

VidyaVikasMandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
S.Y.B.Com, Semester-IV, Supplementary Examination, May/June 2019
Accounting For Service Organisations (CC14)

Duration: 2 hours

Max Marks: 80

Instructions: i) Q. No. 1 is compulsory.

ii) Attempt any three from Q.No. 2 to Q. No. 6.

iii) Each question carries 20 marks.

iv) Mention working notes and schedules required whenever necessary.

1. Prepare Profit & Loss Account of Sangam Bank from the following information for the year ended 31st March 2018, under the provisions of the Act applicable thereto:

(20 marks)

Particulars	Amount(Rs.)	Particulars	Amount(Rs.)
Interest on loans	25,90,000	Law charges	7,000
Interest on cash credits	22,30,000	Printing & stationery	2,000
Interest on overdrafts	5,40,000	Directors fees	30,000
Interest on savings deposits	11,00,000	Advertisement and publicity	7,000
Interest on fixed deposits	27,70,000	Sundry charges	10,000
Discount on bills discounted	19,50,000	Postage, telegram and telephone	14,000
Commission, exchange and brokerage	82,000	Auditor's fees	12,000
Locker rent	3,500	Depreciation on bank property	50,000
Transfer fees received	7,000	Rent, rates and lighting	1,80,000
Payment to employees	5,40,000		

Additional information:

- i. Rebate on bills discounted Rs. 4,90,000.
 ii. Provide for bad debts. Rs. 2,90,000.
2. Sai and Raj are partners of Sairaj Hotel. The following trial balance was extracted from their books as on 31st March, 2018:

(20 Marks)

Particulars	Debit(Rs.)	Credit(Rs.)
Capital		
Sai		70,000
Raj		60,000
Drawings		
Sai	4,000	
Raj	8,000	
Current A/c		
Sai	500	
Raj		200
Gross Profit		1,21,580
Prepaid expenses	4,440	
Salaries	45,520	

Deposits for advance booking		1,500
Creditors		8,660
Fuel	9,680	
Premises	1,00,000	
Bank balance	45,420	
Cash balance	660	
Repairs	3,740	
China, Cutlery and Linen	9,000	
Discount		1,560
Visitor's Ledger	4,540	
Restaurant furniture	13,600	
Advertising	5,020	
Bad debts	780	
Loan A/c		10,000
Rates	6,700	
Laundry charges	3,680	
Insurance	1,220	
Stock of provisions	7,000	
	2,73,500	2,73,500

Prepare Profit & Loss Account, Profit & Loss Appropriation Account for the year ended 31st March 2018 and a Balance Sheet as on that date.

Adjustments:

- Provide for outstanding salaries Rs. 1000.
- Of the debtors Rs. 400 are bad and hence should be written off.
- China, Cutlery and Linen were revalued at Rs. 8000.
- Provide interest on capital @ 5%.
- Sai and Raj are entitled to salary of Rs. 5000 each.

- From the following information of M/s Royal Marine Insurance Co. Ltd., prepare the Revenue Account with necessary schedules for the year ended 31st March 2018: (20 Marks)

Particulars	Amount(Rs.)
Premiums received	18,75,000
Premium outstanding on 31 st March 2018	1,25,000
Premium paid on reinsurance ceded	2,28,000
Claims paid	10,54,000
Estimated liability in respect of outstanding claims:	
On April 1 st 2017	1,80,000
On March 31 st 2018	2,25,000
Expenses of management (includes Rs. 45000 towards Surveyor's fees and Rs. 65000 towards legal expenses paid for settlement of claims)	
Interest and dividend(gross)	1,65,000
Income tax on the above	49,575
Profit on sale of investment	46,000
Commission paid	1,94,000

Balance of fund on 1st April 2017 was Rs. 1850000 including additional reserve of Rs. 180000. Additional reserve has to be maintained at 10% of net premiums for the year.

4. The following particulars relate to Jaikisan Bank Ltd. as on 31st March 2018: (20 marks)

Particulars	Amount(Rs.)
Paid up capital (Rs 10)	4,00,000
Bills discounted	3,60,000
Fixed deposits	7,00,000
Loans (cr)	50,000
Cash certificates	50,000
Profit and loss A/c (cr)	44,000
Stamps and stationery	500
Branch adjustment(dr)	1,500
Reserve fund	1,54,000
Overdrafts and cash credits	5,60,000
Unclaimed dividend	1,000
Branch adjustments (cr)	1,000
Loans (dr.)	9,20,000
Current account	6,00,000
Furniture	8,000
Savings A/c	4,00,000
Cash in hand and with RBI	99,500
Tax paid in advance	500
Cash with other banks	2,00,000
Endorsement and acceptances	30,000
Investments (at cost) in shares	1,90,000
Bills for collection being bills receivables	20,000
Money at call and short notice	60,000

The directors decided to take investments at market value Rs. 2,20,000.

Prepare Bank Balance Sheet as on 31st March 2018 as per Banking Regulation Act. Advances of Rs. 10,00,000 were made to public sector and Rs. 8,40,000 to banks.

