13-05-24

Printing Pages : 2 | Paper Code : C010601T | (B) SVSU 2023-24/R

Enrollment No. | | | | | | | | | | | | | |

B.COM

3rd Year / 6th Semester Examination

Accounting For Managers

[Time : 03:00 Hours] **[Max. Marks : 75]**

I Long Question : Answer Any Three **[10×3=30]**

1. Management Accounting is the general term employed to describe the financial policy, philosophy and strategy and the appropriate application of suitable financial planning and control accounting system." Elucidate.
2. Differentiate between the Standard Costing and the Budgeting Cost.
3. Explain the application of marginal costing in managerial decision making.
4. Explain the significance of Profit-Volume ratio, Margin of Safety and Angle of Incidence?

II. Short Question: Answer any Six **[5×6=30]**

1. "Accounting Reports are a matter of necessity for the management and not a matter of convenience" Discuss
2. The liquidity of a business firm is measured by its ability to satisfy its long-term obligations as they become due. What are the ratios used for this purpose?
3. Shine Limited has a current ratio 4.5 : 1 and quick ratio 3 : 1; if the inventory is 36,000, calculate Current Liabilities and Current Assets.
4. State the meaning of the terms: (i) Cash Equivalents, (ii) Cash flows
5. Explain briefly the concept of break –even analysis
6. Give three advantages and three disadvantages of cost volume profit analysis.
7. The past is history, the future is planning." Explain this quotation from the point of view of management.
8. Elucidate zero base budgeting.
9. Discuss the essentials of a good budgetary control system. Explain briefly the steps in setting up a budgetary control system so that its working efficiency is ensured.
10. Distinguish between Balance Sheet and Fund flow statement.

III. Objectives Question: Answer All Question **(15*1=15)**

1. The ____________ measures the activity of a firm's inventory.
   (a.) average collection period (b) inventory turnover
   (c) liquid ratio (d) current ratio

2. The quantity required to have desired profit is ………………..
   (a) (Fixed cost + desired profit) / contribution per unit
   (b) (Fixed cost – desired profit) / contribution per unit desired profit
   (c) (Fixed cost contribution per unit
   (d) Fixed cost / (desired profit contribution per unit

3. Contribution per unit is equal to ……..
   (a) Selling price per unit – variable cost per unit
   (b) Selling price per unit + variable cost per unit
   (c) Selling price per unit variable cost per unit
   (d) Selling price per unit / variable cost per unit

[P.T.O.]

4. The two basic measures of liquidity are:
(a.) inventory turnover and current ratio
(b.) current ratio and liquid ratio
(c.) gross profit margin and operating ratio
(d.) D. current ratio and average collection period

5. Working Capital Turnover measures the relationship of Working Capital with : ....
(a) Fixed Assets (b) Sales (c) Purchases (d) Stock

6. Budget is prepared for a....................
a. Indefinite period b. Definite period
c. Period of one year d. Six months

7. A budget is tool which helps the management in planning and control of...................
(a.) All business activities
(b.) Production activities
(c.) Purchase activities
(d.) d. Sales activities

8. Budgetary control system defines the objectives and policies of the.....................
(a.) Production department
(b.) Finance department
(c.) Marketing department
(d.) d. All the above

9. P/V Ratio is mainly known as ______________.
(a) Contribution to Sales Ratio
(b) Contribution Margin Ratio
(c) Variable Profit Ratio
(d) All of the above

10. Which of the following is an advantage of the Standard Costing System?
(a.) It helps in promoting and measuring efficiencies within an organization
(b.) It helps to control and reduce the overall costing within an organization
(c.) It helps to fix the selling price for the products manufactured within an organization
(d.) All of the above

11. Which of the following is not a part of the cost accounting concept?
(a.) Product costing (b) Profit sharing
(c) Controlling (d) Planning

12. The ascertaining of costs after they are incurred is known as _____.
(a.) Historical costing (b) Notional costing
(c)Marginal costing (d) Sunk cost

13. ....that point where no profit or no loss position is observed.
(a) Centre Point (b) BEP
(c) Starting Point (d) Ending Point

