23-12-2025

Printing Pages : 2 Paper code :C010505T (B) (SVSU): 2024-25/R

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

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IIIrd YEAR Vth SEMESTER EXAMINATION

Monetary Theories and Banking in India

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

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

I. Multiple Choice Questions [1X15=15]

Q1.Which of the following is NOT a primary function of money?
A) Medium of exchange B) Unit of account
C) Store of value D) Regulator of prices

Q2.Which one is included in the secondary function of money?
A) To make differed payments B) Store of value
B) Transfer of value D) All the above

Q3.Themainfunctionofcommercialbankis
A) Credit control B) Loaning to other banks
B) Accepts deposits from customers D) All the above

Q4.Which of the following is most liquid measure of money supply in India?
A) M1 B) M2 C) M3 D) M4

Q5.Thefunctionofmoneyasa"standardofdeferredpayment"meansmoneyis:
A) Used for buying shares B) A tool for settling future payments
C) Used to measure GDP D) A reserve asset

Q6. Which property allows money to be saved and used later?
A) Medium of exchange B) Store of value
C) Measure of value D)Divisibility

Q7. Which of the following is known as broad money?
A) M1 B) M2 C) M3 D) M4

Q8. Which agency regulates the supply of money in India?
A) The Government of India B) Commercial Banks
C) Reserve Bank of India D) None of these

Q9.HighPoweredMoneyisalsocalled
A) Monetary base B) M1 C) M1+M3 D) M4

Q10.HighPoweredmoneyis
A) Currency with public + Cash Reserve of banks
B) Currency with public + demand deposits
C) Time deposits + demand deposits
D) None of these

Q11. Which of the following best describes "money"?
A) Any asset
B) Anything universally accepted as a medium of exchange
C) Only currency notes and coins
D) Gold and silver only

[P.T.O]

Q12.What items are not included in the money supply measure?

A) Currency and coin with the public B) Interbank deposits

C) Other deposits with RBI D) Net bank deposits with the banks

Q13.Double coincidence of wants is a problem solved by which function of money?

A) Store of value B).Medium of exchange

C) Measure of value D) Standard of deferred payment

Q14.The broadest measure of money supply in India is:

A) M0 B) M1 C) M2 D) M3

Q15. High-powered money is also known as:

A) Treasury money B) Reserve money

C) Credit money D) Fiat money

II. Answer in long. (Any three) **[10X3=30]**

1. Define Money. Discuss the alternative measures to money supply in India.
2. Discuss the process of credit creation by Banks in brief.
3. Discuss in brief the problems and policies for allocation of institutional credit.
4. Discuss the functions and working of RRB.

III. Answer in short. (Any five) **[6X5=30]**

1. What are the Causes for abandonment of the gold standard?
2. How changes in the value of money are measured?
3. Discuss the Credit Control Policy of RBI.
4. Define Bank. Discuss the process of credit creation by Banks.
5. Write short note on Bond Rate and Bill Rate.
6. What is total bank credit?

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23-12-2025

Printing Page :2 **Paper Code : C010503T** **(B) SVSU:2024-25/R**

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

B.Com
III YEAR V Semester EXAMINATION
Business Finance

Time-03.00 Hours **Max. Marks:75**

Note: 1.Attempt all the questions as per the given instructions.
2. Students can use calculator during the Exam.

1. Multiple Choice Questions (MCQs). Attempt all. **(1X15=15)**

I. Profit maximization as an objective ignores:
a) Sales b) Time value of money c) Marketing d) Employees

II. Financial management is concerned with which two major activities?
a) Marketing & sales b) Procurement & effective use of funds
c) HR & legal issues d) Operations & logistics

III. A discount rate that equates the present value of inflows to the present value of cash outflows is known as:
a) Rate of return b) Cost of capital c) Internal rate of return d) None of these

IV. The length of time needed to recover the initial cash outlay of the investment proposal is called as:
a) Payback period b) Return period c) Accounting period d) None of these

V. Cost of equity is generally
a) Lower than cost of debt b) Equal to cost of debt
c) Higher than cost of debt d) Not considered in WACC

VI. The component which usually has tax advantage is -
a) Equity b) Debt c) Retained earnings d) Preference share

VII. Capital structure means mix of
a) Assets and liabilities b) Current and fixed assets
c) Debt and equity d) Income and expenditure

VIII. Excessive payment for goodwill can lead to:
a) Over-capitalization b) Under-capitalization
c) Fair capitalization d) None of these

IX. In under-capitalization, the rate of return on capital employed is:
a) Equal to market rate b) More than market rate
c) Less than market rate d) Negative

X. The payout ratio is subtracted from one to calculate –
a) Growth ratio b) Present value ratio
c) Retention ratio d) Future value ratio

[P.T.O]

XI. When a firm is short of cash yet it wishes to distribute something to shareholders, it should consider –

a) Cash dividend. b) Liquidating dividend
c) Stock dividend d) None of the above

XII. Which source of finance does not require repayment?

a) Debentures b) Equity Shares c) Bank Loan d) Commercial Paper

XIII. Which is a short-term source of finance?

a) Equity Capital b) Debentures c) Trade Credit d) Preference Shares

XIV. What is compounding?

a) Finding future value of current money b) Reducing money's value over time
c) Calculating risk d) Estimating inflation

XV. The issue of additional shares to existing shareholders is known as:

a) IPO b) Bonus Issue c) Rights Issue d) Private Placement

2. Answer in short (any six) **(5X6=30)**

I. Describe the scope of financial management .
II. What do you mean by Capital Budgeting ? Give its Process.
III. Write short notes on-
a. Explicit Cost **b.** Implicit Cost **c.** Average Cost **d.** Marginal Cost **e.** Composite Cost
IV. Explain the concept of capitalization and its significance in financial management.
V. Discuss various factors affecting Dividend Decision.
VI. Describe the role of SEBI in regulating the capital market in India.
VII. An investment of ₹2,50,000 in a machine (with no salvage value) is expected to yield profits of ₹30,000, ₹35,000, ₹40,000, ₹45,000, and ₹50,000 over 5 years. Calculate the ARR using average investment.
VIII. A company issues ₹1,00,000 debentures of ₹100 each at par. The debentures carry 12% interest and are redeemable at par after 5 years. Calculate the cost of redeemable debt before tax and after tax (assume corporate tax rate = 30%).

