



**II Semester M.Com. Examination, November 2023**  
**(CBCS)**  
**COMMERCE**  
**2.1 : Indian Banking**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
- a) How does recurring deposit account differ from fixed deposit account ?
  - b) What is meant by e-banking ?
  - c) State the current rate of CRR and SLR.
  - d) What is Banking Regulation Act, 1949 ?
  - e) What is SARFAESI Act, 2002 ?
  - f) What is Capital Conservation Buffer and Capital Cyclical Buffer ?
  - g) What is Tier 1 and Tier 2 capital in Basel Norms ?
  - h) What is CRAR in Indian Banking ?
  - i) Give the meaning of Core Banking.
  - j) What is Green label ATMs ?

**SECTION – B**

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

- 2. The foreign banks influence in IT adoption in Indian banking system. Explain.
- 3. 'RBI acts as a catalyst for Indian economic growth and driving social change'. Explain.
- 4. Explain how commercial banks plan for profit making.
- 5. Write a short note on BASEL Norms.
- 6. Write a note on digital banking trends which are reshaping the banking sector.
- 7. Differentiate between private sector banks and public sector banks.

**P.T.O.**



## SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. **(3×12=36)**

8. "Presidency banks to payment banks, Indian banking landscape has been reformed through Ages". Substantiate.
  9. Explain in detail how monetary policy regulates the banking system in India.
  10. Explain in detail the guidelines on Prudential Norms on Income Recognition, Asset Classification and Provisioning for advances.
  11. RBI issues new prudential regulations for all India Financial Institutions. How do these directions govern the operations of Financial Institutions.
  12. Explain the arguments for and against merger of Banks in India.
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**II Semester M.Com. Examination, November 2023**  
**(CBCS)**  
**COMMERCE**  
**2.2 : Risk Management**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** questions, **each** question carries **two** marks. **(7×2=14)**
- a) What is risk analysis ?
  - b) What do you mean by stress testing ?
  - c) Differentiate between risk and uncertainty.
  - d) What are credit default swaps ?
  - e) Define risk audit.
  - f) What do you mean by intrinsic value of an option ?
  - g) What is prospective risk ?
  - h) Define operational risk management.
  - i) What is credit risk ?
  - j) Who is hedger ?

**SECTION – B**

- Answer **any four** questions, **each** question carries **five** marks. **(4×5=20)**
- 2. Explain the different types of yield curves.
  - 3. Explain the sources of risk.
  - 4. What are utilities of credit rating ? Explain.
  - 5. Briefly explain the factors of operational risk.
  - 6. Write a note on derivative market in India.
  - 7. Briefly discuss the various options for risk mitigation.

**P.T.O.**



## SECTION – C

Answer **any three** questions, **each** question carries **twelve** marks. **(3×12=36)**

8. Explain the process of risk management in detail.
9. The following data is given :  
 Current stock price = 243, Exercise price = 250, Time to expiry = 65 days,  
 Std. deviation = 0.54, Continuous compounded rate of Interest = 9% p.a.  
 Calculate the price of the Call option using the Black-Scholes model.
10. What is VAR ? Explain the advantages and disadvantages of VAR.
11. Explain the types of process of risk management associated with finance in detail.
12. What is Altman's Z score management model ? Measure the Financial fitness of XYZ Public Ltd Co., using Altman Z score model for the following information :

Particulars	Amount ₹
Total Assets	4,50,000
Total Liabilities	4,50,000
Sales	5,00,000
EAIT	5,00,000
Interest	50,000
Tax	30%
Retained earnings	2,00,000
Market value of equity	45,000
Debtors	50,000
Stock	40,000
Cash	90,000
Creditors	30,000
B/P	10,000
Outstanding expenses	15,000

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**II Semester M.Com. Degree Examination, November 2023**

**COMMERCE**

**2.3 : Advanced E-Commerce and Mobile Commerce**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Answer the following. **Each** question carries **two** marks :

**(10×2=20)**

1. a) Define E-Business.  
b) What is Omni-channel Retailing ?  
c) Define Augmented Reality (AR) in the context of e-commerce.  
d) What is Wi-Max ?  
e) Explain the concept of Progressive Web Apps (PWAs).  
f) Provide an example of a Block chain application in e-commerce.  
g) What is the significance of SSL in e-commerce ?  
h) What is Bandwidth ?  
i) What is wireless technology ?  
j) Give the meaning of EFT.

**SECTION – B**

Answer **any three** of the following. **Each** question carries **five** marks : **(3×5=15)**

2. Discuss the impact of E-commerce on world business.
3. Explain the differences between e-marketing, e-business and e-commerce.
4. Give the meaning of CRM and explain its applications.
5. Explain the essential technologies for ensuring security in an e-commerce environment.
6. How does supply chain management take place using e-commerce ? Explain.
7. What are the wireless devices available for mobile commerce ? Explain.

