

21MCOMH201

Reg No : .....

**CHOICE BASED CREDIT SYSTEM**

**M.COM SECOND SEMESTER DEGREE EXAMINATION MAY 2024**

**Private Banking and Wealth Management**

**Duration:3 Hours**

**Max Marks:70**

**I. Answer any THREE of the following :**

**(3×5= 15 Marks)**

1. Explain diversification and types of asset classes.
2. Differentiate between Balance Fund and Gild Funds.
3. What factors should an investor consider while making investment decisions?
4. Explain the benefits of availing Loans.

**II. Answer the following question :**

**(1×10= 10 Marks)**

5. The credit score which is developed on the basis of a credit report contains different financial information such as the borrower's spending and income patterns, number of transactions, other borrowing information.

Millennials today understand the importance of having credit cards and acquiring loans with easy EMIs to fulfil their needs without facing extra stress.

According to a Trans Union CIBIL survey, credit score awareness among self-monitoring Indian millennials increased by 58 per cent in the past few years. Millennials are amongst the most credit-conscious consumer categories in the country, according to the report.

They keep track of their credit ratings on a regular basis and have a CIBIL Score of 740 on average, which is a very good score to maintain.

The credit score which is developed on the basis of a credit report contains different financial information such as the borrower's spending and income patterns, number of transactions, other borrowing information, and so on.

a) Explain the reasons for increased awareness of credit score. **(4 Marks)**

b) Why credit scores are most important in Indian Banking Sector?

**(6 Marks)**

III. Answer any THREE of the following :

(3×15= 45 Marks)

6. Why is demographic profile necessary in structuring the financial planning of an investor? Justify your answer with relevant examples.
7. "Strikes, lockouts and labour unrest are a cause of inflationary economy". Explain.
8. Write a comparative analysis of Life Insurance and General Insurance.
9. Explain the laws of property inheritance in India.

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## CHOICE BASED CREDIT SYSTEM

## M.COM SECOND SEMESTER DEGREE EXAMINATION MAY 2024

## Business Statistical Analytics

Duration:3 Hours

Max Marks:70

## I. Answer any THREE of the following :

(3×5= 15 Marks)

1. Analyze 'Descriptive Statistics'.
2. The ranks of 15 students in two subjects A and B are given below. The two numbers within brackets denote the ranks of a student in A and B subjects respectively. (1, 10), (2, 7), (3, 2), (4, 6), (5, 4), (6, 8), (7, 3), (8, 1), (9, 11), (10, 15), (11, 9), (12, 5), (13, 14), (14, 12), (15, 13). Apply suitable statistical methods and interpret the data..
3. Explain 'Data Validation'. Explain the word 'Interpretation' in statistics.
4. Explain 'Variables'. Discuss various types of 'Variables'.

## II. Answer the following question :

(1×10= 10 Marks)

5. Point out the role of regression analysis in business decision making. What are the important properties of regression coefficients?

## III. Answer any THREE of the following :

(3×15= 45 Marks)

6. Explain 'Conditional Probability', 'Joint Probability' and 'Posterior Probability' with relevant examples.

7. a) Elaborate the advantages and disadvantages of Regression. (5 Marks)

b) Find the two regression lines from the following data: Estimate Y, when X=164

(10 Marks)

X	158	160	163	165	167	170	172	175	177	181
Y	163	158	167	170	160	180	170	175	172	175

8. What is Probable Error? A student calculates the value of r as 0.50 for a question comprising 25 pairs of observations and concludes that there is high degree of correlation between the variables. Do you justify his conclusion taking into consideration the pros and cons of correlation and probable error.
9. "Statistical methods are 'most dangerous tools in the hands of the experts'". Elucidate.

## CHOICE BASED CREDIT SYSTEM

## M.COM SECOND SEMESTER DEGREE EXAMINATION MAY 2024

## Business Taxation - I (Direct)

Duration:3 Hours

Max Marks:70

**I. Answer any THREE of the following :****(3×5= 15 Marks)**

1. Mr. Amar furnishes the following particulars of his income earned during the PY 2022-23. Compute the GTI if he is Resident, Not-ordinarily Resident and Non-resident.