3.Answer in long (Any three) **(10X3=30)**

I. Define financial management. Identify the main objectives of financial management.
II. What do you mean by cost of capital ? Discuss various components of cost of capital with suitable examples
III. Explain the concept of Time Value of Money. Why is a rupee received today more valuable than the same rupee received in the future? Also explain importance of the Time Value of Money in financial decision-making?
IV. Differentiate between-
a. Equity shares and Preference shares.
b. Money Market and Capital Market.
V. What do you mean by Working capital ? Explain various factors affecting Working Capital Requirement .

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Printing Page :2 **Paper Code :C010502T** **(C) SVSU:2024-25/R**

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III YEAR V SEMESTER EXAMINATION

GOODS AND SERVICES TAX

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

I. Long Question : Answer Any Three:	**[10×3=30]**
1	What is the procedure for registration for GST? Explain it in detail
2	What is GST council? Briefly explain the power and function of GST council.
3	What are the various penalties and punishment under GST offences?
4	Discuss the provision relating to time of supply of goods.
5	What is block credit? Discuss goods & service for which credit is blocked.
II. Short Question: Answer any Five:	**[6×5=30]**
1	Define the structure of GST
2	Write a note on debit note and credit note.
3	What is an Electronic Cash Ledger?
4	Write short note on E-Way bill.
5	What is zero rated supply state with example?
6	What is tax treatment of composite supply and mixed supply under GST
7	Write short note on Input tax Credit.
III	**Objective types questions:** **(15x1-15marks)**
1	GST was introduced in India with effect from a) 1.1.2017 b) 1.4.2017 c) 1.1.2018 d) 1.7.2017
2	Electronic credit ledger can be used to pay: a) Only tax liability b)Tax, interest, and penalty c) Only interest d) Refunds
3	The first two digits of the GST number represents: a)State Code b)District Code c) Business Code d) Person Category Code
4	Which of these electronic ledgers are maintained online? a) Electronic liability register b) Electronic credit ledger c) Electronic cash ledger d) All of the above
5	Where advance payment is received, the registered person shall issue a) A tax invoice b) A bill of supply c) Receipt voucher d) Any of the above
6	The tax which was not merged into GST a) Countervailing Duty b) Excise duty c) Basic Customs Duty d) Purchase tax

[P.T.O.]

7	GST is levied on which of the following principles? a). Origin-based taxation b). Destination-based taxation c). Production-based taxation d). Residence-based taxation
8	After introduction of GST supplies to SEZ are: a) Subject to IGST b) Subject to CGST plus SGST c)Zero rated d) SGST plus CGST plus IGST
9	Supply of two or more taxable supplies naturally bundled and supplied is called: a) Mixed supply b)Composite supply c)Common supply d)Continuous supply
10	The chair of GST Council a) Nominated by the Govt b) Nominated by the GST Council c) Union Finance Minister d) Elected by the GST council
11	Tax and other dues of a registered person is recorded in a) Electronic credit ledger b) Electronic Cash Ledger c) Electronic Liability register d) None of these
12	Every deposit made towards tax shall be credited to a) Electronic credit ledge b) Electronic Cash Ledger c) Electronic Liability register d) None of these
13	A credit note is issued to the recipient of goods in the following cases a) When the taxable value of goods found to be less b)Tax charged found to be less c)When the recipient refuses to make payment d) None of these
14	Electronic cash ledger is used for: a) Maintaining supplier invoices b) Depositing and utilizing tax, interest, and penalty payments c) Recording refunds d) Managing export transactions
15	A bill of supply is issued in the case of a)Taxable goods b) Reverse charge c) Exempt goods d) Composite supply

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22-12-2025

Printing Pages : 2 Paper code : C010501T (A) (SVSU): 2025-26/R

Enrollment No. [ ]

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IIIrd YEAR Vth SEMESTER EXAMINATION

CORPORATE ACCOUNTING

Time-03.00 Hours Max. Marks:75

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

1. Multiple Choice Questions (MCQs). Attempt all. **(1X15=15)**

I. The interest on Debentures is :

(A) 6% (B) 12% (C) 20% (D) Certain Rate

II. Minimum and maximum number of members of Public Company is :

(A) 7 to 50 (B) 10 to 20 (C) 7 to unlimited (D) Not fixed

III. The meaning of absorption is :

(A) To absorb another company by existing company

(B) After liquidation of two companies making new company

(C) To improve economic situation by existing company

(D) To purchase an other company by a company

IV. The joint stock company is:

(A) A legal entity created by law (B) A natural person

(C) A general person (D) A non-resident Indian

V. In Internal reconstruction :

(A) No company goes into liquidation (B) Two or more companies are liquidated

(C) Only one company goes into liquidation (D) One or more companies go into liquidation

VI. Shareholders receive :

(A) Interest (B) Dividend (C) Commission (D) Brokerage

VII. Two companies go into liquidation to form a new company. It is the case of :

(A) Amalgamation. (B) Internal Reconstruction

(C) External Reconstruction (D) Absorption

VIII. Liability of company's members is :

(A) Unlimited (B) Limited (C) Limited and unlimited (D) No liability

IX. Right to buy Right share is to :

(A) Preference Shareholders (B) Both (A) and (B)

(C) Equity Shareholders (D) Not to both

X. Which of the following expenses is not distributed based on time.

a)Rent b)Salary c)Stationery expenses d)None of the above.