14. Contribution is also called as ______________.
(a) P/V Ratio (b) Net Margin (c) MOS (d) Gross Margin

15. To increase margin of safety, the following measure can be taken
i.increase in sale price
ii. increase the output
iii. Reduce the fixed and variable costs Which of the following is/are true ?
(a) Only i (b) i & ii (c) ii & iii (d) All of the above

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15-05-24

Printing Pages : 2 **Paper code : C010602T** **(C) (SVSU): 2023-24/I**

Enrollment No. | | | | | | | | | | | | |

B.COM
III YEAR/ VI SEMESTER EXAMINATION
AUDITING

[Time : 3:00 Hours] **[Max. Marks : 75]**

Note: Attempt all the questions as per instructions.

I Long Question : Answer Any Three **[3×10=30]**

1. What are the roles and responsibilities of Internal Audit?
2. Explain auditing and fraud risk management in Kautilya's Arthashastra.
3. What are Audit Procedures? Explain the methods of audit procedures.
4. Explain in brief about audit report on profit and loss account?

II. Short Question: Answer any Six **[6×5=30]**

1. Write and explain the basic principles of audit.
2. What are the economic benefits of an audit?
3. Write about Verification and Valuation of cash in hand.
4. What is audit of share capital? Explain its procedure in brief?
5. What are the liabilities of a company auditor?
6. What is cost audit? Write the objectives and aspects of cost audit.
7. What is test checking? Write the benefits of test checking.

III. Objectives Question: Answer all Question **[15X1= 15]**

S.No.	Question	Option A	Option B	Option C	Option D
1.	__________ is a systematic examination of the books and records or a business	Vouching	Auditing	Verification	Checking
2.	The use of an audit engagement letter is the best method of assuring the auditor will have which of the following?	Auditor will obtain sufficient appropriate audit evidence.	Management representation letter.	Access to all books, accounts &vouchers required for audit purpose.	Co-operation from other auditors
3.	When a transaction has not been recorded in the books of account either wholly or partially such errors are called as _____	Error of commission	Error of omission.	Compensating error.	Error of principle.
4.	__________ is a systematic examination of the books and records or a business.	Auditing	Vouching	Verification	Checking

5.	Before the work of audit is commenced, the auditor plans out the whole of audit work is called ____	Audit plan.	Audit note	Audit risk	Audit program.
6.	As per C & AG Act, 1971 the tenure of the comptroller and Auditor General is ____ years.	Four years.	Five years.	Six years.	Seven years.
7.	The retiring auditor does not have a right to ____.	Make written representations	Get his representation circulated	Be heard at the meeting	Speak as a member of the company
8.	Periodical audit is also called as ____	Final audit	Interim audit	Balance sheet audit.	Income statement audit.
9.	The auditor of a government company shall be appointed by ____	The government company itself	The central government.	The share holders.	The debenture holders.
10.	Which of the following sections deals with qualification of the auditor?	Section 226(1) and Section 226(2).	Section 224(1) and Section 224(2).	Section 226(3) and Section 226(4).	Section 224(3) and Section 224(4)
11.	The board of directors shall appoint first auditor of a company ____.	Within one month of completion of capital subscription state of the company	Within one month of the promotion of the company.	Within one month of the commencement of the business of the company.	Within one month of incorporation of the company.
12.	Internal auditor is appointed by	The management.	The shareholders	The government.	The statutory body.
13.	The most difficult type of misstatement to detect fraud is based on ____.	Related party purchases.	Related party sales.	The restatement of sales.	Omission of a sales transaction from being recorded.
14.	Instruction of audit issued by controller and auditor general of India	Statutory audit.	Final audit.	Management audit	Government audit.
15.	Voucher relates to ____.	Cash receipt	Cash payment	Credit transactions.	All the above.

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17/05/24

Printing Pages : 2 Paper code : C010605T (B) (SVSU): 2023-24/R

Enrollment No. [ ]

COURSE NAME- B.COM
6TH SEMESTER, 3RD YEAR EXAMINATION
HUMAN RESOURCE MANAGEMENT

[Time : 3:00 Hours] [Max. Marks : 75]

I. Long Question: Answer Any Three **[10X3= 30]**

1. Define the term Human Resource Management. Describe the Scope of HRM in detail.
2. What do you mean by Human Resource Planning? Describe the Process of HRP in detail.
3. What do you mean by training? Write down the techniques of On-the-Job training.
4. Define Leadership. Explain Styles of Leadership in detail.