1. Dividend from a foreign company received in England and spent for his children's education there Rs.30,000
2. His maternal uncle sent a bank draft from France as a gift to him on his marriage Rs.20,000
3. Interest received from Mr. Dhayal a non-resident on the loan provided to him for a business in India Rs.28,000
4. Interest on savings bank deposits in SBI Rs.9,000
5. Past untaxed foreign income brought into India Rs.90,000

2. From the following information compute depreciation allowable for the assessment year.

Particulars	Rs.
WDV of furniture on 1-4-2022	2,50,000
Furniture purchased in June 2022	30,000
Furniture purchased in January 2023	40,000
Part of furniture sold in February 2023	6,000
Rate of depreciation -10%	

3. Write a note on the Cost of Acquisition and Cost of Improvement.

4. Mr. Jagdish, scientist from USA was appointed as senior scientists in India for the first time on 1-11-2017. On 31st January 2020 he went to Pakistan on deputation but left his family (Wife and Children) in India. On 1st May 2021 he came to India and took his family on 31st October 2021. He returned to India and joined his original post on 5th Feb. 2023. Determine the residential status of Mr. Jagdish for the Assessment Year 2023-24.

**II. Answer the following question :**

**(1×10= 10 Marks)**

5. Mr. A owns a big house and its FRV is Rs.40,000 and Standard Rent Rs.45,000. 25% of house is used for own profession, 25% for own residence, 30% let out for business at Rs.2,000p.m. and 20% let out for residence at Rs.600p.m. This portion (20%) was vacant for 1 month. The rent for 1 month could not be recovered due to the death of the tenant. The municipal taxes levied at 10% of municipal value amounted to Rs.4,800 and Mr. A bears 50% of the same. He borrowed Rs.5,00,000 at 10% p.a. for the construction of this house on 1-6-2017, which was completed on 31-7-2021. The loan outstanding as on 1-4-22 is Rs.4,00,000. Compute his income from House Property for the PY.

**III. Answer any THREE of the following :**

**(3×15= 45 Marks)**

6. Mr. Rana was appointed as sales manager of a company in Bhubaneshwar [Population 12 lakhs] on 1-1-2019 in the scale of Rs. 30,000-1000-40,000 at 30,000 p.m. His salary is due on the last date of the month. His other emoluments are :
- Dearness Allowance Rs. 40% of salary
  - Conveyance Allowance Rs.1,000 p.m.  
(upto 30-9-2022 and his actual expenses on the conveyance for employment purposes were Rs.600 p.m.)
  - House Rent Allowance upto 31-7-2022 (Rent paid was Rs. 8,000 p.m.) Rs.6,500 p.m
  - Fixed Medical Allowance. Rs.400 p.m.
- Rent free house provided by employer from 1-8-2022. FRV of the house is Rs.45,000 p.a. and the cost of furnishing amounts to Rs.60,000. The employer also paid Rs.600 p.m. as an electricity bill from 1-8-2022 to 31-3-2023.
- He was given a free use of 1.4 lt. capacity car with driver both for personal and employment purposes from 1-10-2022 onwards.
- He and his employer both contributed 14.5% of their salary towards RPF. Interest credited on RPF balance @ 12% amounts to Rs. 6,000. Club bills paid by the employer during the year were Rs.4,800
- Compute his salary income.