XI. Preference shareholders are :

(A) Creditors of a Company. (B) Owner of the Company

(C) Customers of the Company (D) Debtors of the Company

XII. A company can issue its shares at :

(A) Par (B) Premium (C) Discount (D) Both (A) & (B)

XIII. Which of the options is an example of business liability?

(A)Creditors (B)Cash (C)Building (D)Land

XIV. The real amount of share capital is :

(A) Authorised capital (B) Issued capital (C) Subscribed capital (D) Paid up capital

XV. Debenture-holders are the :

(A) Owners of the Company (B) Directors of the Company

(C) Creditors of the Company (D) Customers of the Company

2. Answer in short (any five) **(5X6=30)**

I .i) ABC Ltd. issued 4,000 8% Preference Shares of Rs.50 each at par, redeemable at par.

ii) XYZ Ltd. issued 2,500 12% Preference Shares of Rs. 100 each at 10% premium, redeemable at par.

Pass journal entries for issue and redemption.

II.Y Ltd. issued 12,000 equity shares of Rs.10 each, payable as:

- Rs. 4 on Application
- Rs. 3 on Allotment (including Rs. 1 premium)
- Rs. 3 on Final Call

Pass journal entries

III. State the difference between pooling of interest method and the purchase method.

IV. Explain the advantages of issuing equity shares.

V. What are debentures, and what are their key characteristics?

VI. What is goodwill? Explain need for Valuation.

VII. Define share capital and its type

[P.T.O]

3. Answer in long (Any three) **(10X3=30)**

I. Z Ltd. purchased a running business of Mr. A on 1st January 2015. The profits earned by Mr. A for the last four years were as under:

- Year ending 31st December, 2011: Rs. 3,50,000
- Year ending 31st December, 2012: Rs. 3,20,000
- Year ending 31st December, 2013: Rs. 3,60,000
- Year ending 31st December, 2014: Rs. 3,80,000

Additional Information:

(i) Included in the profits of the year 2014, a non-recurring profit item of Rs. 40,000.

(ii) Profit for the year ending 31st December 2012 are affected by loss by fire of Rs. 30,000.

(iii) The closing stock for the year ending 31st December 2013 was over-valued by Rs. 15,000.

(iv) Acquisition of this business will require replacement of existing manager who was getting a salary of Rs. 18,000 p.m. The new manager is to be employed at a monthly salary of Rs. 20,000.

(v) Additional insurance premium is required to be made at Rs. 700 p.m.

Calculate goodwill at 2 years' purchase of average profit.

II. What are the advantages and disadvantages of issuing preference shares?

III. The balance sheet of H Ltd was as follows:

Balance Sheet of H Ltd
As on 31st March, 2025

	Rs.		Rs.
Share Capital :		Goodwill	40,000
12% 5,000 Preference shares of Rs. 10 each	50,000	Plant & Machinery	70,000
15,000 Equity Shares of Rs. 10 each	1,50,000	Furniture & Fixtures	20,000
15% Debentures	30,000	Patents	15,000
Creditors	20,000	Stock	49,000
		Debtors	25,500
		Bank	500
		Preliminary Expenses	800
		Discount on Issue of Debentures	1200
		Profit & Loss A/c	28,000
	2,50,000		2,50,000

Note: Preference dividends are in arrears for 3 years.

The following scheme of reconstruction was agreed upon :

(i) A New Company to be formed called J Ltd. with an authorised capital of Rs. 3,25,000 divided into equity shares of Rs. 10 each.

ii) One equity share of Rs. 5 paid up in the new company to be allotted for each equity share in the old company.

(iii) Two equity shares Rs. 5 paid up, in the new company to be issued for each preference share in the old company.

(iv) Arrears of preference dividends to be cancelled.

(v) Debenture-holders to receive 3,000 equity shares in the new company credited as fully paid.

(vi) The remaining unissued shares to be taken up and paid for in full by the directors.

(vii) The new company to takeover the old company's assets except patents, subject to writing down plant & machinery by Rs. 29,000 and stock by Rs. 6,000.

(viii) The Patents were realised by H Ltd. for Rs. 1,000.

Prepare necessary general entries in the book of J Ltd and give the initial Balance Sheet of J Ltd. Expenses of H Ltd. came to Rs. 1,000.

IV. What are preference shares? Explain the nature of.

a) Cumulative and non-cumulative preference shares
b) Participating and non-participating preference shares
c) Redeemable and irredeemable preference shares
d) Convertible and non-convertible preference shares

V. Explain the rights and obligations of shareholders.

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10-12-2025

Printing Page :2 **Paper Code :C010502T** **(B) SVSU:2025-26/R**

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

B.Com
III YEAR V Semester EXAMINATION
Goods and Services Tax

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

I.Long Question : Answer Any Three:	**[10×3=30]**
1	What is CGST, SGST, UTGST and IGST?
2	Discuss major defects in structure of indirect taxes prior to GST
3	Explain in brief the various types of Return under GST.
4	What is the meaning of Input Tax Credit? What are the four conditions for taking Input Tax Credit as per Section 16 of CGST Act, 2017?
5	What do you mean by Debit and Credit note? What are the provision related to debit and credit note.

