discuss about the reasons for AIDS in detail.

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**SET -II**

**16UGCES**

**Ururu Dhanalakshmi College, Kattur, Trichy -19**

**Department of Commerce (Un-Aided)**

**Environmental Studies**

**I - B.Com**

**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A**

**(5X5=25)**

**Answer ALL questions:**

1. What is the need to save our Environment?
2. What is the Significance of Forest Resource?
3. What is Mineral Resources?
4. Mention the varieties of Water Resources.
5. Define ecological pyramids.
6. What are the four different types of desert?
7. Write about population Explosion?
8. Define Sustainable development.
9. What are the impacts of e-waste to the environment?
10. What is Human Rights?

**Section –B**

**(5X5=25)**

**Answer ALL questions:**

11. Write a short note on deforestation

**Or**

What are the problems of over grazing?

12. What is soil erosion? Explain.

**Or**

What is ecological succession? Explain.

13. Write a note on Desert Ecosystem.

**Or**

What is biodiversity? Explain.

14. What are the effects of soil pollution?

**Or**

Discuss the effects of radiation on health and environment.

15. Write a brief note on HIV.

**Or**

What is GIS? Explain.

### **Section –B**

**(5X10=50)**

**Answer ALL questions:**

16. Discuss the importance of public awareness on environment.

17. What are the different sources of energy? How will we meet out on future demand?

18. What are the various sources of air pollution?

19. Write an essay on family welfare programme.

20. Examine the role of information technology in environment and health.

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### **SET - III**

**Urumu Dhanalakshmi College, Kattur, Trichy -19**

**Department of Commerce (Un-Aided)**

**Environmental Studies**

**I - B.Com**

**16UGCES**

**Time: 3 hours**

**Maximum: 75 Marks**

**Section –A**

**(5X5=25)**

**Answer ALL questions:**

1. What is mean by Environmental studies?
2. Explain about uses of the Environmental studies.
3. What is meant by natural resource?
4. Define the renewable resources.
5. Define the concept of an ecosystem.
6. What is biodiversity?
7. Explain the any two types of environmental pollution.
8. Write about public awareness.
9. Define human rights.
10. Role of information technology in Environmental and human health?

### **Section –B**

**(5X10=50)**

**11 (a) What is the multidisciplinary nature of environmental studies? (Or)**

- (b) Give an account on need for public awareness.
- 12 (a) Difference between renewable and non-renewable resources with examples. (or)
- (b) Explain about the Natural resources and associated problems.
- 13 (a) How to programmed by a Energy flow in the eco system. (or)
- (b) Explain about the food chain , food web and ecological pyramids.
- 14 (a) What is biodiversity? Global, nation and local levels. (or)
- (b) Details about of hot-spots of biodiversity.
- 15 (a) Describe about population growth, variation among nations? (or)
- (b) Visit a local area to document environmental assets-river?

**Section – C**

**(3X10 =30)**

- 16.Explain about an definition and scope importance environmental studies.
17. Describe the equitable use of resources for sustainable life styles.
18. Briefly mention the energy flow in the eco system.
19. Give an account on
- (a). Human population and the environment explain.
- (b). Case studies – human population.
20. Elaborate the population growth, various among nation?
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