5. The following figures are from the books of Dhanraj Fire Insurance Ltd. as at end of their financial year ended 31st March, 2018: (20 Marks)

Particulars	Amount(Rs.)	Particulars	Amount (Rs.)
Net premium	14,38,003	Loans(Dr.)	4,00,000
General Reserve	3,00,000	Sundry creditors	15,000
Investments	20,00,000	Agents Balances(Dr.)	1,80,000
Claims incurred	4,08,598	Cash in hand	20,155
Expenses of Management	2,87,965	Cash at Bank	1,01,487
Share Capital	6,00,000	Income from investments	1,00,000
Outstanding premiums	14,865		

From the above, prepare Balance Sheet and prepare necessary schedules, considering the following:

- i. Income tax to be provided Rs. 2,50,000.
- ii. Transfer to General Reserve Rs. 1,00,000.
- iii. Proposed Dividend @ 12%.
- iv. Claims intimated but not paid as on 31/03/2018 Rs. 60,800.
- v. Balance of profit to be transferred to Balance Sheet as on 31/03/2018 Rs. 2,35,705.
- vi. Closing balance in unexpired risk reserve Rs. 10,83,002.

6. a. What is underwriting? Explain the different types of underwriting?
and

(10 marks)

b. The authorised capital of Ganga Ltd. was 25,00,000 equity shares of Rs. 10 each. Company issued 80% of shares which was entirely underwritten as follows:

(10 marks)

Asha 40%; Disha 30%; Usha 20% and Nisha 10%

Company received applications for 18,00,000 equity shares including marked applications as below:

Asha 5,70,000; Disha 6,00,000; Usha 2,20,000 and Nisha 2,10,000

Underwriters are entitled to get 5% commission on the face value.

From the above information find out the liability of underwriters and give journal entries in the books of Ganga Ltd for allotment of shares against underwriting liability and the underwriting commission due.

27/5/19

APPLIED COMPONENT – ADVERTISING

Duration: 2 hours

Max. Marks: 80 marks

Instructions: *Figures to the right indicate maximum marks*

Start each question on a fresh page

All questions are compulsory

- Q.1) Write short notes on (Any 4) (16)
- (a) Functions of visuals in advertising
 - (b) Qualities of a creative visualizer
 - (c) Classification of signs and symbols
 - (d) Uses of layout
 - (e) Elements in an advertising
 - (f) Branding
- Q.2) Write short notes on (Any 4) (16)
- (a) Need for post-testing advertising effectiveness
 - (b) Types of advertising agency compensation
 - (c) Objectives of advertising testing
 - (d) Advertising agency v/s advertising department
 - (e) Functions of an ad agency
 - (f) DAGMAR
- Q.3) (A) What are visuals? State and explain the essentials of good visuals. (12)
- OR
- Q.3) (X) What is visualization? Discuss the various techniques of visualization. (12)
- Q.4) (A) What is copywriting? Discuss the different types of copy. (12)
- OR
- Q.4) (X) What is layout? Enumerate the principles of effective layout. (12)
- Q.5) (A) Distinguish between Pre-testing and Post-testing methods of measuring advertising effectiveness. (12)
- OR
- Q.5) (X) State and explain different methods of pre-testing of advertising effectiveness. (12)
- Q.6) (A) What is client - agency relationship? State and explain the principles in client agency relationship? (12)
- OR
- Q.6) (X) Discuss the various factors that influence the choice of an ad agency. (12)

Vidya Vikas Mandal's
VVM's Shree Damodar College of Commerce & Economics, Margao-Goa
S.Y.B.Com Semester IV, Supplementary Examination, May/June 2019
Business Environment – II (GE-5)

Duration: 2hrs

Max. Marks: 80

Instructions:

Figures to the right indicate maximum marks.

Start each question on a fresh page

All questions are compulsory

Q.I. Answer any **FOUR** from the following.

(4x4=16)

1. Meaning of Socialism
2. Meaning of Export -Import Policy.
3. Four features of Make in India policy.
4. Four objectives of economic planning in India.
5. List the components of the legal environment
6. Role of Public Information Officer

Q. II. Answer any **FOUR** from the following.

(4x4=16)

1. Meaning of Foreign Capital
2. What is the Ease of Doing Business Index?
3. Write a short note on Goa State Industrial Development Corporation (GSIDC).
4. Any four activities of Municipalities in Goa
5. What is the importance of mining in the Goan Economy?
6. Explain any one CSR initiative carried out by a Goan Company

Q.III (A) What is the meaning of Economic systems. Explain the meaning and features of different types of Economic systems prevailing in the world.

(12)

OR

Q.III. (B) What are the components of Economic policies? Briefly explain the monetary and fiscal policies implemented in India in the recent past.

(12)

Q.IV (A) Explain the objectives and major provisions Environment Protection Act 1986.

(12)

OR

Q.IV (B). Explain the different steps involved in getting information under the Right to Information Act (RTI) 2005.

(12)

V. (A) Explain the objectives and features of Industrial policy 1956 and 1991. What are the major differences between the two?

(12)

OR

V. (B). Explain the role of Foreign Capital in the economic development of a country.

(12)

VI. (A). Explain the salient features of Industrial policy of Goa. How the industrial policy of the State facilitated to attract industries in the State.

