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**BCMCMC 155**

**Credit Based Second Semester B.Com. Degree Examination, September 2022**  
**(2018 – 19 and Earlier Batches) (Semester Scheme)**  
**ECONOMICS (Commerce)**  
**Money and Public Finance**

Time : 3 Hours

Max. Marks : 80

**Instructions :** A single answer booklet containing **40** pages will be issued.  
Additional sheets will **not** be provided.

**ಸೂಚನೆಗಳು :** 40 ಪುಟಗಳ ಒಂದು ಉತ್ತರ ಪತ್ರಿಕೆಯನ್ನು ನೀಡಲಾಗುವುದು. ಹೆಚ್ಚಿನ ಹಾಳೆಗಳನ್ನು ನೀಡಲಾಗುವುದಿಲ್ಲ.

**SECTION – A****ವಿಭಾಗ – ಎ**Answer **any four** questions.**(4×4=16)**

ಯಾವುದಾದರೂ ನಾಲ್ಕು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

1. Write a note on circular flow of money.

ಹಣದ ವರ್ತುಲಾಕಾರದ ಚಲನೆಯನ್ನು ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

2. What are the sources of public revenue ?

ಸಾರ್ವಜನಿಕ ಆದಾಯದ ಮೂಲಗಳಾವುವು ?

3. Write a note on Whole Sale Price Index Numbers.

ಸಗಟು ಮಾರಾಟ ಬೆಲೆ ಸೂಚ್ಯಂಕಗಳ ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

4. Briefly explain the adverse effects of Deficit Financing.

ಕೊರತೆ ಧನವಿನಿಯೋಗದ ಪ್ರತಿಕೂಲ ಪರಿಣಾಮಗಳನ್ನು ಸಂಕ್ಷಿಪ್ತವಾಗಿ ವಿವರಿಸಿ.



5. What is Public Debt ? Write a note on Private and Public Debt.  
ಸಾರ್ವಜನಿಕ ಸಾಲ ಎಂದರೇನು ? ಖಾಸಗಿ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಾಲ ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.
6. What are the components of Budget ?  
ಮುಂಗಡ ಪತ್ರದ ಅಂಶಗಳಾವುವು ?

## SECTION – B

## ವಿಭಾಗ – ಬಿ

Answer any four questions.

(4×8=32)

ಯಾವುದಾದರೂ ನಾಲ್ಕು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

7. What are the functions of Money ?  
ಹಣದ ಕಾರ್ಯಗಳಾವುವು ?
8. Explain the uses of Index Numbers with simple sum.  
ಸರಳ ಸೂಚ್ಯಂಕದೊಂದಿಗೆ ಸೂಚ್ಯಂಕಗಳ ಉಪಯೋಗಗಳನ್ನು ವಿವರಿಸಿ.
9. Discuss the role of Public Finance in Developing Economy.  
ಅಭಿವೃದ್ಧಿಶೀಲ ಆರ್ಥಿಕತೆಯಲ್ಲಿ ಸಾರ್ವಜನಿಕ ಹಣಕಾಸಿನ ಪಾತ್ರವನ್ನು ಚರ್ಚಿಸಿ.
10. What are safe limits of deficit financing ?  
ಕೊರತೆಯ ಧನವಿನಿಯೋಗದ ಸುರಕ್ಷಾ ಮಿತಿಗಳೇನು ?
11. Explain the effects of Public Debt.  
ಸಾರ್ವಜನಿಕ ಸಾಲದ ಪರಿಣಾಮಗಳನ್ನು ವಿವರಿಸಿ.
12. State the various heads of Public Expenditure.  
ಸಾರ್ವಜನಿಕ ವೆಚ್ಚದ ವಿವಿಧ ಶೀರ್ಷಿಕೆಗಳನ್ನು ತಿಳಿಸಿ.

## SECTION – C

## ವಿಭಾಗ – ಸಿ

Answer any two questions.

(2×16=32)

ಯಾವುದಾದರೂ ಎರಡು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

13. What are the steps involved in construction of Index Numbers ? Explain the problems in construction of Index Numbers.  
ಸೂಚ್ಯಂಕಗಳ ರಚನೆಯಲ್ಲಿ ಅನುಸರಿಸುವ ಹಂತಗಳಾವುವು ? ಸೂಚ್ಯಂಕಗಳ ರಚನೆಗಳಲ್ಲಿನ ಸಮಸ್ಯೆಗಳನ್ನು ವಿವರಿಸಿ.