II. Short Question: Answer Any Six **[6 X 5=30]**

1. What are the methods of Recruitment?
2. Write a note on effectiveness of Recruitment methods.
3. Why Grievance redressal is essential?
4. Differentiate between Job Enrichment & Job Enlargement
5. Explain Greivance handling procedure in detail.
6. Discuss the Limiting Factors of Human Resource Planning.
7. Write a brief note on Importance of Training.

III. III. Objective questions: Attempt all questions **[1X15=15]**

S.no	Questions	Option A	Option B	Option C	Option D
1	Father of Human Resource Management is	P. Subbarao	Elton Mayo	Both of these	None of these
2	The management of an organization's working resources or workers is known as ----	Staffing	HRM	OB	None of these
3	PM is the short form of …. in HRM	Prime Manager	Principles Management	Personnel Management	None of these
4	Informational, Interpersonal & Decisional roles are the HRM functions given by…..	Herzberg	Mintzberg	Fayol	Taylor
5	Monitor, disseminator & spokesperson are the roles of which HRM function	Interpersonal	Informational	Decisional roles	None of these
6	Figure head, leader, Liaison are the roles of which HRM function	Interpersonal	Informational	Decisional roles	None of these

[P.T.O]

7	Strategy, Leadership & Union are ……, factors of HRM Environment	External	Internal	Both of the above	None of these
8	Political, Economic & Technological are ----- factors of HRM environment	External	Internal	Both of the above	None of these
9	Quality of employees job supportiveness to their work environment is essential	TRUE	FALSE	Can't Say	None
10	The purpose of job enrichment is to	expand the number of tasks an individual can do	increase job efficiency	increase job effectiveness	increase job satisfaction of middle management
11	The job satisfaction of an employee is depend on the	behaviour	attitude	personality	employer
12	A satisfied employee will be a	motivator to others	manager	High performer	Team Leader
13	Which one is not a benefit to employee which results through positive attitude of an employee	Promotion	Less stress	Job security	enjoying life
14	Training is specific and Development is to impart overall concept	TRUE	FALSE	Can't Say	None
15	Workforce planning involves all of the following except:	Organising the training of staff	forecasting future personnel requirements	examining production plans in a factory	preparing and maintaining personnel records

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18/05/24

Printing Pages : 2

Paper code : B.Com H- 601

(C) (SVSU): 2023-24/R

Enrollment No. [| | | | | | | | | | | | |]

B.Com (H)
III Year/VI Semester Examination
Subject Name: International Business

[Time : 3:00 Hours]

[Max. Marks : 70]

Note: Attempt all the questions as per the given instructions.

I. Objectives Question: Answer All Question [15×1=15]

S.NO.	Question	Option A	Option B	Option C	Option D
1	Strategic alliance cannot be between:	Manufacturer and supplier	Competitors	Non-competitors	None of the above
2	A global company can---------- its experience to expand its global operations	Contract	Expand	Minimize	Leverage
3	Within an international context, what are 'economies of scope' synonymous with?	Reusing a resource from one business/country in additional businesses/countries.	Decreased cost per unit of output.	Buying components in a bulk.	Any of the above.
4	Globalization is beneficial for firms because:	It protects them against foreign competition.	It cushions them from the effects of events in other countries.	It opens up new market opportunities.	It increases the risk and uncertainty of operating in a globalizing world economy.
5	Globalization can create problems for business because:	It can result in more competition	It increases vulnerability to political risk and uncertainty when operating abroad.	It means that they can increase prices.	All of the options given are correct.
6	Laws relating to The Single Market Program allow EU-based companies to:	Move goods and services from any member state to another.	Transfer managers to any member state.	Invest anywhere in the EU.	All of above
7	The existence of different currencies is beneficial to private financial institutions because:	Each country has its own currency.	The exchange rate of each currency is fixed by the International Monetary Fund.	A collapse in the exchange rate of a currency can cause economic disruption.	Profits can be made from arbitrage.

[P.T.O.]