II. Short Question: Answer any Five:	**[6×5=30]**
1	Mrs. A sold goods to Mr. B worth Rs.2,00,000. The invoice was issued on January 15, 2024. The payment was received on January 31, 2024. The goods were supplied on January 20, 2024. Determine the Time of Supply of goods?
2	What is valuation of Supply under GST?
3	Mr. A from Delhi provides interior designing services to Mr. B (Mumbai). The property is located in Ooty (Tamil Nadu). What is the place of Supply?
4	What are the disadvantages of GST?
5	Do you think GST has improved tax transparency? Why or why not?
6	Discuss in details valuation rule 28when supply is made to relate person or a distinct Person
7	Write short note on: 1. E –Way Bill 2. Blocked Credit

III	**Objective types questions:** **(15x1-15marks)**
1	Composition taxpayers cannot: A. Issue tax invoices (they issue bill of supply) B. File returns C. Pay any tax D. Conduct business
2	IGST is payable when the supply is .... A. Interstate B. Intra-state C. Intra- UT D. All of the above
3	Under GST, which of the following is treated as supply? A. Sale, transfer, barter, exchange, license, rental, lease, disposal B. Gifts only above Rs. 50,000 C. Only sales for consideration D. Only barter transactions
4	GST is applicable on _______ of goods and services. A. Production B. Demand C. Supply D. Manufacturing

[P.T.O.]

5	GST number has: A. 11 digits B. 15 digits C. 16 digits D. 9 digits
6	Zero-rated supply" means: A. Supply on which tax rate is 0 B. Supply with highest tax rate C. Supply not under GST law D. Supply taxable but refunded fully always
7	GST Registration: A. Aadhaar based B. Passport based C. Pan based D. Credit card
8	GST Stands for A. Goods and Supply Tax B. Government Sales Tax B. Goods and Services Tax D. Good and Simple Tax
9	A "registered person" must display: A. GST registration certificate at principal place of business and GSTIN on invoices B. Only PAN card at business premises C. Nothing at place of business D. Only trade license
10	If registered supplier fails to issue invoice within prescribed time, liability to pay tax: A. Still exists and penalty may apply B. Automatically waived off C. Can be passed to buyer always D. Exempted if payment made
11	.is levied on Intra State Supply of Goods and/or Services in Union Territory. A. SGST B. IGST C. UTGST D. GST is not levied
12	A person is entitled to take credit of input tax as self-assessed in the return and credited to Electronic credit ledger on__________ A. Provisional basis B. Partly Provisional and partly final basis B. Final basis D. None of the above
13	Place of supply for services related to immovable property is: A. Location of immovable property B. Location of supplier C. Location of recipient D. Location of bank used for payment
14	What is location of supply in case of importation of goods? A. Location of the importer B. Customs port where the goods are cleared C. Owner of the goods D. Place where the goods are delivered after clearance from customs port
15	Under GST, taxable event is: A. Supply of goods/services for consideration B. Possession of goods only C. Declaration of profit only D. Only manufacturing act

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Paper Code: B.Com(H)-FM2
(B) SVSU:2025-26/R

EnrollmentNo.

B. COM. (H)

III[rd] YEAR EXAMINATION

FINANCE MARKETS

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

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

1. What do you mean by Internal Financing? Explain the determinants of Internal financing.
2. What do you mean by core banking solution? why we need core banking technology.
3. What do you mean by commercial paper? Briefly discuss features and types of commercial paper.
4. What do you mean by treasury bill? Explain the types and ffeatures of reasury bill.
5. What are the various components of the financial system?

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

1. Explain distinction between Repo Rate and Reverse Repo Rate.
2. What do you mean by certificate of deposit? Explain the features of certificate of deposit.
3. Who are the major participants in the money markets?
4. Briefly explain the benefit of RGTS service
5. What do you mean by offer for sale? How to apply for an OFS?
6. Explain the role of RBI in regulating financial market and Institutions.
7. What do you mean by primary market? Explain the functions of primary market.

[P.T.O.]

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

1. It is a market for short-term funds that deals in monetary assets whose period of maturity is up to one year.
a. Primary market b. Secondary market
c. Capital market d. Money market

2. A company can raise capital through the primary market in the form of ______.
a. Equity shares b. Preference shares
c. Debentures d. All of the above

3. NABARD was established in the year
a. 1986 b. 1982 c. 1990 d. 1964

4.......... Ratio refers to that portion of total deposits of commercial bank which it has to keep with central bank in the form of cash reserve.
a. SLR b. CRR c. PLR d. REPO

5. At which of the following cities is the Head Office of Reserve Bank of India located?
a. Mumbai b. New Delhi c. Kolkata d. Dehradun

6. In which year was the Banking Regulation Act passed?
a. 1949 b. 1955 c. 1959 d. 1969

7. RBI started functioning on ________.
a. 1-4-1935 b. 1-4-1948 c. 1-4-1882 d. 1-4-1945

8. Which is the largest stock exchange in the world?
a. BSE b. TSE c. NASDAQ d. NYSE.

9. Who controls the capital market in India?
a. SEBI c. IRDA
b. NABARD d. RBI

10. Which is the regulating body of the debt market?
a. SEBI b. RBI c. Both a and b d. None of the above

11. Role of SEBI includes:-
a. Regulating securities market
b. Promoting the development of securities market
c. Protecting the interest of investors
d. All of the above

12. In banking sector, KYC stands for
a. Kid and young customers
b. Know youth creditors
c. Know your customers
d. Know your cash requirements.