14. What is Public Finance ? Distinguish between Private Finance and Public Finance.

ಸಾರ್ವಜನಿಕ ಹಣಕಾಸು ಏಂದರೇನು ? ಖಾಸಗಿ ಹಣಕಾಸು ಮತ್ತು ಸಾರ್ವಜನಿಕ ಹಣಕಾಸು ನಡುವಿನ ವ್ಯತ್ಯಾಸಗಳನ್ನು ವಿವರಿಸಿ.

15. What are the objectives of Fiscal Policy ? Explain the role of Fiscal Policy in Economic Development.

ರಾಜ್ಯಕೋಶ ನೀತಿಯ ಉದ್ದೇಶಗಳೇನು ? ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ರಾಜ್ಯಕೋಶ ನೀತಿಯ ಪಾತ್ರವನ್ನು ವಿವರಿಸಿ.

16. Define Public Debt. Discuss the methods of Public Debt Redemption.

ಸಾರ್ವಜನಿಕ ಸಾಲವನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ಸಾರ್ವಜನಿಕ ಸಾಲ ವಿಮೋಚನಾ ವಿಧಾನಗಳನ್ನು ಚರ್ಚಿಸಿ.

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**BCMCMC 157**

**Credit Based II Semester B.Com. Degree Examination, September 2022**  
**(2018 – 19 and Earlier Batches)**

**COMMERCE**  
**Modern Banking**

Time : 3 Hours

Max. Marks : 120

**SECTION – A**

ವಿಭಾಗ - ಎ

I. Answer **any four** questions.

(4×6=24)

ಯಾವುದೇ ನಾಲ್ಕು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

1) What is EXIM Bank ? State its objectives.

ನಿಯಾತ ಆಯಾತ ಬ್ಯಾಂಕ್ ಎಂದರೇನು ? ಅದರ ಉದ್ದೇಶಗಳನ್ನು ತಿಳಿಸಿ.

2) Write a note on Real Time Gross Settlement (RTGS).

ನಿಜವಾದ ಸಮಯದ ಒಟ್ಟು ಮೊತ್ತದ ಇತ್ಯರ್ಥ ಬಗ್ಗೆ ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

3) Write a note on 'Bharatiya Mahila Bank'.

'ಭಾರತೀಯ ಮಹಿಳಾ ಬ್ಯಾಂಕ್' ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

4) Explain the features of debit cards and credit cards.

ಡೆಬಿಟ್ ಕಾರ್ಡ್‌ಗಳು ಮತ್ತು ಕ್ರೆಡಿಟ್ ಕಾರ್ಡ್‌ಗಳ ಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿ.

5) Define Negotiable Instruments. State its features.

ಸ್ವಾಯತ್ತ ವರ್ಗಾವಣೆ ಪತ್ರವನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ಅದರ ಲಕ್ಷಣಗಳನ್ನು ತಿಳಿಸಿ.

6) What is Self Help Group (SHG) ? State its features.

ಸ್ವಸಹಾಯ ಗುಂಪು (SHG) ಎಂದರೇನು ? ಅದರ ಲಕ್ಷಣಗಳನ್ನು ತಿಳಿಸಿ.

**SECTION – B**

ವಿಭಾಗ - ಬಿ

II. Answer **any four** questions.

(4×12=48)

ಯಾವುದೇ ನಾಲ್ಕು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

7) Explain in detail the credit and development functions of NABARD.

ನಬಾರ್ಡ್‌ನ ಹಣಕಾಸಿನ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಗಳನ್ನು ವಿಸ್ತಾರವಾಗಿ ವಿವರಿಸಿ.

P.T.O.



8) Define Cheque. Explain the essentials of a valid cheque.

ಚೆಕ್ ಅನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ಯೋಗ್ಯ ಚೆಕ್‌ನ ಅಗತ್ಯತೆಗಳನ್ನು ವಿವರಿಸಿ.

9) Explain briefly the changing role of Commercial Banks in India.

ಭಾರತದಲ್ಲಿ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಬದಲಾಗುತ್ತಿರುವ ಸನ್ನಿವೇಶದ ಪಾತ್ರವನ್ನು ವಿವರಿಸಿ.

10) What is endorsement ? Explain the types of endorsement.