**P.T.O.**



## SECTION – C

Answer **any three** of the following. **Each** question carries **fifteen** marks : (3×15=45)

8. What are the security threats for e-commerce ? Explain.
  9. Discuss the different applications of EDI.
  10. Discuss the role of an ISP in internet access provision.
  11. Explain the different models for advertisements or web revenue models.
  12. Briefly explain the framework of e-commerce with a diagram.
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**II Semester M.Com. Examination, November 2023**  
**(CBCS Scheme)**  
**COMMERCE**  
**2.4 : Business Research Methods**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
- a) Differentiate between Descriptive research and Analytical research.
  - b) What is Research Methodology ?
  - c) What is research gap ?
  - d) What do you mean by population in research ?
  - e) Mention four ways of data collection.
  - f) What are checklists ?
  - g) What is a transcription ?
  - h) Give the meaning of unstructured interview.
  - i) What do you mean by interpretation of data ?
  - j) What is research abstract ?

**SECTION – B**

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

- 2. Briefly explain the significance of research methodology.
- 3. What is research design ? State the need for research design.
- 4. Write a note on probability and non-probability sampling.
- 5. State the limitations of secondary data and primary data.
- 6. Explain the steps involved in designing of questionnaire.
- 7. What is report writing ? Explain the process of report writing.

**P.T.O.**



## SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. (3×12=36)

8. Explain the various steps in research process.
9. What do you mean by research problem ? Explain the components of a research problem.
10. Discuss the types of observation with its merits and limitations.
11. A certain drug was administered to 456 males out of a total 720 in certain locality to test its efficiency against typhoid. The incidence of typhoid is shown below.

Find the effectiveness of the drug against the disease (The table value of chi-square at 5+, level of significance is 3.84)

	Infection	No-infection
Administering the drug	144	312
Without administering the drug	192	72

12. Tasty Foods is a German based restaurant chain. It is famous for its continental cuisines. The restaurant has incurred a loss of two crores in its first two years of operation and wondering what needs to be done to be successful in Indian market.

Questions :

- a) Discuss research problem in the above case and formulate research objectives (at least four).
  - b) Draft at least five hypothesis for the study.
  - c) Design a questionnaire to collect data for the research study.
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**II Semester M.Com. Examination, November 2023  
(CBCS)**

**COMMERCE**

**2.5 : Operation Research and Quantitative Techniques**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** of the following sub-questions in about **3-4** lines **each**.  
**Each** sub-question carries **two** marks. **(7×2=14)**
- a) Write two primary objectives of operations research.
  - b) Define the feasible region in linear programming.
  - c) Explain the concept of degeneracy in linear programming.
  - d) What is a transportation problem in the context of operations research ?
  - e) Define “dummy activity” in a network diagram.
  - f) What is the Expected Monetary Value (EMV) criterion ?
  - g) Describe the Reorder Point (ROP) in inventory management.
  - h) What is a sample space in probability ?
  - i) What do you mean by “early start” and “early finish” in the context of network scheduling ?
  - j) Write two differences between the binomial distribution and the Poisson distribution.

**SECTION – B**

Answer **four** of the following in about **one** page. **Each** question carries **five** marks.  
**(4×5=20)**

- 2. Differentiate between a PERT (Program Evaluation and Review Technique) and a CPM (Critical Path Method) network.
- 3. What is the concept of duality in linear programming ? Explain how the dual problem relates to the primal problem.

**P.T.O.**



4. Consider the problem of assigning four sales persons to four different sales regions as shown below such that the total sales is maximised.

		Sales Region			
		1	2	3	4
Salesman	1	10	22	12	14
	2	16	18	22	10
	3	24	20	12	18
	4	16	14	24	20

The cell entries represent annual sales figure in lakhs of rupees. Find the optimal allocation of the sales persons to different regions.

5. The average selling price of houses in a city is Rs. 50,00,000 with a standard deviation of Rs. 10,00,000. Assuming the distribution of selling price to be normal, find :
- The percentage of houses that sell for more than Rs. 55,00,000.
  - The percentage of houses that sell between Rs. 45,00,000 and Rs. 60,00,000.
6. A company, for one of the A – class items, placed 6 orders each of size 200 in a year. Given ordering cost ₹ 600, holding cost 40%, cost per unit ₹ 40, find out the loss to the company in not operating scientific inventory policy. What are your recommendations for the future ?
7. Consider the following pay off (profit) matrix.

		$S_1$	$S_2$	$S_3$	$S_4$
Action	$\alpha_1$	5	10	18	25
	$\alpha_2$	8	7	8	23
	$\alpha_3$	21	18	12	21
	$\alpha_4$	30	22	19	15

No probabilities are known for the occurrence of the states of nature. Compare the solutions obtained by each of the following criteria :

- (i) Laplace, (ii) Maximin, (iii) Hurwicz (assume that  $\alpha = 0.5$ )



SECTION – C

Answer **any three** of the following. **Each** question carries **twelve** marks. **(3×12=36)**

8. Describe the Monte Carlo simulation method and its application in estimating numerical solutions for complex problems. Provide an example of a real-world problem where Monte Carlo simulation is used.
9. A businessman has two independent investments A and B available to him, but he lacks the capital to undertake both of them simultaneously. He can choose to take A first and then stop or if A is successful then take B or vice versa. The probability of success on A is 0.7, while for B it is 0.4. Both investments require an initial capital outlay of Rs. 2,000 and both return nothing if the venture is unsuccessful. Successful completion of A will return Rs. 3,000 (over cost), successful completion of B will return Rs. 5,000 (over cost). Draw the decision tree and determine the best strategy.