7. Mr. Das is a registered medical practitioner. He keeps his books on a cash basis and his summarized cash account for the year ended 31-3-2023 is as follows:

Receipts	Rs.	Payments	Rs.
To Balance b/d	1,22,000	By cost of medicines	36,000
To loan from bank for private purpose	3,000	By surgical equipment	8,000
To sale of medicines	25,250	By Motor Car	1,20,000
To consultation fees	55,000	By car expenses	6,000
To visiting fees	24,000	By Salaries 2021-22: 2,000	
To interest on govt. securities	4,500	2022-23: 4,600	6,600
To rent from property (not subject to local taxes)	15,600	By Rent dispensary 2020-21: 1,000	
To dividend from co-operative society	3,000	2021-22: 3,600	
To interest on deposits in nationalized banks	5,000	2022-23: 1,000	5,600
		By general expenses	1,300
		By purchase of medical books	5,000
		By personal expenses	11,800
		By subscription to Indian Medical Council	3,000
		By Life Insurance premium	3,000
		By Subscription to medical journals	2,000
		By Interest on loan from bank	300
		By deposit in Tatkal telephone deposit scheme	4,000
		By Insurance of property	200
		By Balance c/d	44,550
	2,57,350		2,57,350

Compute Business Income for the PY 2022-23 taking into account the following information:

- 1/3 of the motor car expenses are in respect of his personal use.
- Depreciation allowable on car is 15% and the surgical equipment is at 15%.
- Rs.10,000 fees paid to a CA who successfully defended a case against the assessee before the income tax tribunal is included in personal expenses.
- Cost of Medicine is paid by cash.



8. The profit and loss account of a partnership firm of Mahendra and Surendra (both are working partners) is as follows:

	Rs.		Rs.
Opening stock	1,80,000	Sales	10,00,000
Purchases	5,00,000	Commission	70,000
Wages	50,000	Bank Interest	20,000
Salaries	3,00,000	Long Term Capital Gain	30,000
Bad debts	3,000	Rent from let out property	24,000
Other expenses	65,000	Bad debts recovered	5,000
Depreciation	30,000	Closing stock	45,000
Legal charges	4,000		
Interest on capital @ 15%			
Mahendra	10,000		
Surendra	16,000		
	26,000		
Interest on loan @ 18% from			
Bhupathi	6,000		
O/S Sales Tax	12,000		
R.B.D.	7,000		
Net Profit	11,000		
	11,94,000		11,94,000

Additional information:

- a) Purchases include Rs.25,000 paid in cash and Rs.10,000 being cost of furniture for Mahendra.
- b) Salaries include salary to Mahendra Rs.80,000, to Surendra Rs.90,000.
- c) Other expenses include municipal taxes of let out property Rs.2,000.
- d) Sales Tax was paid in August 2020 (i.e. before filing returns).
- e) Legal charges include Rs.2,000 paid to an advocate in connection with the litigation of Mahendra's property.
- f) Out of Bad debts recovered, Rs.3,000 was allowed earlier.

Compute the Total Income, Tax Liability of the Firm and share of income of the Partners from the Firm taxable U/S 28.

9. From the following information of Omshree & Co. Compute the tax payable keeping in view the provisions of MAT u/s 115JB for the AY 2023-24. Statement of Profit and Loss for the year ended 31.03.2023

Particulars	Amount as on 31-3-2023 (Rs.)
I. Revenue from operations	30,00,000
II. Other income:	
Interest on Government securities	25,000
III. Total Revenue (I + II)	30,25,000
IV. Expenses:	
Cost of materials consumed	-
Purchases of stock-in-trade	-
Changes in inventories of finished goods, work-in-progress & Stock-in-trade	-
Employee benefits expenses	-
Depreciation and amortization expenses	1,50,000
Other expenses:	
Expenses related to sales	23,20,000
Total Expenses	24,70,000
V Profit before Tax (III-IV)	5,55,000
VI Tax expenses:	
Income Tax paid	1,00,000
VII Profit for the period (V-VI)	4,55,000

Notes to Accounts Surplus Statement

Particulars	Amount
Profit/Loss as per last Balance Sheet (if any)	---
Current Year's profit	4,55,000
Less: Appropriations: Proposed Dividend	2,50,000
Balance of profit carried to Balance Sheet	2,05,000

Additional information:

- The company revalued its assets from Rs. 3,00,000 to Rs. 6,00,000 and provided depreciation on Rs. 6,00,000 @ 25%. The depreciation allowable under the Income Tax Act is Rs. 80,000.
- B/f loss as per books of accounts Rs. 2,00,000.
- B/f depreciation as per books of account Rs. 50,000
- B/f unabsorbed depreciation Rs. 1,00,000.