ಹಿಂಬರಹ ಎಂದರೇನು ? ಹಿಂಬರಹದ ವಿವಿಧ ರೀತಿಗಳನ್ನು ವಿವರಿಸಿರಿ.

11) Explain the 'Principle of Liquidity in Investment Policy'.

ಹೂಡಿಕೆ ನೀತಿಯಲ್ಲಿ ದ್ರವ್ಯತ್ವದ ತತ್ವವನ್ನು ವಿವರಿಸಿ.

12) What is 'Segment Banking' ? State its advantages and disadvantages.

ವಿಭಾಗೀಯ ಬ್ಯಾಂಕಿಂಗ್ ಎಂದರೇನು ? ಇದರ ಅನುಕೂಲತೆ ಮತ್ತು ಅನಾನುಕೂಲತೆಗಳನ್ನು ತಿಳಿಸಿ.

### SECTION – C

#### ವಿಭಾಗ - ಸಿ

III. Answer **any two** questions.

(2×24=48)

ಯಾವುದೇ ಎರಡು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

13) Give a detailed account of Reserve Bank of India in

a) Extension of Agricultural finance

b) Extension of Industrial finance.

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಈ ಕೆಳಗಿನ ಪಾತ್ರದ ಬಗ್ಗೆ ವಿಸ್ತಾರವಾಗಿ ಬರೆಯಿರಿ.

a) ಕೃಷಿ ಹಣಕಾಸಿನ ವಿಸ್ತರಣೆ

b) ಕೈಗಾರಿಕಾ ಹಣಕಾಸಿನ ವಿಸ್ತರಣೆ.

14) Explain the important principles of investment policy of bank.

ಬ್ಯಾಂಕಿನ ಹೂಡಿಕೆ ನೀತಿಯ ಪ್ರಮುಖವಾದ ತತ್ವಗಳನ್ನು ವಿವರಿಸಿರಿ.

15) Define 'Endorsement'. What are the essentials of valid endorsement ?

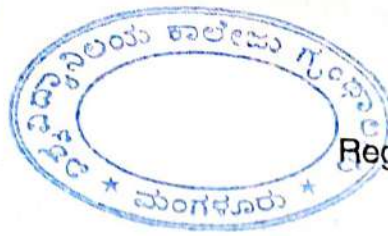
Explain different types of endorsement with examples.

ಹಿಂಬರಹವನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ಯೋಗ್ಯ ಹಿಂಬರಹದ ಅವಶ್ಯಕತೆಗಳಾವುವು ? ಉದಾಹರಣೆ ಸಹಿತ ವಿವಿಧ ರೀತಿಯ ಹಿಂಬರಹಗಳನ್ನು ವಿವರಿಸಿರಿ.

16) Explain the primary functions of Commercial Bank.

ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕಿನ ಪ್ರಾಥಮಿಕ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿರಿ.





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**BCMCMC 158**

**Credit Based II Semester B.Com. Degree Examination, September 2022**  
**(2018 – 19 and Earlier Batches)**

**BUSINESS STATISTICS AND MATHEMATICS**

Time : 3 Hours

Max. Marks : 80

**SECTION – A**

Answer **any four** of the following questions.**(4×4=16)**

1. State the properties of regression coefficients.
2. Six students are ranked in studies and sports as below. Find the co-efficient of rank correlation :

Rank in studies	1	2	3	4	5	6
Rank in sports	6	5	3	1	4	2

3. The list price of an article is ₹ 460. A wholesaler offers 15% trade discount to the retailer. In addition, if he offers 3% cash discount for down payment, find the selling price of the article.
4. Find the simple interest and the amount on a principal of ₹ 10,000 deposited at 8% p.a. for 3 years and 9 months.
5. What is the present value of Rs. 10,000 due in 2 years at 8% p.a. interest compounded annually ?
6. Find the equated due date of payments of the following bills :  
₹ 250 due on 10<sup>th</sup> June  
₹ 400 due on 20<sup>th</sup> July  
₹ 1,000 due on 11<sup>th</sup> August.

**SECTION – B**

Answer **any four** of the following questions.**(4×8=32)**

7. Calculate Karl Pearson's co-efficient of correlation for the following data :

X	8	10	15	17	20	22	24	25
Y	25	30	32	35	37	40	42	45

8. If the regression equations of x on y and y on x are respectively  $2x + 3y = 18$  and  $x + 2y = 15$ , find  $\bar{x}$ ,  $\bar{y}$  and correlation coefficient r.