8	What functions do financial institutions traditionally perform?	They immobilise savings	They concentrate risk	They spread risk	They offer only short-term finance.
9	The balance of payments includes which of the following?	a country's balance of trade	foreign investments	foreign aid	all of the above
10	Which one of the following is a pull factor in emigration?	Political oppression	Job opportunities	Food shortages	War
11	The world trade organization was formed in the year ________ with GATT as it basis.	1993	1994	1995	1996
12	A Most Favored nation status doesn't necessarily refers to	Same and equal economic treatment	Non-discriminatory treatment	Same tariff rates applicable	Uniform civil code
13	Specific cultural dimensions that does not have a significant impact on cross national business interactions is	Hofstede's five cultural dimensions	Monochromatic vs polychromatic tune	Communication	Geography
14	Which one is not an international organization	SAARC	ASEM	ASEAN	CBDT
15	Which of the following is not an International Financial Institution	ICICI	IMF	IDA	World Bank

II Short Answer Questions (Any five) **(5x5=25)**

1. Define culture? Describe the levels of culture.
2. Define international business environment?
3. Explain the various promotion strategies adopted by an international business?
4. Write the difference between domestic business and international business.
5. Briefly explain the Push and Pull Factors of Internationalization?
6. Write a note on Global Human Resource Management.
7. Differentiate Between WTO and GATT.

III. Long answer questions (Any three) **(10x3=30)**

1. Outline the drivers on international Business..
2. Explain the role of WTO in Indian Socio-Economic Development.
3. State the different approaches to International Business.
4. Explain the objectives and Organization Structure of APEC.

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21/05/24

Printing Pages : 2 | Paper code : B. Com-(Hons.)- 602 | (C) (SVSU): 2023-24/R

Enrollment No.

B.Com (H)
3rd Year, VI sem Examination
Subject Name: Corporate Law

[Time : 3:00 Hours] **[Max. Marks : 70]**

Note: Attempt all the questions as per instructions.

I. Objectives Questions [15×1=15]

S.NO.	Question	Option A	Option B	Option C	Option D
1	Whole time director is:	Employee of the Company	Manage the company's daily activities	Different from managing director	All of above
2	A company may issue Bonus shares, out of___	Capital redemption reserve A/c	Securities Premium A/c	Free reserves	All of the above
3	The name of a company can be changed by_	an ordinary resolution	a special resolution	the approval of the union government	a special resolution and with the approval of the central government
4	Which of the following are kinds of share capital?	Preference share capital and Equity Share Capital	Equity share capital and Bonds	Equity share capital and debenture	Preference share capital and debenture
5	Who is a share holder:	Member of the company	Contributor in share capital	Person holding liability towards company	All of Above
6	Transfer of shares is:	To provide ownership of share to another person	To shift ownership of share from one person to other by law	To increase the share capital	None of above
7	Which of the following section of company act 2013 define the definition of "share "?	Section 2(85)	Section 2(84)	Section 2(19)	Section 2(17)
8	Section 43 provides for___	Issue of shares at Premium	Kinds of Shares	Buy Back of Shares	Reduction in Share Capital

[P.T.O.]

9	Form SH-9 provides for ___	Declaration of Solvency	Return of Buy Back	Letter of Buy Back	Registered of Buy Back
10	What is the minimum number of Directors in Private company:	1	2	3	4
11	What is known as a charter of a Company?	Memorandum of Association	Bye laws	Articles of Association	Prospectus
12	Share means a share in the share capital of a company and includes:	Preference share	Stock	Debenture	All of the above
13	Who is a member of Company:	Who request for incorporation	Promoter of company	Shareholder of company	All of above
14	A company which has a paid-up share capital of 5 crores or more shall have a whole-time	CFO	Managing Director	Manager	Company Secretary
15	Which of the following shares can be issued at discount?	Sweat Equity share	Preference share	Equity share	All of the above

II Short Answer Questions (Any five) **(5x5=25)**

1. Explain clauses of Articles of Association.
2. Explain characteristics of Company.
3. What is the judicial interpretation of lifting corporate veil?
4. Explain Qualifications of Director.
5. Explain transfer & transmission of shares.
6. What is a one person Company?
7. What is Pre-Incorporation Contract?