13. Full form of IPO
a. Instant Parcel Offer
b. Initial Public Offer
c. Instant Public Offer
d. Initial Payment Offer

14. Secondary market is also known as ________
a. Financial market
c. Main market
b. Stock market
d. Derivatives market

15. RTGS stands for.........
a. Rural Transactions of Government services
b. Real Time Gross Settlement
c. Recurring and Term Gross Savings
d. Real Time Government Service

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6-12-2025

Printing Pages : 2 **Paper code :C010505T** **(C) (SVSU): 2024-25/R**

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

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IIIrd YEAR Vth SEMESTER EXAMINATION

Monetary Theories and Banking in India

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

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

1. Multiple Choice Questions **[1X15=15]**

Q1.Which institution is responsible for issuing high-powered money in India?
A) Ministry of Finance B) Reserve Bank of India
C) State Bank of India D) NABAR

Q2.Money supply in India has recently (2025) grown by approximately:
A) 4% B) 6% C) 9.5% D) 15%

Q3.High-poweredmoneyconsistsof:
A) Only currency with the public
B) Only time deposits
C) Currency in circulation plus reserves of commercial banks
D) Government securities

Q4.The main function of high-powered money is to:
A) Increase government spending B) Serve as a base for money creation
C) Enhance exports D) Regulate taxation

Q5.The four main components of the Indian financial system are:
A) Banks, insurance companies, stock market, NBFCs
B) Financial Institutions, Financial Assets, Financial Services, Financial Markets
C) RBI,NABARD,SIDBI, SEBI
D) Commercial banks, cooperative banks, RRBs, NBFCs

Q6. Financial institutions act as mediators between:
A) Foreign and domestic borrowers B) Investors and borrowers
C) Government and public D) Producers and consumers

Q7.Which of the following is NOT a financial institution?
A) Commercial bank C) Mutual fund
B) Grocery store D)Insurance company

Q8.Financialmarketsfacilitate
A) Only deposits B) Trading of financial instruments
C) Only home loans D) Banking regulation

Q9.An example of a non-depository financial institution is:
A) Commercial bank B) NBFC
C) Regional rural bank D) Cooperative bank

[P.T.O]

Q10.Which market allows trading of government securities and treasury bills in India?

A) Money market B) Stock market

C) Commodity market D) Bond market

Q11.The National Stock Exchange (NSE) is known for its electronic trading platform. What is the index associated with the NSE?

A) BSE Sensex B) NSE Nifty C) NSE Bullish D) BSE Nifty

Q12.What is the purpose of Securities and Exchange Board (SEBI) of India?

A) Regulation of insurance companies B) Regulation of mutual funds

C) Regulation of agricultural markets D) Regulation of retail banking

Q13.Which entity in India regulates and over sees the functioning of credit rating agencies?

A) RBI B) SEBI C) Ministry of Finance D) NITI Aayog

Q14. What is them a in function of a financial intermediary?

A) Print money

B) Act as a middleman in financial transactions

C) Set monetary policy

D) Supervise stock exchanges

Q15.Which of these is NOT a financial intermediary?

A) Commercial bank B) Investment bank

C) Central bank D) Mutual fund

II. Answer in long. (Any three) **[10X3=30]**

1. What is high powered money? Discuss the sources of changes in high powered money.
2. Discuss the components of financial system in India.
3. What are the main features of monetary policy since independence? Explain in brief.
4. What is inflation? Discuss inflationary expectations in brief.

III. Answer in short. (Any five) **[6X5=30]**

1. What are the Key factors influencing credit creation?
2. Discuss the problem between large and small borrowers in India.
3. Discuss the governance structure of RRB.
4. Discuss the instruments of monetary control by RBI in brief.
5. What is paper money? Write the demerits of paper money?
6. Write the structure of commercial banking system in India.

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6-12-2025

Printing Page : 1 | Paper Code : B.COM(H)- FM-1 | (B) SVSU:2024-25/R

Enrollment No. [ ]

B.COM (H)

III YEAR V Semester EXAMINATION

Monetary Theories and Institutions

[Time : 03:00 Hours] **[Max. Marks : 70]**

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

1. Multiple Choice Questions **[1X15=15]**

Q1.Which institution is responsible for issuing high-powered money in India?
A) Ministry of Finance B) Reserve Bank of India C) State Bank of India D) NABARD

Q2.Money supply in India has recently (2025)grown by approximately:
A) 4% B) 6% C) 9.5% D) 15%

Q3.High-powered money consists of:
A) Only currency with the public B) Only time deposits
C) Currency in circulation plus reserves of commercial banks D) Government securities

Q4.The main function of high-powered money is to:
A) Increase government spending B) Serve as a base for money creation
C) Enhance exports D) Regulate taxation

Q5.The four main components of the Indian financial system are:
A) Banks, insurance companies, stock market, NBFCs
B) Financial Institutions, Financial Assets, Financial Services, Financial Markets
C) RBI,NABARD,SIDBI, SEBI
D) Commercial banks, cooperative banks, RRBs,NBFCs

Q6. Financial institutions act as mediators between:
A) Foreign and domestic borrowers B) Investors and borrowers C) Government and public D) Producers and consumers

Q7.Which of the following is NOT a financial institution?
A) Commercial bank B) Mutual fund C) Grocery store D) Insurance company

Q8.Financial market facilitate
A) Only deposits B) Trading of financial instruments C) Only home loans D) Banking regulation

Q9.An example of a non-depository financial institution is:
A) Commercial bank B) NBFC C) Regional rural bank D) Cooperative bank