9. Find 3 yearly moving averages from the following data.

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Production	148	136	129	134	136	132	130	140	138	128

10. At certain rate of interest compounding quarterly, a sum doubles in 4 years. Find  
 i) the nominal rate of interest  
 ii) the effective rate of interest.
11. The banker's gain on a certain bill due after 6 months at 16% interest p.a. is ₹ 40. Find (i) Face value of the bill (ii) True Discount (iii) Banker's Discount.
12. Explain different components of time series with examples.

### SECTION – C

Answer **any two** of the following questions.

(2×16=32)

13. Calculate Karl Pearson's co-efficient of correlation for the following data.

Marks in Statistics	Marks in English			
	20 – 30	30 – 40	40 – 50	50 – 60
10 – 30	8	12	–	–
30 – 50	–	22	10	–
50 – 70	–	8	23	7
70 – 90	–	–	7	3

14. Obtain the two regression equations from the following data and estimate  
 i) The age of wife when husband's age is 26 years  
 ii) The age of husband when the age of wife is 20 years.

Age of Husband	18	19	20	21	22	23	24	25	26	27
Age of Wife	17	17	18	18	18	19	19	20	21	21

15. The following data are the annual profits in a business.

Year	2015	2016	2017	2018	2019	2020	2021
Profits ('000 ₹)	60	72	75	65	80	85	95

Fit a straight line trend to the above data and find the trend values. Also estimate the profit for the year 2022.

16. A three month's bill was drawn up on April 16 and discounted at 6% p.a. on May 31. What was the face value of the bill, if the depositor received ₹ 754.34 ? What amount would be the banker's gain and true discount ?





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**BCMCMC 159**

**Credit Based II Semester B.Com. Examination, September 2022  
(2018 – 19 and Earlier Batches)  
FINANCIAL ACCOUNTING – II**

Time : 3 Hours

Max. Marks : 120

**SECTION – A**

Answer **any four** questions.

**(4×6=24)**

1. Explain the different types of commission on consignment accounting.
2. Write a note on Interest Suspense Account.
3. On the 15<sup>th</sup> Jan. 2019 fire occurred in the premises of a company. From the following particulars ascertain the amount off claim to be lodged in case of stock which was insured  
Stock on 1<sup>st</sup> Jan. 2019 Rs. 2,00,000  
Purchases from 1<sup>st</sup> Jan. 2019 to the date of fire Rs.3,00,000  
Wages Rs. 1,00,000.  
Manufacturing expenses Rs. 60,000.  
Sales from 1<sup>st</sup> Jan. 2019 to the date of fire Rs. 4,80,000.  
The gross profit ratio is 25% on sales. The stocks salvage was value at Rs.19,500.
4. Amar purchased a machine from Akbar Machinery Ltd. On hire purchase system on 1-4-2015 payable Rs.10,000 down and the balance as under :  
Rs. 13,000 at the end of the first year  
Rs. 12,000 at the end of the second year  
Rs. 11,000 at the end of the third year  
Interest is charged at 10% p.a.  
Ascertain the cash price.

**P.T.O.**





5. On 1<sup>st</sup> January 2017, Rani drew a 2 months bill on Raja for Rs.1,000 and the later accepted the same. On the due date, the bill was dishonoured and noting charges Rs. 10 were paid. Pass Journal Entries in the books of both the parties.

6. From the following details, ascertain credit sales.

Opening Debtors Rs. 40,000

Cash received from Debtors Rs.3,60,000

Cheque received from Debtors Rs. 50,000

Bills Receivable received during the year Rs. 10,000

Cheque from debtors dishonoured Rs. 1,000

Bad Debts written off Rs. 5,000

Sales Return Rs. 4,000

Bills receivable dishonoured Rs. 1,000

Closing Debtors Rs. 48,000.

### SECTION – B

Answer **any four** questions.

(4×12=48)

7. Write the differences between single entry system and double entry system.

8. On 15 may 2017 the Godown of A Ltd. was destroyed by fire. The records of the company revealed the following.

Stock on 1-1-2016 Rs. 76,500.

Stock on 31-12-2016 Rs. 81,900.

Purchase during 2016 Rs. 3,10,000.



Sales during 2016 Rs. 4,00,000.

Purchases from 1-1-2017 to the date of fire Rs. 75,000.