(12)

OR

VI. (B). Goa has a fragile natural environment. What are the major environmental movements active in the State to protect the environment in Goa?

(12)

BUSINESS FINANCE

Duration: 2 hours

Max. Marks: 80 marks

Instructions: *Figures to the right indicate maximum marks.*

Start each question on a fresh page

All questions are compulsory

- Q1.** Write short notes on (Any 4) (4x4=16)
- a. Need for foreign capital
 - b. Short note on venture capital
 - c. Types of lease finance
 - d. Commercial paper
 - e. Bank credit
 - f. Certificate of deposits
- Q2.** Write short notes on (Any 4) (4x4=16)
- a. Demat of shares
 - b. Bull and Bear
 - c. Classification of financial market
 - d. Underwriting of securities
 - e. Functions of Issue house
 - f. Advantages of mutual funds
- Q3.** A) What are Preference shares and explain the types of preference shares. (12)
- OR**
- X) Distinguish between lease v/s Hire Purchase. (12)
- Q4.** A) Explain the merits and demerits of Trade credit as a source of short term finance. (12)
- OR**
- X) What is Factoring and highlight its merits and demerits (12)
- Q5.** A) State and explain the functions of stock exchanges. (12)
- OR**
- X) Explain the merits and demerits of listing of securities. (12)
- Q6.** A) State and explain the different types of mutual fund. (12)
- OR**
- X) Explain the different methods of marketing securities. (12)

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao –Goa
S.YB.Com Semester-IV, Supplementary Examination, May/June 2019
Companies Act and IPR Laws (SEC-2)

Duration: 2 Hours.

Max. Marks: 60

Instructions: All questions are compulsory

1. Write Short Notes on **(Any 3)** (12 MKS)
 - a) Subject matter of Copyright.
 - b) Small company.
 - c) Women Directors.
 - d) Nomination and Remuneration Committee.
 - e) Directors Identification Number (DIN).

 2. Write Short Notes on **(Any 3)** (12 MKS)
 - a) Characteristics of a Company.
 - b) Auditors report.
 - c) Removal of Director.
 - d) Duties and liabilities of Promoter.
 - e) Doctrine of Indoor Management.

 3. Explain in detail the provisions relating to NCLT, NCLAT and Special Courts under the Indian Companies Act 2013. (12 MKS)
- OR
3. Explain in detail the provisions relating to Book Building. (12 MKS)

 4. Explain in detail the concept and mechanism of Whistle Blowing. (12 MKS)
- OR
4. Write in detail about the provisions relating to Insider Trading. (12 MKS)

 5. (a) Discuss the various Remedies for Infringement of Design. (08 MKS)
(b) What are Performers Rights? (04 MKS)
- OR
5. (a) Write in detail the Procedure for Registration of a Patent . (08 MKS)
(b) Concept of Trademark. (04MKS)

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao-Goa
S.Y.B.Com, Semester-IV, Supplementary Examination, May/June 2019
E – Commerce & E-accounting

Duration: 1 1/2 Hours

Max. Marks: 40

Instructions:

Question No 1 is compulsory.

Answer any three from Q .No 2 to 5.

Figures to the right indicate maximum marks.

Start each question on a fresh page

Each question carries 10 marks each

1. State and explain the various applications of M-commerce.
2. What is E-Commerce and explain the Revenue models of e-commerce.
3. State and explain essentials of e-commerce website.
4. What is E-Supply Chain Management and explain the components of E-SCM.
5. State and explain different types of E-payment systems in India.
6. Explain different forms of online advertising.

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
S.Y.B.Com, Semester IV, Supplementary Examination, May/June 2019
Economic Survey & Union Budget (GE-6)

Duration: 2 hours

Max. Marks: 80

Instructions:

1. All questions are compulsory.
2. Answer sub-questions in question no.1 and Question no.2 in not more than 100 words each.
3. Answer Question no. 3 to Question no. 6 in not more than 400 words each.
4. Figures to the right indicate maximum marks to the questions.

Q. 1. Answer **any four** of the following: (4x4=16 marks)

- a) Write a note on the need of government spending.
- b) State and explain the various types of public expenditures.
- c) What is gender budgeting?
- d) What are capital receipts and revenue receipts?
- e) Explain the concepts of WPI & CPI.
- f) Write a note on the composition of India's trade.

Q. 2. Answer **any four** of the following: (4x4=16 marks)

- a) Write a note on the Human Development Index.
- b) What is the employment status in India?
- c) What are the trends in fiscal deficit and revenue deficit?
- d) What are the steps taken by the government to increase revenue receipts?
- e) Write a note on the expenditure pattern in the budget.
- f) What are the steps proposed to ensure effective spending in the budget?