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## CHOICE BASED CREDIT SYSTEM

## M.COM SECOND SEMESTER DEGREE EXAMINATION MAY 2024

## Organisational Behaviour

Duration:3 Hours

Max Marks:70

**I. Answer any THREE of the following :****(3×5= 15 Marks)**

1. How does Organisational Behaviour broaden its scope to encompass global perspectives and cross-cultural interactions within organisations? Explain.
2. What is 'Perception'? Explain the factors affecting Perception.
3. How does participative management empower employees to contribute to organisational decision-making and problem-solving processes? Explain.
4. Distinguish between formal and informal groups.

**II. Answer the following question :****(1×10= 10 Marks)**

5. Emily is a marketing manager at a reputable firm known for its innovative campaigns and dynamic team culture. She has been with the company for five years and has consistently demonstrated strong analytical skills and attention to detail in her work. However, despite her technical competence, Emily often finds it challenging to assert herself in team meetings and collaborate effectively with colleagues.
  - i) How might Emily's personality traits influence her communication style and interactions with colleagues in the workplace? **(5 Marks)**
  - ii) What support mechanisms or resources could the company provide to help Emily develop her assertiveness and collaboration skills? **(5 Marks)**

**III. Answer any THREE of the following :****(3×15= 45 Marks)**

6. Explain the rising difficulties and opportunities in organisational conduct.
7. Enumerate the motivational factors that drive individual behaviour and their implications for organisational performance.
8. Critically examine 'Re-inforcement theory of Motivation'. How do reward and punishment influence the organisational behaviour? Explain.
9. What are the stages involved in the conflict process, and how do they contribute to understanding the dynamics of interpersonal disputes? Discuss.

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## CHOICE BASED CREDIT SYSTEM

## M.COM SECOND SEMESTER DEGREE EXAMINATION MAY 2024

## Entrepreneurship &amp; Small Business Management

Duration:3 Hours

Max Marks:70

## I. Answer any THREE of the following :

(3×5= 15 Marks)

1. "Small-scale enterprise is beautiful "- Elaborate.
2. Define 'Women Entrepreneurs'. Discuss the functions performed by Women Entrepreneurs.
3. Write a note on 'Financial Analysis'.
4. Discuss the need for institutional support to Small Scale Industries.

## II. Answer the following question :

(1×10= 10 Marks)

5. Mr. Murthy is born in business family. His ancestor members of the family have been in a trading business of cotton textiles at retail and wholesale level. Mr. Murthy had taken MBA degree from the reputed university ever since (he joined the MBA Course) Mr. Murthy, was interested in strengthening his family textile business diversifying from the trading line. He wanted to start a textile mill and as such enter the manufacturing line. After completing his MBA Degree he has put his idea before his parents. He has estimated that he needs Rs. 1 Crore as seed capital from his family and he is sure that he will be able to raise the balance money of Rs.9 crores in the stock market. He has also plans of approaching the financial institutions. His parents were not very happy with the idea of Mr. Murthy. They warned him that entering a manufacturing line would be a risky job and they have proven experience in trading line and they advised him to join the (MBA) trading line and improve it rather than thinking of starting a textile mill. But Mr. Murthy was very firm in his proposal and wanted to go ahead in spite of the advice of his parents.

Questions:

a) Outline the entrepreneurial qualities of Mr. Murthy. (4 Marks)

b) What steps he should initiate for making his idea to get translated into action?

(6 Marks)

## III. Answer any THREE of the following :

(3×15= 45 Marks)

6. In the Indian context, explain the specific role that entrepreneurship has fulfilled in the economic development of the country. Explain.
7. Elaborate the various characteristics that people find in successful Entrepreneur.
8. Discuss the problems faced by entrepreneurs in India while starting a startup.
9. Define 'Growth Strategy'. Discuss the various types of growth strategies adopted by business firms.