Sales from 1-1-2017 to the date of fire 1,00,000.

It was the practice of firm to value the stock at 10% less than cost price. Stock salvage was 6,000. The policy was for Rs. 50,000 and subject to average clause.

Calculate the claim for the loss of the stock.

9. From the following information find out the total sales.

Opening debtors	90,000
Opening Bills Receivables	29,000
Cash received from debtors	72,000
Bills Receivable encashed during the year	60,000
Bad debt written off	1,200
Return inwards	2,000
Return outwards	1,000
Bills receivable dishonoured	6,000
Cash sales	10,000
Closing debtors	27,200
Closing Bills Receivable	68,000



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10. ABC Toys Ltd. consigned 1,000 toys to XYZ Toys at an cost of Rs. 150 each. ABC Toys Ltd. paid freight Rs. 10,000 and insurance Rs. 1,500. During the voyage 100 toys were totally damaged by fire and had to be thrown overboard. Twinkle Toys took delivery of the remaining toys and paid Rs. 14,400 as customs duty. Twinkle toys sent a bank draft to ABC Toys Ltd. for Rs. 50,000 as advance payment and later sent an account sales showing that 800 toys had been sold at Rs. 220 each. Expenses incurred by XYZ Toys on godown rent and advertisement etc. amounted to Rs. 2,000. XYZ Toys was entitled to a commission of 5 percent and settled his account.

Prepare Consignment Account, YYZ Toys Account and Abnormal Loss Account in the books of ABC Toys Ltd.

11. Prabhu purchased a motor car from Abharan Motors on 1-04-2013 on installment purchase system. The payment is to be made as follows ;

80,000 down payment

On 31-03-2014 Rs. 1,52,000

On 31-03-2015 Rs. 1,20,000

On 31-03-2016 Rs. 1,10,000

Interest at 10% p.a. is included in these installments. Prabhu charged depreciation on the motor car at 20% p.a. on the diminishing Balance.

Prepare the Motor Car Account.

12. On 1<sup>st</sup> January 2017, Khan drew two bills on Gupta for Rs. 15,000, one for Rs. 10,000 payable 2 months after date and the other for Rs. 5,000 payable 3 months after date. Khan discounted the 1<sup>st</sup> bill at 6% p.a. and endorsed the 2<sup>nd</sup> bill in favour of Mukarji. The 1<sup>st</sup> bill was duly met on maturity but second bill was dishonoured and Mukarji paid Rs. 100 as noting charges. Pass Journal Entries in the books of Khan, Gupta and Mukarji.

## SECTION – C

Answer **any two** questions.

(2×24=48)

13. The Alarm Watch Co. Ltd., of Punjab dispatched 1,000 Wrist watches costing Rs. 900 each to their agents Mangalore Times Ltd. The pro-forma invoice to Mangalore Times Ltd., was Rs. 1,200 per watch and the commission was fixed at 6% on gross sale proceeds. The agents accepted a bill for Rs. 3,00,000 drawn on them as advance. The Alarm Watch Co. Ltd., incurred the following expenses on consignment :

Freight Rs. 8,000, Cartage Rs. 1,500 and insurance Rs. 2,500. In transit 100 watches were totally destroyed by fire and Rs. 45,000 were duly received by Alarm Watch Co. Ltd., from the insurer in full settlement. The consignor received an account sale from agents showing that 700 watches were sold for Rs. 9,80,000 and they paid customs duty Rs. 12,000, clearing charges Rs. 8,000, warehouse rent Rs. 5,000 and sales expenses Rs. 10,000. The agents remitted a draft for the balance.

Prepare Necessary Ledger Accounts in the books of Alarm Watch Co. Ltd., and Mangalore Times Ltd.

14. On 1-4-2015 Anil accepted a three months bill drawn by his creditor Ashok for Rs. 10,000. On the same date Ashok discounts the same at 5% p.a. Anil being unable to meet the bill at maturity, request Ashok to accept Rs. 4,000 in cash and to draw another bill for 3 months for the balance amount plus interest at 7% p.a. Ashok agrees. Before the 2<sup>nd</sup> bill matures, Anil become insolvent and is unable to pay any amount what so ever. Pass Journal Entries in the books of both the parties.