Q.3.a. Explain the areas of government spending in India. (12 marks)

OR

- b. List out and explain the various types of deficits. What is the impact of fiscal deficit on the Indian economy? (12 marks)

Q.4.a. Explain the importance of agriculture in the Indian economy. (12 marks)

OR

- b. Highlight the role of industrial sector in the Indian economy. (12 marks)

Q.5.a. Explain the importance of education in the Indian economy. (12 marks)

OR

- b. Highlight the role of health in the Indian economy. (12 marks)

Q.6.a. Explain the process of budget making in India. (12 marks)

OR

- b. Explain the thrust areas of the Union budget. (12 marks)

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics Margao-Goa
S.Y.BCOM Semester IV; Supplementary Examination, May/June 2019
ECONOMICS OF RESOURCES

Duration: 2 hours

Max. Marks: 80

Instructions: 1) All questions are compulsory
2) Figures to right indicate full marks

Q I) Write short notes on **ANY FOUR** of the following. **(4x4=16)**

1. Trade off between economic output and environmental quality
2. Environmental Impact Assessment
3. Open access resources
4. Environmental Economics
5. Human and non human resources
6. Non renewable resources

Q.II) Write short notes on **ANY FOUR** of the following. **(4x4=16)**

1. Energy Security
2. Solutions to tackle water scarcity in India
3. Energy Audit
4. Public expenditure on healthcare
5. Human resource development
6. Education as a merit good

Q.III.A) Discuss the market approach to reduce environmental problems. **(12)**

OR

Q III B) Explain the Social and Economic efficiency with regards to environment. **(12)**

Q IV A) Write a note on Optimist model with regards to the resources. **(12)**

OR

QIV B) Explain Sustainable Development. **(12)**

Q V A) Explain the challenges in Water Sector. **(12)**

OR

Q V B) Explain Energy Security. **(12)**

Q VI A) Discuss the benefits of education. **(12)**

OR

QVI B) Explain the health status indicators. **(12)**

Vidya Vikas Mandal's
Shree Damodar College of Commerce and Economics Margao-Goa
S.Y.BCOM SEM IV, Supplementary Examination, May/June 2019
FINANCIAL ACCOUNTING

Duration: 2 hours

Max. Marks: 80

Instructions:

- Figures to the right indicate maximum marks.
- Q1 is compulsory
- Answer Any Three from Q2 to Q6.

Q1. From the following Trial Balance of HAL Ltd as on 31st March 2018, Prepare a Balance sheet as on that date as per schedule III of Companies Act 2013. (20 Marks)

Particulars	(₹)	Particulars	(₹)
Land and building	5,50,000	Equity Share Capital	10,00,000
Plant and Machinery	5,26,000	General Reserve	2,10,000
Furniture	50,000	Profit and Loss A/c	1,00,000
Stock	2,50,000	9% Debentures	1,00,000
Bills Receivables	30,000	Loan from SBI	1,50,000
Sundry Debtors	2,70,000	Sundry Creditors	2,00,000
Advances	42,000	Proposed dividend	60,000
Cash at bank	2,77,000	Provision for tax	68,000
Prepaid expenses	14,000	Loan (unsecured)	1,21,000
	<u>20,09,000</u>		<u>20,09,000</u>

Additional Information:

- 1) Accrued Wages (₹) 8,000 as on 31-3-2018.
- 2) Provide depreciation at 5% on Plant and Machinery and 15% on Furniture and Fixtures.
- 3) Make provision for interest on debentures.
- 4) Make provision for tax at 25%.

Q2. From the following financial information for the year ending 31st March 2018, calculate the following ratios: (20 Marks)

1. Net Profit Ratio	3. Earnings per share
2. Price Earnings Ratio	4. Dividend per share

Name of the Co.	Sales (₹)	Total expenses (₹)	Share Capital (₹)	Face Value (₹ per share)	Rate of Dividend	Market Price (₹ per share)
Dabur	2,30,000	1,80,000	2,90,000	10	200%	320
Marico	4,50,000	3,50,000	1,80,000	5	150%	330
Emami	3,80,000	3,10,000	2,00,000	2	80%	900
HUL	6,50,000	7,20,000	4,00,000	10	----	500

Q3. From the following information provided of Air India Limited for the years ending 31-3-2017 and 31-3-2018, prepare comparative Balance Sheet (20 Marks)

Particulars	March 2017 (₹)	March 2018 (₹)	Particulars	March 2017 (₹)	March 2016 (₹)
Equity Share Capital	2,00,000	4,00,000	Machinery	1,90,000	3,00,000
Preference Share Capital	4,00,000	3,50,000	Land and Building	3,50,000	4,80,000
Reserves	3,60,000	4,50,000	Furniture	2,80,000	2,20,000
Profit and loss a/c	1,50,000	1,50,000	Goodwill	1,20,000	60,000
Proposed dividend	50,000	80,000	Investments	2,00,000	3,20,000
Sundry Creditors	60,000	40,000	Stock	50,000	70,000
Bills Payables	40,000	50,000	Sundry Debtors	70,000	30,000
Outstanding Wages	30,000	20,000	Bills Receivables	30,000	40,000
			Preliminary expenses	-----	20,000
	<u>12,90,000</u>	<u>15,40,000</u>		<u>12,90,000</u>	<u>15,40,000</u>

Q4. From the following Balance Sheets of HUL Limited for the years ended 31st March 2017 and 31st March 2018 prepare Cash Flow Statement for the year ended 31st March 2018. (20 Marks)