III. Long answer questions (Any three) **(10x3=30)**

1. Explain clauses of MOA.
2. Explain categories & rights of Members.
3. Explain classification of Directors.
4. Explain types of companies.

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24/05/20

Printing Pages : 2 Paper code : B.Com H- BK-5 (B) (SVSU): 2023-24/R

Enrollment No.

B.Com (H)
III Year/VI Semester Examination
Subject Name: E-Commerce
Subject Code: - B.Com (H)-BK-5

[Time : 3:00 Hours] **[Max. Marks : 70]**

Note: Attempt all the questions as per the given instructions.

Section A: Objective Questions: Answer All Questions. **[15x1=15]**

S. No.	Question	Option A	Option B	Option C	Option D
1	Which architecture separates the user interface, business logic, and data storage into distinct layers?	Client Server architecture	Two-tier architecture	MVC architecture	Three-tier architecture
2	Which software technology allows objects residing in one address space to invoke methods of objects residing in another?	Distributed Objects	Remote Method Invocation (RMI)	CORBA	Web services
3	What type of architecture involves a presentation layer and a data layer, with the logic residing on the client side?	Two-tier architecture	Client Server architecture	Three-tier architecture	MVC architecture
4	Which technology provides a standard way for different software applications to communicate with each other over the web?	Web services	CORBA	Remote Method Invocation (RMI)	Network Protocols
5	What is the main purpose of network protocols?	Facilitate communication between devices	Enforce security policies	Manage data storage	Handle user authentication
6	What is the process of certifying the validity of public keys associated with a user or entity?	Key certification	Management	Escrow accounts	Encryption
7	Which security measure ensures that individuals or entities have control over who can access their personal information?	Privacy	Authentication	Anonymity	Signatures
8	What security feature allows for the tracing of transactions back to their source?	Traceability	Privacy	Authentication	Encryption
9	What method verifies the origin and integrity of a message by using a unique digital identifier?	Signatures	Authentication	Encryption	Observers

10	What type of payment system allows users to conduct transactions using digital currency, typically decentralized and secure?	Crypto-currency payments	E-wallet	Smart card	E-cash
11	Which electronic payment method involves the use of prepaid cards with embedded microchips for transactions?	Smart card	E-wallet	E-cash	Crypto-currency payments
12	What type of electronic payment system involves the direct transfer of money from one bank account to another electronically?	Electronic money	E-wallet	E-cash	Smart card
13	What aspect of cyber law focuses on regulating online transactions, electronic contracts, and digital signatures?	Cyber law in India	Comparative evaluation of cyber laws	Cyber security laws	E-commerce regulations
14	Which country has comprehensive cyber laws covering a wide range of online activities, including electronic commerce?	United States	India	Singapore	China
15	What is the purpose of comparative evaluation of cyber laws among different countries?	Identify best practices	Establish global standards	Enforce uniform regulations	Promote international cooperation

Section B:Long Questions: Answer Any Three **[3×10=30]**

1. Describe the current E-commerce scenario in India and explain the future prospects of E-commerce.
2. Describe the term E-Commerce. What are the various social and economic impacts of E-Commerce?
3. Why is security important in E-Business? What are the security issues to be taken into account while designing a security system for E-Business?
4. Explain the role and support of E-commerce in the following:
   a) Real Estate Business b) Insurance Sector c) Tour & Travel
5. Elaborate existing E-Business environment in India. How E-commerce differs from traditional commerce?

Section C: Short Questions: Answer Any Five **[5×5=25]**

1. Explain the Internet Protocols.
2. Explain Cyber Law in India.
3. Explain electronic marketplaces.
4. Explain Crypto currency.
5. Explain Smart Card & E-Cash.
6. Explain Search Engine.
7. Explain B2G model of E-Commerce

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25-05-21

Printing Pages : 2 | Paper code : B.Com H- FM-6 | (B) (SVSU): 2023-24/R

Enrollment No. [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]

B.COM (H)
III YEAR/VI SEMESTER EXAMINATION
SUBJECT NAME: MERCHANT BANKING & FINANCIAL SERVICES
SUBJECT CODE: - B.COM (H)-FM-6

[Time : 3:00 Hours] [Max. Marks : 70]

Note: Attempt all the questions as per the given instructions.