15. ABC Ltd. purchased from Tata Motors three trucks costing Rs. 5,00,000 each on hire purchase system. Payment was to be made Rs. 3,00,000 down and balance is paid in 3 equal annual installments together with interest at 18% p.a. ABC Ltd. write off depreciation at 20% on the diminishing Balances. They paid installment due at the end of the first year but could not pay the next. Tata Motors agrees to leave one truck with the purchaser, adjusting the value of other two trucks against the amount due. The trucks were valued on the basis of 30% depreciation annually on diminishing balances.

Prepare :

- 1) Truck A/c, Tata Motors A/c, Interest A/c and Depreciation A/c in the books of ABC Ltd.
- 2) ABC Ltd. and Repossessed Truck A/c in the books of Tata Motors.

16. Madhav does not maintain proper books of accounts. From the following information prepare Trading and Profit and Loss A/c for the year ended 31-03-2021 and a Balance Sheet as on that date.

	31-03-2020	31-03-2021
	(Rs.)	(Rs.)
Debtors	9,000	12,500
Stock	4,900	6,600
Furniture	500	750
Creditors	3,000	2,250

**Analysis of other transactions are :**

	(Rs.)
Cash collected from debtors	30,400
Cash paid to creditors	22,000



Salaries	6,000
Rent	750
Office expenses	900
Drawings	1,500
Fresh capital introduced 30-9-2020	1,000
Cash sales	750
Cash purchases	2,500
Discount received	350
Discount allowed	150
Returns inwards	500
Returns outwards	400
Bad debts	100

He had Rs. 2,500 cash in the beginning of the year. Charge interest on capital at 6% p.a.

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**BCMCMCN 201**

**Second Semester B.Com. Examination, September 2022  
(NEP 2020) (2021 – 22 Batch Onwards)  
ADVANCED FINANCIAL ACCOUNTING – II (DSCC)**

Time : 2 Hours

Max. Marks : 60

**SECTION – A**Answer **any five** of the following.**(2×5=10)**

1. Write a note on Average Clause.
2. How do you treat “salvaged goods” for calculating insurance claim for loss of stock ?
3. What is Hire Purchase System ?
4. What is the meaning of the term “Repossession” ?
5. State two important features of Independent Branches.
6. What is Single Entry System ?
7. What do you understand by Inter-Departmental Transfer ?
8. When the cost price of the asset is ₹ 30,000. Down payment ₹ 5,000 and the amount of three instalments are ₹ 10,000 only. Find out the hire purchase price.

**SECTION – B**Answer **any four** of the following.**(5×4=20)**

9. Distinguish between Single Entry System and Double Entry System.
10. From the following particulars, find out credit sales by preparing Total Debtors Account :

	Rs.
Opening debtors	60,000
Cash received from debtors	4,00,000
Cheques received from debtors	45,000

P.T.O.

	4,000
Sales return	2,000
Cheques from debtors dishonoured	5,000
Bad debts written off	1,000
Discount allowed	500
Provision for doubtful debts	68,000
Closing debtors	

11. What basis would you consider best to allocate the following expenses in the Departmental A/c ?

- Labour welfare expenses
- Bad debts
- Repairs to Machinery
- Carriage Inward
- Rent.

12. On 15 April 2021 a fire occurred in the premises of ABC company. From the following particulars ascertain the amount of claim to be lodged in case of stock which was insured.

	Rs.
Stock on 1 April 2021	2,00,000
Purchases from 1 April 2021 to the date of fire	3,00,000
Wages	1,00,000
Manufacturing expenses	60,000
Sales from 1 April 2021 to the date of fire	4,80,000
The gross profit ratio is 25% on sales. The stock salvaged was	19,500

13. Suraj purchased a machine from Sudhir Machinery Ltd. on hire purchase system on 1-04-2019 payable 10,000 down and balance as under : 13,000 at the end of first year, 12,000 at the end of second year and 11,000 at the end of third year. Interest is charged at 10% p.a. Ascertain cash price and the interest.

14. From the following information prepare Mangalore Branch A/c in the books of Bangalore Head Office when goods are supplied at cost price.

Opening stock	10,000
Closing stock	15,000
Goods sent to branch	50,000
Goods returned by branch	1,000
Opening petty cash	200





Closing petty cash		300
Cash sent to branch for :		
Salary	4,000	
Rent	1,000	
Petty cash	<u>2,000</u>	7,000
Cash remitted by branch to HO		30,000

## SECTION – C

Answer **any two** of the following.