Q10.Which market allows trading of government securities and treasury bills in India?
A) Money market B) Stock market C) Commodity market D) Bond market

Q11.The National Stock Exchange (NSE) is known for its electronic trading platform. What is the index associated with the NSE?
A) BSE Sensex B) NSE Nifty C) NSE Bullish D) BSE Nifty

Q12.What is the purpose of Securities and Exchange Board (SEBI) of India?
A) Regulation of insurance companies B) Regulation of mutual funds.
C) Regulation of agricultural markets D) Regulation of retail banking]

Q13.Which entity in India regulates and over sees the functioning of credit rating agencies?
A) RBI B) SEBI C) Ministry of Finance D) NITIAayog

Q14. What is them a in function of a financial intermediary?
A) Print money B) Act as a middleman in financial transactions
B) Set monetary policy D) Supervise stock exchanges

Q15.Which of these is NOT a financial intermediary?
A) Commercial bank B) Investment bank C) Central bank D) Mutual fund

II. Answer in long. (Any three) **[10X3=30]**
1. What is Gold Standard? Discuss the kinds, advantages and disadvantages of gold standard.
2. Discuss in brief the Cash Balance Theory (Cambridge Equation).
3. What are the consequences of changes in the value of money?
4. What is inflation? Discuss the types and effects of inflation.

III. Answer in short. (Any five) **[5X5=25]**
1. What are the Key factors influencing credit creation?
2. What is E- Banking? What are the Key features and services of E-Banking?
3. Discuss the governance structure of IMF.
4. Explain the types of Financial Assistance of ICICI.
5. What is paper money? Write the demerits of paper money?
6. Discuss history of banking in India (Post-independence phase (1947-1991).

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04-12-2025

Printing Page :2 | Paper Code : B.COM(H)-502 | (B) SVSU:2024-25/R

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

B.COM (H)
III YEAR V Semester EXAMINATION
Human Resource Management

[Time:- 3 Hrs] **[Max. Marks:-70**

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

1. HRM is is the process of managing people in organizations in a structured manner .Define this statement with the scope and nature of HRM.
2. Explain the various HR Policies and the essential characteristics of a sound Human Resource Policy.
3. Define Job Analysis. Discuss the difference between Job Description and Job Specification with examples.
4. Define Performance Appraisal. Explain its nature , objectives and techniques
5. Define Training and Development. Explain their importance in improving employee performance.

II Short Question: Answer any Five **[5X5= 25]**

1. Explain Voluntary Retirement Scheme (VRS).
2. Define selection. Explain the need of effective selection.
3. Explain the meaning and nature of Management Development.
4. Discuss the mechanisms that could be used for potential appraisal.
5. Define the Internal Sources of Recruitment.
6. Define on the job Training methods.
7. Differentiate between Selection and Recruitment.
8. Explain Downsizing and its reasons.

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

1. Which of the following is the *first step* in the training process?
   a) Evaluation of training b) Designing the training program
   c) Identifying training needs d) Conducting the training
2. Which of the following best defines management development?
   a) Process of increasing employee salary b) Process of improving managerial knowledge and skills
   c) Process of hiring managers d) Process of firing unproductive managers
3.. In the training process, evaluation helps to:
   a) Increase training cost b) Measure training effectiveness
   c) Hire new trainers d) Design salary structures
4. Which of the following best defines Performance Appraisal?
   A. A process of hiring new employees
   B. A systematic evaluation of employee performance on the job
   C. A method of increasing salaries
   D. A process of job analysis
5. Which of the following is *not* a step in the process of potential appraisal?
   A. Identifying key attributes B. Collecting performance data
   C. Assessing future potential D. Preparing profit and loss statements
6. Promotion refers to:
   A. A shift to a lower position
   B. A horizontal movement to another department
   C. An upward movement to a higher position with greater responsibility
   D. Transfer to another branch

7. Which of the following is *not* a type of compensation?
   A. Direct compensation
   B. Indirect compensation
   C. Psychological compensation
   D. Non-monetary compensation
8. The Delphi technique used in Human Resource Planning is based on:
   A) Mathematical and statistical models
   B) Expert opinions collected through several rounds of questioning
   C) Employee attendance records
   D) Job evaluation reports
9. Selection means:
   A) Hiring everyone who applies
   B) Choosing the right candidate from applicants
   C) Advertising vacancies
   D) Training new employees
10. .Job description includes:
    A) Educational qualifications required
    B) Personal traits of the employee
    C) Duties, responsibilities, and reporting lines
    D) Future career plans
11. Which competency is essential for an HR manager?
    A) Technical knowledge only
    B) Interpersonal and communication skills
    C) Ignoring employee relations
    D) Strong physical strength
12. Which of the following refers to encouraging employees to take initiative and make decisions?
    A) Downsizing
    B) Empowerment
    C) Delegation
    D) Enrichment
13. Who is responsible for implementing HR policies in an organization?
    A) Finance Manager
    B) Production Manager
    C) HR Manager
    D) Sales Manager
14. Which of the following is a *type* of grievance?
    A) Personal grievance
    B) Policy grievance
    C) Collective grievance
    D) All of the above
15. Employee welfare refers to:
    A) Monetary benefits only
    B) Efforts to improve the physical and mental health of employees
    C) Disciplinary measures for employees
    D) Measures to reduce workload

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04-12-2025

Printing Page :2 | Paper Code : C010503T | (A) SVSU:2024-25/R

Enrollment No. [ ]

B.Com
III YEAR V Semester EXAMINATION
Business Finance

Time-03.00 Hours **Max. Marks:75**

Note: 1. Attempt all the questions as per the given instructions.
2. Students can use calculator during the Exam.