SECTION-A

I. Long Question: Answer Any Three: [10×3=30]

1. Give the meaning of financial system. What are the functions of it?
2. Discuss the post issues activities undertaken by a merchant banker
3. Briefly explain the types of mutual funds.
4. Explain the concepts of Leasing and Hire Purchase and point out the differences between the two.
5. Explain the various stages involved in venture capital financing.

SECTION -B

II. Short Question: Answer any Five: [5×5=25]

1. Briefly explain obligation of Merchant Banker.
2. Explain the limitations of factoring.
3. Write short note on Call money and Treasury Bills.
4. What do you understand by forfeiting? Explain types of forfeiting.
5. Explain the functions of credit ratings.
6. Write short note on merger and underwriter.

SECTION-C

III. Objectives Question: Answer All Question [15×1=15]

1.	A merchant bank is a financial institution conducting money market activities and: a. Lending b. Underwriting and financial advice c. Investment service d. All of the above
2	Factoring is method of raising ------------------------ finance through account receivable credit offered by commercial banks and factors. a. Long-term b. Medium term c. Short-term d. Capital.
3	______________ Schemes not exposed to sudden and large movements of funds. a. Fixed maturity plan b. Open-Ended Funds c. Close-Ended Funds d. None of above
4	Formal merchant banking activity in India was originated in______. a. 1978 b. 1969 c. 1769 d. 1987
5	In India, merchant-banking activity was originated with the merchant banking division set up by the __________. a. Barclays bank b. Grind lays bank c. Yes bank d. None of the above

6	Which out the following is not a service provided by factor in factoring? a. Management of receivables b. Production of Goods c. Collection of debt d. Maintaining the sales ledger
7	What is the primary function of a merchant bank? a. Providing loans to individuals b. Issuing credit cards c. Offering investment banking services d. None of the above
8	________act as an intermediary to link up the sources of ideas and the sources of fund. a. Venture capital b. Merchant banking c. Leasing d. None of these
9	The First player of the Mutual fund industry was a. ICICI MF b.UTI MF c.SBI MF d. LIC MF
10	Which of the following is not a limitation of mutual funds? a. No guarantee of return b. Fees and Expenses c. Poor Performance d. Professional Management
11	A close-ended mutual fund has a fixed : a. NAV b. fund size c. rate of return d. number of distributors
12	The NAV of a mutual fund: a. is always constant b. keeps going up at a steady rate c. fluctuates with market price movements d. cannot go down at all
13	The money market deals with securities with a maturity period of: a. Less than 1 year b. 1-3 years c. 3-5 years d. More than 5 years
14	Mutual Fund schemes are first offered to investors through. a. Stock exchange b. New Fund Offer c. Initial Public Offer d. AMFI
15	RBI Stands for……….. a. Reserve Bank of India b. Revert Bank of India c. Rescue bank of India d. None of above

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27-05-2

Printing Pages : 2 Paper code : B.Com H- BK-6 (B) (SVSU): 2023-24/R

Enrollment No. | | | | | | | | | | | | | |

B.Com (H)

III Year/VI Semester Examination

Subject Name: Rural Banking and Microfinance

Subject Code: - B.Com (h)-BK-6

[Time : 3:00 Hours] [Max. Marks : 70]

Note: Attempt all the questions as per the given instructions.

I. Long Question : Answer any three **[3 X 10= 30]**

1. What is Rural Poverty? Explain the overview of Indian poverty alleviation programs of seventies and eighties.
2. Write and explain the India's history and Development of Microfinance.
3. What are the opportunities and challenges for the microenterprises?
4. What is Agriculture Reform? Discuss the agriculture reforms made in 2020 which were suppressed due to strike.

II. Short Question: Answer any five questions **[5X5=25]**

1. Write the difference between micro credit and microfinance.
2. What are the characteristics of micro enterprises?
3. What are the functions of District Industries Centre (DIC).
4. Write note on any one from the following
   i) NABARD
   ii) SIDBI
5. What is Self help group? What are the characteristics of SHG's?
6. Write the recommendations of Panchayati Raj Ashok Mehta Committee.

