B.Com. (Financial Services) 5ᵗʰ Sem. (Batch 2021-24)

INCOME TAX LAW–I

Paper–III

Time Allowed—3 Hours]   [Maximum Marks—50

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. What is Income Tax ? Discuss in detail the history of Income Tax in India.

2. What is Agriculture Income ? Explain provisions relating to Agriculture Income in detail.

SECTION—B

3. What is Salary ? Discuss major tax provisions related to salary of an Individual.

4. In case of an Individual how would you calculate the income from house property ? Elaborate with examples.

SECTION—C

5. Discuss the tax provisions related to profits and gains from Business and Profession.

6. What are short term and long term capital gains ? How would you calculate ? Discuss.

SECTION—D

7. Discuss major deductions from Gross Total Income of individuals under Income Tax Act 1961.

8. What is Set off and Carry Forward of losses ? Discuss in detail.

B.Com. (Financial Services) 5ᵗʰ Sem. (Batch 2021-24)

FOREIGN TRADE

Paper—VI

Time Allowed—3 Hours] [Maximum Marks—50

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. Describe the importance and implications of International Trade to the economic development of developing countries.

2. Discuss in detail India's Current Foreign Trade Policy.

SECTION—B

3. Explain Globalization. Discuss its growing importance in world economy. Elucidate different modes of entry into international business.

4. Define Balance of Payment. Explain its components and situation during post reform period of India.

SECTION—C

5. What do you understand by World Bank ? Explain its objectives and functions.

6. Discuss the principles and functioning of World Trade Organization.

SECTION—D

7. Explain Rate of Exchange. Discuss the arguments in favour and against of Flexible Exchange Rates.

8. Define Commercial Policy. Explain the rationale of a protectionist policy in less developed area.

B.Com. (Financial Services) 5th Sem. (Batch 2021-24)

E-COMMERCE & E-REPORTING

Paper–IV

Time Allowed—3 Hours]   [Maximum Marks—50

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. What is e-commerce ? Elaborate various e-commerce based activities.

2. Explain the scope and framework of e-commerce.

SECTION—B

3. Discuss different electronic business models.

4. What are the risks involved in e-payment ? Discuss the risk management options for overcoming challenges in online payment systems.

SECTION—C

5. Discuss the provisions relating to penalties and adjudication under the Information Technology Act, 2000.

6. What are qualitative characteristics of corporate information ? Highlight in brief major issues in corporate reporting.

SECTION—D

7. What are the different formats of digital annual report ? Discuss advantages of corporate reporting through web.

8. Elaborate the regulations of web-based corporate reporting.

B.Com. (Financial Services) 5th Semester
(Batch 2021-24)
MARKETING OF FINANCIAL SERVICES
Paper—V

Time Allowed—3 Hours]　　　　　[Maximum Marks—50

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1.　What do you mean by Marketing and Financial Services ? Explain differences between Services and Product.

2.　Explain the Product Life Cycle and Product Modification.

SECTION—B

3.　Define Financial Products and Services. Illustrate the objectives of Pricing of Financial Products and Services.

4.　Explain the methods of the Pricing of Financial Product and Services.

SECTION—C

5. Discuss the meaning and types of Channels Distribution.

6. Write a detail Channel Management Distribution.

SECTION—D

7. Discuss about the Marketing Information System.

8. Explain the following terms :

   (a) Personal loans

   (b) Factoring services.

B.Com. (Financial Services) 5th Sem. (Batch 2021-24)

FINANCIAL MANAGEMENT

Paper–I

Time Allowed—3 Hours]   [Maximum Marks—50

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. Discuss the concept of finance. What are different types of financial decisions ? What is their interrelationship ?

2. Explain NPV and IRR-the modern techniques of capital budgeting. Illustrate your answer.

SECTION—B

3. What is financial leverage ? How does it affect financial risk ?

4. Write notes on :

(i) Concept of point of indifference

(ii) Capital gearing ratio.

SECTION—C

5. What is meant by capitalization ? Discuss its types.

6. How is cost of capital measured in making financial decisions ?

SECTION—D

7. Explain different types of dividend. Discuss the Modigliani and Miller Model.

8. From the following information calculate the amount of working capital requirement for SRCC Ltd. :

	Rs. (Per unit)
Raw material	160
Direct labor	60
Overheads	120
Total cost	340
Profit	60
Selling price	400

Raw materials are held in stock on an average for one month. Materials are in process on an average on half a month. Finished goods are in stock on an average for one month. Credit allowed by supplier is one month and credit allowed to debtors is two months. Time lag in payment of wage is 1½ weeks. Time lag in payment of overheads expenses is one month. One-fourth of the sales are made on cash basis. Cash in hand and at the bank is expected to be Rs. 50,000. Expected level of production amount to 1,04,000 units for a year of 52 weeks. You may assume that production is carried out evenly throughout the year and a time period of four weeks is equivalent to a month.