Particulars	2017 (₹)	2018 (₹)	Particulars	2017 (₹)	2018 (₹)
Equity Share Capital	2,50,000	4,50,000	Machinery	3,90,000	7,60,000
Profit and Loss A/c	2,70,000	3,65,000	Goodwill	2,20,000	1,50,000
General Reserve	2,80,000	3,00,000	Investments	4,00,000	2,50,000
Debentures	3,30,000	2,20,000	Debtors	2,00,000	2,20,000
Creditors	1,90,000	2,20,000	Bills receivable	33,000	10,000
Bills payable	55,000	35,000	Bank	1,32,000	2,00,000
	<u>13,75,000</u>	<u>15,90,000</u>		<u>13,75,000</u>	<u>15,90,000</u>

Additional Information:

1. Provide depreciation on machinery at 20 % per annum
2. Company sold one Machinery at the beginning of the year for ₹ 20,000 the cost of which was ₹ 50,000 and depreciation provided on same machinery was ₹ 20,000.
3. Interim dividend paid during the year was ₹ 20,000

Q5. A) From the following Balance Sheet of Vedanta Limited, You are required to prepare a schedule of changes in working capital.

(10 Marks)

Liabilities	2017 (₹)	2018 (₹)	Assets	2017 (₹)	2018 (₹)
Share capital	1,80,000	2,80,000	Creditors	25,000	1,55,000
Bills payable	20,000	30,000	Bills Payable	75,000	45,000
Sundry Creditors	40,000	15,000	Inventory	50,000	25,000
Outstanding wages	-----	40,000	Patents	40,000	1,00,000
Proposed dividend	20,000	10,000	Preliminary expenses	70,000	50,000
	2,60,000	3,75,000		2,60,000	3,75,000

B) From the following Profit and Loss statement of Ashok Layland Ltd for the year ended 31st March 2018, prepare common size Profit and Loss statement.

(10 Marks)

Particulars	Note No.	(₹)
I) Revenue from operations		25,00,000
II) Other Income		50,000
III) Total Revenue (I + II)		25,50,000
IV) Expenses:		
a) Raw materials consumed		4,30,000
b) Change in inventory		(1,50,000)
c) Employee Benefit expenses		4,50,000
d) Finance Cost		12,500
e) Depreciation and Amortization exp		1,50,000
f) Other Expenses		80,000
Total Expenses		9,27,500
V) Profit Before Tax (III-IV)		15,77,500
VI) Tax		5,50,000
VII) Profit after Tax (V-VI)		10,77,500

Q6. Write Short notes on the following (Any Four)

(4 X 5) 20 Marks

- Fictitious assets
- Debtors turnover ratio
- Notes to Account
- Funds from operations
- Trend Analysis
- Balance sheet ratios

Duration: 2 Hrs

Max Marks: 80

Instructions

1. All Questions are compulsory
2. Start each new question on a new page
3. Figures to the right indicate full marks

- 1) Answer any four (4x4=16)
- (a) Types of Financial Services
 - (b) Process Of Dematerialisation
 - (c) Account Opening Beneficiary Account
 - (d) Meaning Of Credit Rating
 - (e) Rating Methodology
 - (f) Importance of credit rating
- 2) Answer any four (4x4=16)
- (a) Classification of financial services
 - (b) Process Of Rematerialisation
 - (c) Process Of Transmission Of Securities
 - (d) Securitization Of Debt
 - (e) International Securities Identification Number
 - (f) Scope Of Financial Planning
- (3)(A) Classify the different types of Financial Services. (12)
- OR
- (3)(B) Comment on Asset/Fund Based Services and Fee-Based/Advisory Services. (12)
- (4)(A) Elaborate on the need and functions of a depository. (12)
- OR
- (4)(B) Write notes on (2x6=12)
- (i) Depository Participants
 - (ii) National Securities Depository Limited
- (5) (A) Briefly Explain the Procedures involved in transmission of shares and nomination of shares. (12)
- OR
- (5) (B) Explain the Financial Planning Delivery Process. (12)
- (6) (A) Write a Note on the Credit Rating Agencies in India. (12)
- OR
- (6) (B) Write notes on the following:- (2x6=12)
- (i) Benefits Of Securitization
 - (ii) Small and Medium Enterprises Rating Agency

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
S.Y.B com, Semester IV, Supplementary Examination, May/June 2019
Fundamentals of Investment (CC)

Duration: 2 hrs

Marks: 80

Instructions: *All questions are compulsory with internal choice.*

Figures to the right denote maximum marks

Start each question on a fresh page

Q1. Write short notes: (any 4)

(4x4=16 mrks)

1. Sources of Financial Information
2. Financial Assets
3. Concept of Risk and Return
4. Characteristics of Portfolio
5. Features of Mutual Funds
6. Financial Derivatives

Q2. Write short notes: (any 4)

(4x4=16 mrks)

1. Insider Trading regulations
2. Investor Awareness
3. Types of Bond Risk
4. Dividend Capitalisation Models
5. Bond Features
6. Intrinsic Value

Q3.a) Explain the different participants in the Indian Securities Market.

(12 mrks)

OR

b) What is the meaning of Investment? Explain the different forms of Investment alternatives.

(12 mrks)

Q4. a) Explain the different types of Bonds.