III. Objectives Question: Answer all Question **[15X1= 15]**

S.No	Questions	Option A	Option B	Option C	Option D
1	________ is a financial intermediary committee in villages with 10-20 people.	NABARD	Microcredit program	Self-help group	None of the above
2	Microcredit Program is defined as ________.	Credit provision made by self-help groups to their members	Credit provision made by small farmers	Credit provision made by large farmers	None of the above
3	________ is taken for the period of 5 to 20 years.	Short-term	Medium-term	Long-term	None of the above
4	______________ is the right of a person to retain the property of another person in his possession untill the debt from that owner of that property is repaid	Lien	Retainment	Retrenchment	Libel
5	Which microfinance institution is known as the Universal Bank?	Bandhan Financial Services Private Ltd.	Arohan Financial Services Private Ltd.	Disha Microfinance Private Ltd.	SKS Microfinance Private Ltd.

[P.T.O.]

6	The formal sources of credit do not comprise of ________	Cooperatives	Employers	Banks	None of th above
7	Banker lien shall not exercise upon	Cheques for collection	Bills for collection	Call deposit	Safe custody deposits
8	Which option allows the poor to get bank loans?	Absence of collateral	High rates of interest	Complexity of procedure	None of th above
9	Which of the following takes the decisions regarding loans and savings in a self-help group (SHG)?	Government	Non-government organization	Bank	Group members
10	In India, which of the following organizations takes care of the agriculture and rural development credit needs?	IDBI	NABARD	ICAR	FCI
11	Self Help Group involves	Group of 5 to 20 people	Regular saving habits	Inter-lending within the group members	All of above
12	________ credits are taken for purchasing machinery, constructing fences, and digging wells.	Short-term	Medium-term	Long-term	None of the above
13	Due to which of the following reasons is the rural credit needed?	Long gestation period	To buy inputs	Personal expenses	All of the above
14	The informal sector loans incorporate ________	State Bank of India	Moneylenders	NABARD	Both (A) and (B)
15	A small loan amount given to low-income households or groups is known as ________	Cash Credit	Micro credit	Rural Credit	Simple Credit

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27/05/24

Printing Pages : 2 Paper code : B. Com-(Hons.)- FM7 (C) (SVSU): 2023-24/R

Enrollment No. | | | | | | | | | | | | | |

B.Com (H)

3rd Year, VI sem Examination

Subject Name: - Investment Analysis and Portfolio Management

Subject Code: - B.Com(H)-FM7

[Time : 3:00 Hours] **[Max. Marks : 70]**

Note: Attempt all the questions as per instructions.

I Long Question: Answer Any Three **[10×3=30]**

1. Why Return is an important consideration for investment? Can it be measured?
2. What is Economic analysis? Describe the factors of the investment process in economic analysis.
3. How is a fundamental analysis useful to a prospective investor?
4. What is meant by Security analysis & portfolio management? How does fundamental analysis differ from technical analysis?

II. Short Question: Answer any Six **[5×6=30]**

1. Define the Moving Average and RSI applied in technical analysis.
2. What is the meaning of risk? Explain the concept of Systematic risk and Unsystematic risk.
3. Write a short note on SEBI.
4. What do you mean by a Risk-Return Relationship?
5. Explain the concept of the Efficient Market Hypothesis.
6. Why some of the investors don't step into the equity market for investment?
7. What is Portfolio management? Write the elements of Portfolio management.
8. How will you differentiate the Industry and Company Analysis?

III. Objectives Question: Answer All Questions **[15×1=15]**

1.A shareholder-funded investment program that trades in a variety of assets
a) Mutual Funds b) Dividends c) Share Program d) None of the above

2. The process of holding an investment in shares in electronic form is __________.
a) Dematerialization b) Demutualisation c) Speculation d) None of the above

3. The ability to convert an asset rapidly and without influencing its price is referred to as _____.
a) Scalability b) Liquidity c) Marketability d) Minimal Risk

4. Investment in which principal amount and the terminal value are known with certainty is ______.
a) Fixed principal investment b) Variable principal investment
c) Non – security investment d) Indirect investment

[P.T.O.]