1. Multiple Choice Questions (MCQs). Attempt all. **(1X15=15)**

I. The traditional approach of financial management was criticized because:
a) It ignored financing decisions b) It focused only on procurement of funds
c) It was too modern d) It ignored sales

II. Wealth maximization focuses on:
a) Short-term profits b) Market value of shares
c) Reducing costs d) Employee retention

III. Capital Budgeting is a part of:
a) Investment Decision b) Working Capital Management
c) Marketing Management d) Capital Structure

IV. Zero base budgeting means:
a) no deficit in budget b) a fresh budget prepared from the root
c) starting initially with zero reserves d) no credit and no debit budget

V. Marginal cost of capital refers to:
a) Cost of existing capital b) Cost of average capital
c) Cost of additional capital d) Historical cost

VI. Cost of retained earnings is considered as:
a) Zero b) Fixed cost c) Opportunity cost d)Variable cost

VII. Capitalization in financial management refers to:
a) Total assets of a company b) Total funds invested in a company
c) Total sales revenue of a company d) Total profit earned by a company

VIII. Which method is NOT used to determine capitalization?
a) Cost method b) Earnings method c) Sales method d) None of these

IX. Dividend irrelevance argument of MM Model is based on:
a) Issue of Debentures b) Issue of Bonus Share
c) Arbitrage d) Hedging

X. Retained earnings are –
a) An indication of a company's liquidity.
b) The same as cash in the bank.
c) Not important when determining dividends.
d) The cumulative earnings of the company after dividends.

[P.T.O]

XI. Which of the following is a long-term source of finance?
a) Trade Credit b) Debentures c) Bank Overdraft d) Accrued Expenses

XII. Working capital =............
a) Core current assets less current liabilities
b) Core current assets less core current liabilities
c) Liquid assets less current liabilities
d) Current assets less current liabilities

XIII. A conservative policy implies –
a) greater liquidity and lower risk
b) greater risk and lower liquidity
c) negligible risk
d) no risk at all with low liquidity

XIV. Which of the following techniques is used to calculate the present value?
a) Compounding b) Discounting c) Averaging d) Indexing

XV. The capital market deals with:
a) Short-term funds
b) Long-term funds
c) Medium-term funds
d) None of these

2. Answer in short (any six) **(5X6=30)**

I. Explain the importance of financial management in an organization.
II. What do you mean by Capital Budgeting ? Give its Objectives.
III. Define Capitalization ? Explain Various Theories of Capitalization.
IV. Write Short Notes On:
a. Interim Dividend **b.** Proposed Dividend **c** Final Dividend
V. Explain different types of internal sources of finance with examples.
VI. What do you mean by Working capital ? What are its types ?
VII. A business is planning to invest ₹1,20,000 in a project with estimated annual cash inflows of ₹40,000, ₹35,000, ₹30,000, and ₹25,000 over 4 years. If the discount rate is 10%, calculate the NPV and suggest if the project is worth investing in.
[The present value factor at 10 % discount rate are .909 , .826 , .751 and .683.]
VIII. A company issues ₹1,00,000 preference shares of ₹100 each, redeemable after 5 years at a premium of 10%. The flotation cost is 5% of the issue price. Dividend on these shares is 12% per annum. Calculate the cost of redeemable preference share capital .

3.Answer in long (Any three) **(10X3=30)**

I. What do you mean by Financial Mgt.? Describe the scope of financial management .
II. What do you mean by Cost of Capital ? Give Classification of Cost.
III. What do you mean by Dividend Policy? Explain various types of Dividend Policies.
IV. What do you mean Inventory Management? Explain various techniques of Inventory Management .
V. What do you mean by Capital Market ? Explain its features . Also explain various types of Capital Market.

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02-12-2025

Printing Pages : 3 Paper code : C0105011 (C) (SVSU): 2024-25/R

Enrollment No. [ ]

B.Com

IIIrd YEAR Vth SEMESTER EXAMINATION

CORPORATE ACCOUNTING

Time-03.00 Hours **Max. Marks: 75**

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

1. Multiple Choice Questions (MCQs). Attempt all. **(1X15=15)**

I. Which of the options is an example of business liability?
a)Creditors b)Cash c)Building d)Land

II. Discount on issue of debentures is :
(A) Current Assets (B) Fixed Assets (C) Fictitious Assets (D) Personal Assets

III. The system of recording based on dual aspect concept is called:
a)Double account system b)Double entry system c)Single entry system d)All the above

IV. Preference shareholders are :
(A) Creditors of a Company. (B) Owner of the Company (C) Customers of the Company (D) Debtors of the Company

V. Two companies go into liquidation to form a new company. It is the case of :
(A) Amalgamation. (B) Internal Reconstruction (C) External Reconstruction (D) Absorption

VI. Debenture-holders are the :
(A) Owners of the Company (B) Directors of the Company (C) Creditors of the Company (D) Customers of the Company

VII. Which of the following expenses is not distributed based on time.
a)Rent b)Salary c)Stationery expenses d)None of the above.