B.Com. (Financial Services) 5th Sem. (Batch 2021-24)
OPERATIONS RESEARCH
Paper—II

Time Allowed—3 Hours]   [Maximum Marks—50

Note :— Attempt **FIVE** questions in all, selecting at least **ONE** question from each section. The fifth question may be attempted from any section. All questions carry equal marks.

SECTION—A

1. Define Operations Research. Discuss the significance and scope of Operations Research.

2. Solve the following LPP by Simplex Method

   Maximise $Z = 2x_1 + 4x_2$

   Subject to $2x_1 + x_2 \leq 18$

                   $3x_1 + 2x_2 \geq 30$

                   $x_1 + 2x_2 = 25$

                   $x_1 + x_2 \geq 0$

SECTION—B

3. ABC Company is engaged in manufacturing five brands of packed snacks. It has five manufacturing setups, each

capable of manufacturing any of its brands one at a time. The costs to make a brand on these setups vary according to the following table :

	S1	S2	S3	S4	S5
B1	8	10	11	9	15
B2	11	7	10	13	9
B3	12	9	8	10	13
B4	13	16	11	15	14
B5	11	9	13	12	15

Assuming five setups are S1, S2, S3, S4 and S5 and five brands are B1, B2, B3, B4 and B5. Find the optimum assignment of products on these setups resulting in the minimum cost.

4. A company is spending Rs. 1200 on transportation of its units from three plants to four distribution centres. The supply and demand of units with unit cost of transportation are given as under :

Plant	Distribution centre				Supply
	1	2	3	4	
P1	20	30	50	17	7
P2	70	35	40	60	10
P3	40	12	60	25	18
Demand	5	8	7	15	

What can be the maximum saving by optimal scheduling.

SECTION—C

5. (a) Define Inventory. Discuss the various types of inventory.

   (b) Solve the following game :

A's strategy		B's strategy	
		B$_1$	B$_2$
	A$_1$	28	0
	A$_2$	2	12
	A$_3$	4	7

6. The following is the general information and information pertaining to a product component TT-4 used by ABC Ltd.

Purchase Price - Rs. 60 per 100

Annual usage 1,20,000 units

Purchase office cost = Fixed Rs. 16,320 per annum. Variable Rs. 12 per order

Rent and Heating of component store = Rs. 1,850 per annum

Interest = 20%; and Insurance = 0.1% per annum based on total purchases.

Deterioration = 2% pe annum of all items purchased.

Required :

(a) Calculate the EOQ for the component TT-4,

(b) Calculate the percentage change in Total Annual Variable Costs (of ordering and holding) relating to the component TT-4 if the annual usage was (i) 25% more, and (ii) 25% less than the current usage of 1,20,000 units.

SECTION—D

7. At a certain petrol pump, customers arrive in a Poisson process with an average time of 5 minutes between arrivals. The time intervals between services at the petrol pump follow exponential distribution and as such the mean time taken to service a unit is 2 minutes. On the basis of this information, you are required to answer the following questions :

(a) What would be the expected average queue length ?

(b) What would be the average number of customers in the queuing system ?

(c) How long on an average a customer does wait in the queue ?

(d) How much time on an average a customer does spend in the system ?

(e) By how much should the flow of the customer be increased to justify the opening of a second service point if management is willing to open the same provided the customer has to wait 5 minutes for the service ?

8.

Activity	Time (Days)	Activity	Time (Days)
1–2	8	6–8	10
1–3	2	7–10	12
1–4	6	8–9	3
1–5	12	8–10	6
2–4	5	9–12	8
2–7	9	10–12	18
3–5	3	10–14	9
3–6	7	11–12	7
4–10	4	11–14	4
5–11	10	12–13	11
6–7	2	13–14	4

From the above table :

(a) Draw a network corresponding to the following information.

(b) Find the earliest and latest scheduling times of various activities.

(c) Obtain the total, interfering, free and independent floats for each of the activities.

(d) Can this project be completed within 65 days ?