(12 mrks)

OR

b) Explain in detail how Fundamental Analysis is used for valuation.

(12 mrks)

Q5. a) Explain the different types of financial derivatives.

(12 mrks)

OR

b) Explain the benefits and challenges faced in portfolio diversification.

(12 mrks)

Q6. a) Explain the role of SEBI in Investor Awareness and Protection.

(12 mrks)

OR

b) What is the role of Stock exchanges in Investor Protection?

(12 mrks)

Vidya Vikas Mandal's
 Shree Damodar College of Commerce & Economics, Margao-Goa
 S.Y.B.Com Semester- IV, Supplementary Examination, May/June 2019
Income Tax

Duration: 2 hours

Max. Marks: 80

Instructions: i) Question No. 1 compulsory.

ii) Answer any 3 questions from remaining questions.

iii) Show important working notes as fair work.

iv) Figures to the right indicate marks allotted.

1 A. Mr. Darshan is employed with TCS Ltd. at Bangalore from 1st June 2017. He is paid a basic salary of Rs. 45,000 per month and House Rent Allowance of Rs. 12,000 per month. He stays in a rented premises for which he pays a monthly rent of Rs. 14,000. Compute taxable amount of House Rent Allowance for the Assessment Year 2018-19.

(5 MKS)

B. Mr. Suraj started a new business on 19th April 2017 and purchased the following assets as on that day. You are required to calculate depreciation of Block of Assets for the Assessment Year 2018-19.

Particulars	Rate of depreciation	Amount
Office Building in Panaji	10%	23,00,000
Factory Building in Vena	10%	18,00,000
Residential Building for workers	5%	9,00,000
Furniture for Office	15%	2,00,000
Furniture for Residential Building	15%	1,00,000
Plant and Machinery	20%	9,00,000
Plant and Machinery(Delivery Van)	20%	1,00,000

(5 MKS)

C. Mr. Karl, a citizen of U.S.A provides you the details of his visit during last 8 years.

Previous year	Number of days stay in India
2010-11	130
2011-12	95
2012-13	198
2013-14	122
2014-15	25
2015-16	185
2016-17	180
2017-18	180

Prior to 01-04-2010 he did not visit India. Find out his residential status for the Assessment year 2018-19.

(5 MKS)

D. Compute the quantum of deduction under section 80C available to Mr. Ritesh for the Assessment Year 2018-19.

Particulars	Amount (Rs.)
Contribution to recognized provident fund	70,000
Repayment of principle amount of housing loan	55,000
Investment in NSC	15,000
Tuition fees of son doing LLB in Mumbai	32,000

(5 MKS)

2. Mr. Neil, a State Government employee in Panaji Goa receives the following emoluments for the year ending March 31,2018:

Salary Rs. 25,000 (Including entertainment allowance but net of deduction for tax and Provident Fund)

Provident fund deducted from salary Rs. 6,000 p.m.

Bonus received Rs. 26,000

Taxable Allowances Rs. 800 p.m

Entertainment allowance received Rs 3,500 p.m

He is given furnished house value of the perquisite is Rs. 2,500 p.m

Conveyance Allowance (60% is spend on official work) 1,200 p.m

Deduction for tax Rs. 3,500 p.m

Leave Travel Concession received from the employer Rs 75,000. He is entitled for Rs 60,000 as per prescribed rules

Reimbursement of medical expenses incurred on medical treatment of his wife in a private hospital of Rs. 35,000

Insurance premium paid by the employer on life of the assessee Rs. 2,500

Perquisite value of free domestic servant Rs. 5,500

Compute his Taxable Income from 'Salaries' for the Assessment year 2018-19.

(20 MKS)

3. Following is the Profit & Loss Account of Mrs. Verlekar for the year ending 31st March 2018

PARTICULARS	AMOUNT	PARTICULARS	AMOUNT
To Opening Stock	55,000	By Sales	54,68,000
To Purchases	51,45,000	By Closing Stock	90,000
To Freight	45,450	By Bank Interest	5,000
To Electricity Charges	29,450	By Net Loss	29,200
To Salaries	1,14,000		
To Telephone Expenses	56,400		
To Computer Stationary	29,200		
To Motor Car Expenses	35,200		
To General Expenses	13,800		
To Interest on Bank Loan	5,000		
To Bad Debts	12,000		

To Provision for Bad Debts	6,700		
To Depreciation on Fixed Assets	45,000		
TOTAL	55,92,200	TOTAL	55,92,200

Additional Information:

- One Third of Telephone Expenses were incurred for personal purposes
- Computer Stationary includes Rs. 12,000 for buying a printer on 01-09-2017
- General Expenses include Advance Income Tax of Rs. 5000
- Purchases include Rs. 50,000 paid in cash which is exceeding the limit prescribed by the Income Tax Act.
- Depreciation as per Income Tax Act is Rs. 56000.

Compute Income under the head 'Profits and Gains from Business & Profession' for the Assessment Year 2018-19.