10. Use graphical method to solve LPP :

Maximize  $Z = 3x_1 + 2x_2$

Subject to  $5x_1 + x_2 \geq 10$

$$x_1 + x_2 \geq 6$$

$$x_1 + 4x_2 \geq 12$$

$$x_1, x_2 \geq 0$$

11. Solve the following transportation problem.

		Destination			Supply
		1	2	3	
Factory	A	8	4	10	10
	B	9	7	9	80
	C	6	5	8	15
	Demand	75	20	50	



12. Below given table has a list of activities and time estimates :

Activity	Time (weeks)		
	To	Em	Tp
1 – 2 A	6	7	8
1 – 3 B	7	9	12
2 – 3 C	2	4	6
2 – 4 D	8	12	18
3 – 4 E	0	0	0
3 – 5 F	12	14	18
4 – 6 G	3	4	5
5 – 7 H	10	13	17
5 – 8 I	6	8	12
6 – 8 J	5	9	13
7 – 9 K	4	7	10
8 – 9 L	6	9	15
9 – 10 M	8	13	19

**Required :**

- Construct a PERT network and determine the critical path.
  - Prepare a time chart.
  - What is the variance and standard deviation of the project ?
  - What is the probability that the project will be completed within 62 weeks ?
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**II Semester M.Com. Examination, November 2023**  
**(CBCS)**  
**COMMERCE**  
**2.6 : Business Marketing**

Time : 3 Hours

Max. Marks : 70

***Instruction : Answer all the questions.***

**SECTION – A**

Answer **any seven** sub-questions. **Each** sub-question carries **two** marks : **(7×2=14)**

1. a) What is logistical marketing ?  
b) Differentiate 'Advertisement' and 'Sales-promotion'.  
c) What is the need for CRM ?  
d) Define monopoly market.  
e) What is consumerism ?  
f) State micro environment factors of marketing.  
g) What is brand loyalty ?  
h) Define societal marketing.  
i) Why does ethics matter in marketing ?  
j) What is the need of market testing ?

**SECTION – B**

Answer **any four** of the following, **each** question carries **five** marks : **(4×5=20)**

2. Elucidate the ethical dilemmas in advertising.
3. Explain the significance of 'Buying Decision Process'.
4. Explain the marketing strategies in different stages of product life cycle.
5. 'E-Commerce and digital marketing are playing a significant role in modern marketing.' Discuss.
6. Explain market segmentation strategies in health care industry.
7. Briefly explain suppliers evaluation system.

**P.T.O.**





## SECTION – C

Answer **any three** of the following. **Each** question carries **twelve** marks : **(3×12=36)**

8. 'Marketing research is a backbone to understand the customers in a better way.' Discuss.
  9. Discuss the marketing environment and its impact on strategic planning.
  10. Explain in detail the factors influencing the pricing strategy of a businessman.
  11. Discuss the components of marketing mix with suitable examples.
  12. Explain the channel designs available for services marketing.
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**II Semester M.Com. Examination, December 2023**  
**(CBCS Scheme)**  
**COMMERCE**  
**Paper – 2.7 : Micro Finance**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

Answer **any seven** from the following sub-questions, **each** sub-question carries **two** marks. **(2×7=14)**

1. a) Define the term Micro Finance.
- b) What is MDG ?
- c) Give the meaning of social inclusion.
- d) "Sustainable rural development is a boon or curse". Comment.
- e) What are Masala Bonds ?
- f) What do you mean by Micro Credit ?
- g) What is the goal of SIDBI ?
- h) What are self-help groups ?
- i) What does Lead Bank Scheme aim for ?
- j) Expand SEWA, IFCI, ICICI.

**SECTION – B**

Answer **any four** questions and **each** question carries **five** marks. **(4×5=20)**

2. Discuss the key features of successful micro finance institutions and how they contribute to poverty alleviation.
3. What are SGSY model and SHPI models of SHGs ?
4. Write note on specialized financial institutions in India.
5. Explain the role of NGOs in provisions of micro credits.

**P.T.O.**



6. Discuss the importance of micro finance in rural areas.
7. Explain various short term and long term credit facilities offered by financial institutions.

#### SECTION – C

Answer any three questions and each question carries **twelve** marks. (3×12=36)

8. Explain various delivery models of micro finance.
  9. Explain objectives, operations, pros and cons of MFIs.
  10. Explain the functions and problems of SHGs.
  11. "NABARD has been continuously focusing on bringing in various stakeholders on a common platform and building their capacities in rural areas through the various micro finance innovations". Discuss.
  12. Explain the importance and impact of micro finance on women empowerment.
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