

21/11/2018

BVE

Exam. Code : 217603

Subject Code : 4614

M.Com. 3rd Semester

BANKING AND INSURANCE SERVICES

Paper-MC-301

Time Allowed—3 Hours]

[Maximum Marks—100

SECTION-A

Note :— Attempt any **ten** questions. Each carries **2** marks.

1. Write notes on the following :

- (i) Statutory Liquidity Ratio
- (ii) Security Investments
- (iii) Prudential Norms
- (iv) Private Sector Banks
- (v) Credit Risk
- (vi) Doubtful Assets
- (vii) Offshore Banking
- (viii) Micro Financing Institutions
- (ix) Bonus Notice
- (x) Surrender Value
- (xi) Principle of Subrogation
- (xii) Contract of Indemnity.

10×2

SECTION-B

Note :— Attempt any **two** questions. Each carries **20** marks.

2. Write a detailed note on Present structure of Commercial Banks in India.
3. What are the various types of risks faced by the banking sector ? How do banks manage these risks ?
4. What are BASEL Norms ? Explain their significance and difficulties.
5. Discuss the role and functions of RBI in a developing country like India. 2×20

SECTION-C

Note :— Attempt any **two** questions. Each carries **20** marks.

6. What is Internet banking ? Discuss the innovative services provided by banks through internet.
7. Define Insurance. What are its main principles and functions ?
8. Write a detailed note on various kinds of life insurance policies in India.
9. What is Insurance pricing ? Discuss the factors which influence the calculation of premium. 2×20

Exam. Code : 217603
Subject Code : 4616

M.Com. 3rd Semester

MC-312 CONTEMPORARY ACCOUNTING

Time Allowed—3 Hours] [Maximum Marks—100

Note :— Attempt any **two** questions each from Section-B and Section-C and any **ten** questions from Section-A.

SECTION—A

1. Describe the following :

- (i) Process of HRA
- (ii) Corporate social accounting
- (iii) Corporate reporting through web
- (iv) Value added statement
- (v) Price level accounting
- (vi) Earnings per share
- (vii) Corporate disclosure environment
- (viii) Accounting for intangibles
- (ix) Opportunity cost approach versus standard cost approach
- (x) EVA
- (xi) Published accounts
- (xii) Reporting by diversified companies.

10×2

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जालन्धर शहर

(Contd.)

SECTION—B

2. The total absence of information about the value of human capital in the conventional accounting system is serious handicap to decision-making by managers using quantitative means for quantitative goals.

In this context, outline the benefits of providing human resource accounting data to management. Explain any two methods of valuation of human assets and discuss the problems involved in accounting for human resources.

20

3. "Concern with incorporating the effects of changing prices in the accounting system historically rises or falls in direct proportion to the rate of inflation". Explain the statement with illustration from different countries. Should India adopt some form of price varying accounting now? Give reasons.

20

4. What are the five possible areas identified by Brummet, in which corporate social objectives may be found? Discuss the relevance of each area for social reporting and identify the area which you consider to be the most important.

20

SECTION—C

5. Define the objectives of corporate reporting and the conceptual framework within which financial reporting standards should be set are too important for Indian professional accountants to set aside.

20

6. Define value-added reporting. How is value added report different from profit and loss account? Discuss.

20

7. "Accounting Standards aim to protect users of financial reports by providing reliable and comparable financial statements". Do you agree with this statement? Give reasons.

20

8. "Published accounts conceal much more than they reveal". Explain this statement.

20

9. What is leasing? What is its need? Explain the accounting practices relating to lease in the context of Indian companies.

20

Exam. Code : 217603

Subject Code : 4615

M.Com. 3rd Semester

**MC-311 SECURITY ANALYSIS & PORTFOLIO
MANAGEMENT**

Time Allowed—3 Hours]

[Maximum Marks—100

SECTION—A

Note :—Attempt any **ten** questions from section A. Each question carries **2** marks.

1. Write short notes on :

- (a) Bonds
- (b) Dow theory
- (c) What is the impact of depreciation of Indian currency on the stock market ?
- (d) Money market
- (e) Price to Book ratio
- (f) Unsystematic Risk
- (g) SWAP
- (h) Random Walk Theory
- (i) Portfolio Revision
- (j) Margin Money
- (k) Fundamental analysis
- (l) Portfolio management. 2×10=20

SECTION—B

Note :—Attempt any **two** questions. Each question carries **20** marks.