VIII. When one of the existing companies take over business of another company or companies, it is known as.........
a) Merger b) Amalgamation c) Absorption d) Demerger

IX. In Internal reconstruction :
(A) No company goes into liquidation (B) Two or more companies are liquidated
(C) Only one company goes into liquidation (D) One or more companies go into liquidation

X. The interest on Debentures is :
(A) 6% (B) 12% (C) 20% (D) Certain Rate

XI. Under Net Assets Method, formula of Purchase Consideration will be :
(A) Total Assets – Total Liabilities (B) Total Assets – Outside Liabilities
(C) Realisation Value of Purchased Assets – Purchase price of Liabilities (D) Purchase Price of Total Assets

XII.A company can issue its shares at :
(A) Par (B) Premium (C) Discount (D) Both (A) & (B)

XIII. If a share of Rs. 20 on which Rs. 16 has been called and Rs. 12 is paid is forfeited, by what amount share capital account be debited with :
(A) Rs.20 (B) Rs.16 (C) Rs.12 (D) None of the above

XIV. Shares can be forfeited :
(A) For non-payment of call money (B) For failure to attend meetings
(C) For failure to repay the loan to the bank (D) For which shares are pledged as a security

XV. The difference of subscribed capital and called up capital is called :
(A) Calls in arrear (B) Uncalled capital (C) Calls in advance (D) None of the above

2. Answer in short (any five) **(5X6=30)**

I. State differences between Equity Shares and Preference Shares.

II. Y Ltd. issued 12,000 equity shares of Rs.10 each, payable as:
- Rs. 4 on Application
- Rs. 3 on Allotment (including Rs.1 premium)
- Rs. 3 on Final Call

All shares were fully subscribed, and money was duly received.
Pass necessary journal entries

III. Define goodwill and explain the reasons for its valuation.

IV. Define authorized capital, issued capital, subscribed capital, and paid-up capital.

V. What are debentures? State their main features.

VI. XYZ Ltd. issued:
1. 10% Rs. 6,00,000 debentures at par, redeemable at par
2. 12% Rs. 4,00,000 debentures at 10% premium, redeemable at par
   Pass the necessary Journal Entries

VII. Define amalgamation absorption, and reconstruction?

3. Answer in long (Any three) **(10X3=30)**

I. Explain the rights and obligations of shareholders.

II. Explain the meaning of "Reserves & Surplus" in a company. Discuss its various forms

III.T he balance sheet of H Ltd was as follows:

[P.T.O.]

Balance Sheet of H Ltd

As on 31st March, 2025

	Rs.		Rs.
Share Capital :		Goodwill	40,000
12% 5,000 Preference shares of Rs. 10 each	50,000	Plant & Machinery	70,000
15,000 Equity Shares of Rs. 10 each	1,50,000	Furniture & Fixtures	20,000
15% Debentures	30,000	Patents	15,000
Creditors	20,000	Stock	49,000
		Debtors	25,500
		Bank	500
		Preliminary Expenses	800
		Discount on Issue of Debentures	1200
		Profit & Loss A/c	28,000
	2,50,000		2,50,000

Note: Preference dividends are in arrears for 3 years.
The following scheme of reconstruction was agreed upon :
(i) A New Company to be formed called J Ltd. with an authorised capital of Rs. 3,25,000 divided into equity shares of Rs. 10 each.
ii) One equity share of Rs. 5 paid up in the new company to be allotted for each equity share in the old company.
(iii)Two equity shares Rs. 5 paid up, in the new company to be issued for each preference share in the old company.
(iv) Arrears of preference dividends to be cancelled.
(v) Debenture-holders to receive 3,000 equity shares in the new company credited as fully paid.
(vi)The remaining unissued shares to be taken up and paid for in full by the directors.
(vii)The new company to take over the old company's assets except patents, subject to writing down plant & machinery by Rs. 29,000 and stock by Rs. 6,000.
(viii)The Patents were realised by H Ltd. for Rs. 1,000.
Prepare necessary general entries in the book of JLtd and give the initial Balance Sheet of J Ltd. Expenses of H Ltd. came to Rs. 1,000.

IV. What are preference shares? Explain the nature of.
a) Cumulative and non-cumulative preference shares
b) Participating and non-participating preference shares
c) Redeemable and irredeemable preference shares
d) Convertible and non-convertible preference shares

V. Z Ltd. purchased a running business of Mr. A on 1st January 2015. The profits earned by Mr. A for the last four years were as under:

- Year ending 31st December, 2011: Rs. 3,50,000
- Year ending 31st December, 2012: Rs. 3,20,000
- Year ending 31st December, 2013: Rs. 3,60,000
- Year ending 31st December, 2014: Rs. 3,80,000

Additional Information:

(i) Included in the profits of the year 2014, a non-recurring profit item of Rs. 40,000.
(ii) Profit for the year ending 31st December 2012 are affected by loss by fire of Rs. 30,000.
(iii) The closing stock for the year ending 31st December 2013 was over-valued by Rs. 15,000.
(iv) Acquisition of this business will require replacement of existing manager who was getting a salary of Rs. 18,000 p.m. The new manager is to be employed at a monthly salary of Rs. 20,000.
(v) Additional insurance premium is required to be made at Rs. 700 p.m.
Calculate goodwill at 2 years' purchase of average profit.

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02-12-2025

Printing Page :2 | Paper Code : B.COM(H)-501 | (B) SVSU:2024-25/R

Enrollment No. [ ]

B.COM (H)

III YEAR V Semester EXAMINATION

CORPORATE ACCOUNTING

Time-03.00 Hours | Max. Marks:70

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All shares were fully subscribed, and money was duly received.

Pass necessary journal entries

III. What is goodwill? Explain need for Valuation.

IV. What do the terms amalgamation, absorption, and reconstruction refer to in a corporate context?

V. State differences between Equity Shares and Preference Shares.

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VII. XYZ Ltd. issued:

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Pass the necessary Journal Entries

3. Answer in long (Any three) **(10X3=30)**

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