(20 MKS)

4. Answer in short **ANY FOUR** of the following in relation to the Income Tax Act:

- Define the term 'Company'
- Definition of 'Person'
- Define salary u/s 17(1)
- Explain Chargeability section u/s 28 relating to Income from Business or profession.
- Explain Deduction u/s 80C

(5x4=20 MKS)

5. Answer in short **ANY FOUR** of the following in relation to the Income Tax Act:

- Define the term 'Assessee'
- Explain HRA u/s 10(13A)
- Define prerequisites u/s 17(2)
- Define Depreciation u/s 32
- Explain Deduction u/s 80D

(5x4=20 MKS)

6. Answer in short **ANY FOUR** of the following in relation to the Income Tax Act:

- Define the term 'Gross Total Income'
- Provision relating to residential status of Hindu Undivided Family(H.U.F)
- Explain the deductions from salary u/s 16
- Explain excess payment u/s 40 A (3)
- Explain Deduction u/s 80TTA.

(5x4=20 MKS)

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics
S.Y.B.Com, Semester IV, Supplementary Examination, May/June 2019
Indian Economy (GE-6)

Duration: 2 Hrs

Max Marks: 80

Instructions

1. All questions are compulsory
2. Start each new question on a new page
3. Figures to the right indicate full marks

- (1) Write short notes on any four of the following:- (4x4=16)
- a. Human Development Index
 - b. Economic growth
 - c. Any two financial sector reforms
 - d. Any two objectives of economic planning in India
 - e. Any two economic reforms since 1991
 - f. Foreign Direct Investment
- (2) Write short notes on any four of the following: - (4x4=16)
- a) Demographic dividend
 - b) Female male ratio
 - c) Any four features of India's Foreign Trade
 - d) Unorganized sources of agricultural finance
 - e) Information Technology and IT-enabled Services
 - f) Public & private industrial sector
- (3)A. Explain in detail the concept and measures of development and underdevelopment. (12)
- OR
- (3)B. Write an explanatory note on India's position in the world economy in terms of economic development . (12)
- (4) A. Comment on India's population demographics. (12)
- OR
- (4) B. Explain the following features of the Indian economy:-poverty, income distribution, Unemployment and occupational structure (12)
- (5) A. Comment on the Policies for Agricultural and Rural Development (12)
- OR
- (5) B. Elaborate on Industrial policy resolution -1991. (12)

P.T.O.

- (6) A. Briefly evaluate the Indian agricultural sector (12)
OR
- (6) B. What is the role played by of micro, small and medium enterprises (MSMEs) in the Indian Economy. (12)

Vidya Vikas Mandal's
Shree Damodar College of Commerce and Economics Margao-Goa
S.Y.BCOM Semester IV, | Supplementary Examination, May/June 2019

Retail Management

Duration: 2 Hours

Max. Marks: 80

Instructions:

Figures to the right indicate maximum marks.
Start each question on a fresh page
All questions are compulsory

- Q.1. Write short notes on any **FOUR** of the following: **Marks 16**
- a. Demerits of national brands
 - b. Product enhancement through services
 - c. POP advertising
 - d. Public relations
 - e. Changing customer profile
 - f. Retail shopper
- Q.2. Write short notes on any **FOUR** of the following: **Marks 16**
- a. Importance of service in retailing
 - b. Characteristics of a good customer service
 - c. Merits of Push strategy
 - d. Importance of retail logistics
 - e. History of Supply Chain Management
 - f. Flows of Supply Chain Management
- Q3a. Explain the life cycle for fads, fashion, style and flop products. **Marks 12**
- OR**
- b. Briefly explain any six retail pricing policies.
- Q4a. Explain the customer buying decision-making process. **Marks 12**
- OR**
- b. The customer profiles are changing. Explain these changes with examples.
- Q5a. What is CRM? Explain its process. **Marks 12**
- OR**
- b. How can retailers handle customer complaints?
- Q6a. Explain the Principles for delivering distinctive services. **Marks 12**
- OR**
- b. Explain with a neat diagram the 'Pull' strategy in retail logistics. What are its merits and demerits?

STATISTICAL TECHNIQUES-II

Duration: 2 hours

Max. Marks: 80

Instructions:

1. All questions are compulsory.
2. Start each new question on a fresh page.
3. Figures to the right indicate full marks
4. Graph paper will be provided on request.
5. Use of calculator is allowed.

- Q.1 a What is regression? Why are there in general two regression lines? Under what conditions can there be only one line. 3
- b Find the coefficient of correlation between advertising expenditure (in 1000 Rs.) and actual sales (in 1000 Rs.) given below: 6

Advt Expenses	3	7	4	2	1	4	1	2
Sales	11	16	9	4	7	6	3	8

- c Given the two regression equations as $4x - y - 23 = 0$ and $3x - 2y + 4 = 0$. Find (i) the regression coefficient, (ii) the mean values of x and y . 7

OR

- x Define scatter diagram and depict the scatter diagram for perfect positive correlation, perfect negative correlation and no correlation. 3
- y Find rank correlation coefficient between mathematics and statistics score 6