2. “Without adequate information the investor cannot carry out his investment programme”. Elucidate the statement in light of the sources of investment information.
3. Why is Industry analysis important ? How does SWOT analysis of an industry help an investor in taking investment decision ?
4. Bring out the differences between the primary market and secondary market for securities. Also enumerate some recent changes introduced in the Indian capital market.
5. Technical Analysis posits that one can use past price changes to predict future price changes. How do you justify the statement ?

2×20=40

SECTION—C

Note :—Attempt any **two** questions. Each question carries **20** marks.

6. What are the three of market efficiency ? State its implications.
7. Distinguish between :
 - (a) Future and forward contract
 - (b) Options and Swaps

8. Calculate the expected rate of return for the following portfolio.

State of Economy	Probability	Return (%)	
		X	Y
A	1.10	–8	14
B	0.20	10	–4
C	0.40	8	6
D	0.20	5	15
E	0.10	–4	20

9. What procedure is adopted in evaluating portfolio performance ? What the important issues to be kept in mind while undertaking portfolio evaluation ?

2×20=40

Exam. Code : 217603

Subject Code : 4617

M.Com 3rd Semester

MC-321 STRATEGIC MANAGEMENT

Time Allowed—3 Hours]

[Maximum Marks—100

SECTION—A

Note :— Attempt any **TEN** questions. Each question carries **2** marks.

1. (i) Define Strategy.
- (ii) What do you mean by mission ?
- (iii) What is competitive advantage ?
- (iv) Clarify with examples the entry barriers defined by Porter.
- (v) What do you mean by VRIO ?
- (vi) What is industry driving force ?
- (vii) What do you mean by concentric diversification ?
- (viii) Define cash cows.
- (ix) Why is corporate governance important ?
- (x) Give the relevance of organizational culture in strategic management.
- (xi) Why must strategies be evaluated ?
- (xii) What is joint venture ? Give example.

SECTION—B

Note :— Attempt any **two** questions of **20** marks each.

2. What are the different levels at which strategy operates ? How does McKinsey's 7S model help a company be successful ? Explain.
3. Define strategic intent and elaborate its need. What hierarchy does strategic intent follow to make the corporate successful ?
4. Discuss SWOT as an environmental analysis technique. Do the SWOT analysis of Indian telecom sector.
5. What is industry analysis ? How can it be done ?

SECTION—C

Note :— Attempt any **two** questions of **20** marks each.

6. Explain the growth strategies for a corporate with suitable examples.
7. What is the BCG model and its utility ? Compare and contrast it with the GE Nine cell matrix.
8. How does Porter's framework of competitive strategies help a business chart its growth path ?
9. What is a balanced scorecard ? Discuss it as a means of strategy evaluation and control.

Exam. Code : 217603

Subject Code : 4618

M.Com. 3rd Semester

MC-322 : SECURITY MARKET OPERATIONS

Time Allowed—3 Hours]

[Maximum Marks—100

SECTION—A

Note :— Attempt any **TEN** questions from Section A. Each question carries **2** marks.

1. Write short notes on :

- (a) Private placement
- (b) Online trading
- (c) NIFTY
- (d) Option
- (e) Listing of securities
- (f) IPO
- (g) ADR
- (h) ICRA
- (i) CSDL
- (j) Merchant banker
- (k) Dematerialisation of securities
- (l) Credit rating.

2×10=20

SECTION—B

Note :— Attempt any **TWO** questions. Each question carries **20** marks.

2. What are Mutual Funds ? What are the benefits of investing in Mutual Funds ? Discuss the future scope of Mutual Fund Industry in India.
3. What do you understand by Stock Market Index ? Discuss the methodology for calculating Stock Market Index. Also name a few important stock market indices in India.
4. What do you mean by Capital Market ? Discuss in detail various Capital Market instruments.
5. Describe some of the major Stock Exchanges in India. How is OTCEI different from other Stock Exchanges ? What are the steps taken by Government to improve the working of Stock Exchanges ? 2×20=40

SECTION—C

Note :— Attempt any **TWO** questions. Each question carries **20** marks.

6. Examine the role of FII's in Indian Capital Markets. Also enlist various legal provisions with respect to FII's in India.
7. Discuss in detail the procedure for Dematerialisation of Securities.
8. What do you mean by Credit Rating ? Name few credit rating agencies in India. What methodology is adopted by credit rating agencies in India to rate the debt instruments ?
9. Discuss the powers of SEBI with respect to protection of investors. 2×20=40