5. The ______ market assists existing investors in selling their stocks.
a) Primary Market b) Commodity Market c) Secondary Market d) Capital Market

6. Which of the following securities is most likely to become virtually worthless if a company declares bankruptcy?
a) Common stock b) Preferred stock c) Bond d) None of these

7. This type of risk can be avoided by diversifying properly.
a. Systematic Risk b. Unsystematic Risk c. Portfolio Risk d. Total Risk

8. Amount of money paid to a company's shareholders regularly.
a) Bond b) Profit c) Cashback d) Dividends

9. Buying low and selling high, making a large capital gain is associated with ______
a) Investment b)Speculation c) Gambling d) Arbitrage

10. Which of the following securities has the most possible risk as well as the highest potential return?
a) Preferred stock b) Commercial Paper c) Derivatives d) Bonds

11. Which one of the following is known as indirect investment alternatives?
a) Cash b) Equity shares c) Pension Fund d) Antiques

12. An Investor invests in assets known as :
a) Block of Assets b) Portfolio c) Securities d) None of the above

13. The main objective of the portfolio is to reduce ______ by diversification
a) Return b) Risk c) Uncertainty d) Percentage

14. The fundamental analysis approach has been associated with
a. Uncertainties b. Certainties c. Ratios d. Balance sheet

15. The fundamental analysis is a method of finding out
a. Ratio b. Value of shares c. Tips d. Future price of a security

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11-05-24

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Enrollment No. [| | | | | | | |]

Program Name B.COM.

3rd Year / 6th Semester Examination

Subject Code Z060601

Subject Name: Communication Skills and Personality Development

[Time: 03:00 Hours] [Max. Marks: 75]

Note: 1. Attempt all the questions as per given instructions.

1. **Multiple Choice Questions (MCQs)** [01×15=15]

I Communication without words is called ___
a) oral communication b)written communication
c) object communication d) non-verbal communication

II Which of the following is a written or spoken conversation between two or more people?
a) Monologue b) dialogue
c) Soliloquy d) none of these

III The important non-verbal elements of Paralanguage include___
a) Voice b) Volume c) Tone d) All the above

IV Noise in communication can be called as___
a) Support b) Barrier c) Both d) None

V At each stage in the process of communication, there is a possibility of interference which may hinder the process. Such interference is known as ___
a) barrier b) transmission c) receipt d) haptics

VI Body language is also known as-
a) Proxemics b) Chronemics
c) Haptics d) Kinesics

VII Academic listening usually involves trying to follow a/an ___
a) lecture b) request c) advice d) demand

P.T.O

11-05-24

VIII Which of the following is not an element of communication process?
a) sender b) medium c) action d) receiver

IX Folk art, folk music, festival and fairs are the channels in ________type of communication.
a) print media b) electronic media
c) journalism d) traditional medium

X Which of the following is not one of the 7 c's of communication?
a) clarity b) creativity
c) capability d) comprehensiveness

XI Which of these is not a barrier to listening?
a) Physical barrier b) Cultural barrier
c) Linguistic barrier d) Written barrier

XII Which of the following is not the part of communication?
a) feedback b) Receiver
c) Sender d) Circular

XIII The person who transmits the message is called ________
a) sender (b) receiver c) driver d) medium

XIV Proxemics is associated with which non-verbal form of communication
a) Space b) pitch
c) Body language d) time aspect

XV Communication is a ______ way process
a) one b) two c) three d) four

2. Answer in long (any three) [10×3=30]

I Explain in detail the functions and components of communication.

II What is effective listening? Write the principles of effective listening.

III What do you mean by group discussion? What are the characteristics of group discussion?

IV What is a business letter? Outline the important components of a business letter.

V Elaborate tips for giving effective presentation.

3. Answer in short (any five) **[5x6=30]**

I Draw the communication cycle and state the important elements.

II What are the advantages and disadvantages of a group discussion?
How does group discussion differ from a debate?

III Why is it important to know background of the audience to communicate effectively?

IV Distinguish between oral and written communication.

V What do you mean by mis-communication? What are the factors responsible for mis-communication?

VI What steps can be followed to improve non-verbal communication skills?

VII What do you know about 7 c's of communication? Explain.

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