Maths	38	39	40	42	45	39	40
Stats	46	52	53	49	55	54	57

- z Find the regression equation of y on x 7

x	3	5	7	9	11
y	9	12	16	14	15

- Q.2 a What is the difference between correlation and regression. 3
- b It is observed that 2% of bulbs made by a factory are defective. Find probability that in a sample of 200 bulbs, (a) less than 2 bulbs (b) more than 3 bulbs are defective (given $e^{-1} = 0.3679$, $e^{-4} = 0.0183$). 6
- c The mean breaking strength of cables supplied by a manufacturer is 1800 with standard deviation 100. A random sample shows mean breaking strength as 1850. Can it be regarded that the sample has been drawn from the population (the sample size being 50). Also set up 95% confidence limits of the mean breaking strength of cables. 7

OR

- Q.II x Find the coefficient of correlation given 3
- $\sum x^2 = 1128$, $\sum y^2 = 1380$, $\sum x = 96$, $\sum y = 84$, $\sum xy = 312$, $n = 12$.

y The distribution of heights of cakes with a certain mix is normal with mean 6 cms and standard deviation of 0.6cms. There are 250 cakes with height above 6.4cms. How many cakes were baked in all. 6
 [Given $P(0 < z < 2/3) = 0.25$ where z is standard normal variate]

z 1. From a certain process, it was concluded that on the average, there are 15 percent defectives. The new material purchased was used in the process and it was noticed that out of total output of 400 units 48 were found to be defective. Would you accept the new material. (at 5% level of significance). 4
 2. Find the 95% confidence limit for a population mean, if the mean is 60, standard deviation is 2 and n is 64 3

Q.3 a Explain the terms: 3
 1. Hypothesis
 2. Null Hypothesis
 3. Alternative Hypothesis.
 b Coefficient of correlation between X and Y for 20 items is 0.3; mean of X is 15 and that of Y is 20, standard deviations are 4 and 5 respectively. At the time of calculations one pair ($x=27, y=30$) was wrongly taken as ($x=17, y=35$). Find the correct coefficient of correlation. 6
 c A die is thrown three times. Getting a '3' or a '6' is considered a success. Find the probability of at least two successes 7

OR

QIII x Differentiate between 3
 (i) Type I and Type II errors.
 (ii) Critical region and Region of Acceptance
 y Following data gives the number of officers on duty and the waiting time for customers. Find the regression line of waiting time on the number of officers on duty. How long will customers have to wait if there are 6 officers on duty on a particular day? 6

No. of officers	3	4	5	3	4
Waiting time in mins	12	7	5	11	8

z The marks obtained in a statistics examination are assumed to have a normal distribution with mean 75 and standard deviation is 5. Find the probability of a randomly selected student obtain marks: 7
 (i) Between 65 and 75
 (ii) Below 70
 [Given $P(0 < z < 2) = 0.4772$ and $P(0 < z < 1) = 0.4413$, where z is standard normal variate].

Q.4 a What are the advantages of sampling? 3
 b A machine is set to deliver packets of a given weight. Eight samples of size 6 each were recorded. Below are given relative data. 6

Sample	1	2	3	4	5	6	7	8
Mean	15	17	15	18	17	14	18	15
Range	7	7	4	5	9	7	12	8

Draw a control chart for \bar{X} and comment on state of control.
 (For sample size 6, $A_2 = 0.483$)

- c Out of a lot of 100 screws 70 are good and 30 are defective. Find the probability that out of 2 screws selected at random (i) both are good, (ii) first good and second defective. 7

OR

- Q.IV x Explain census method and sampling method of data collection and distinguish them. 3

- y 1. What are advantages of statistical quality control? 2
 2. Obtain control limits for the range chart for 10 samples of size 5 for the data given below. Can the process is said to be under control with respect to range? 4

Sample No.	1	2	3	4	5	6	7	8	9	10
Range	2.1	3.1	3.9	2.1	1.9	3.0	2.5	2.8	2.5	2.1

(for $n=5$, $D_3=0$ and $D_4=2.115$)

- z In a Pizza Hut, the following distribution is found for the daily demand of pizzas. Find the expected daily demand and also the variance. 7

No. of Pizzas	5	6	7	8	9	10
Probability	0.07	0.2	0.3	0.3	0.07	0.06

- Q.5 a What is a control chart? Explain. 6
 b The following figures give the number of defectives in 20 samples, each sample containing 2,000 items. Draw the suitable control chart and comment if the process can be regarded in control or not? 6

425	430	216	341	225	322	280	306	337	305
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- c A random variable X has following probability distribution. Find k. Hence find (i) $P(X < 2)$ (ii) $P(X \leq 7)$ (iii) $P(3 < X \leq 6)$. 7

X	0	1	2	3	4	5	6	7	8
P(X)	k	2k	3k	4k	4k	3k	2k	k	k

OR

- Q.V x What do you mean by statistical quality control? What are the advantage when a process is working in a state of statistical control. 3

- y The following table gives the number of defects in carpets manufactured by a company. Construct the control chart for the number of defects and comment if the process can be regarded in control or not? 6

Serial No. of carpet	1	2	3	4	5	6	7
No. of defects	2	5	5	6	1	5	7

- z In a group of 80 persons, 30 like western music, 40 like Indian music and 10 like both. Find the probability that a person selected at random from this group. 7
- Likes at least one type of music.
 - Likes only Indian music.
 - Does not like any type of music.
 - Likes only one type of music.