(15×2=30)

15. A fire occurred in the premises of SR company on 1-7-2021. From the following information calculate the claim to be made against the company.

	Rs.
Stock on 1-1-2020	63,000
Purchases for the year ending 31-12-2020	4,00,000
Sales for the year ending 31-12-2020	5,00,000
Wages for the year ending 31-12-2020	18,000
Manufacturing expenses for the year ending 31-12-2020	2,000
Salary for the year ending 31-12-2020	10,000
Stock on 31-12-2020	81,000
Purchases from 1-1-2021 to the date of fire	2,00,000
Sales from 1-1-2021 to the date of fire	3,00,000
Stock salvaged	10,000

Value of policy is 30,000. There is an average clause in the policy. It is the practice of the company to value the stock at 10% less than cost.

16. Madras Transport Company purchased a motor car from Mumbai Motor Company on hire purchase agreement on 1-4-2018. Madras Transport Company paid 10,000 cash as down payment and agreed to pay further 3 installments of 10,000 on 31 March every year. The cash price of the car was 37,250. Mumbai Motors Company charged interest of 5% p.a. The Madras Transport Company writes off depreciation at 10% p.a. under reducing balance method.

Prepare the following accounts in the books of Madras Transport Company :

- 1) Motor Car A/c
- 2) Mumbai Motors Company A/c
- 3) Interest A/c
- 4) Depreciation A/c.



17. A firm has two departments A and B. A department supplies material to B department at its usual selling price. From the following particulars prepare Departmental Trading and Profit and Loss A/c and General Profit and Loss Account for the year 2020.

Particulars	Dept. A	Dept. B
Opening stock	6,00,000	1,00,000
Purchases	40,00,000	30,000
Sales	44,00,000	9,00,000
Transfer to B department	6,00,000	—
Manufacturing expenses	—	1,20,000
Selling expenses	40,000	12,000
Closing stock	4,00,000	1,20,000

The stocks in the department B may be considered as consisting of 80% of material and 20% other expenses. Department A earned a gross profit at the rate of 15% in the year 2019. General expenses of the business as a whole came to ₹ 1,30,000.

18. Naveen kept his books of accounts under single entry system. An analysis of rough cash book for the year 2021 shows the following :

#### Cash Account

Amount (Rs.)	Amount (Rs.)
To Debtors A/C 60,000	By Bank overdraft on 1.04.2020 7,400
To Capital A/C 5,000	By Creditors 25,000
	By Business expenses 10,000
	By Wages 15,500
	By Drawings 3,000
	By Balance at bank on 31.03.2021 4,000
	By Cash in hand 31-03-2021 100
65,000	65,000

The following additional information is available :

	1-04-2020 (Rs.)	31-03-2021 (Rs.)
Sundry Debtors	53,000	58,000
Sundry Creditors	19,500	15,000
Stock	19,000	17,000
Machinery	20,000	20,000
Furniture	1,400	1,400

All the sales and purchases were on credit.

From the above information, prepare Trading and Profit and Loss Account and Balance Sheet after providing depreciation on Machinery at 10% and Furniture at 5%.





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**BCMCCEN 202**

**II Semester (Open Elective) (NEP – 2020) Degree  
Examination, September 2022  
(2021 – 22 Batch Onwards)  
INVESTING IN STOCK MARKETS**

Time : 2 Hours

Max. Marks : 60

**SECTION – A****I. Answer any five of the following questions.****(2×5=10)**

- 1) Meaning of Investment.
- 2) What do you mean by Risk ?
- 3) Mention any two avenues of Investment.
- 4) Expand BSE and Nifty.
- 5) Give the meaning of Equity Shares.
- 6) Give the meaning of a Stockbroker.
- 7) Give the meaning of Mutual Fund.
- 8) Mention the importance of CRISIL.

**SECTION – B****II. Answer any four of the following questions.****(5×4=20)**

- 9) Write a note on the Top-Down Approach.
- 10) Write a note on DEMAT Account.
- 11) Write a short note on Sensex.
- 12) Explain how can we become responsible investors.
- 13) Write a short note on Mutual Fund.

**P.T.O.**



- 14) From the following information find the NAV of a Mutual Fund Unit  
Investments – Rs. 1,54,50,000, Cash and Cash Equivalents – Rs. 18,70,000,  
Accrued Income – Rs. 8,45,000, Accounts Receivable – Rs. 4,50,000, Short  
term liabilities – Rs. 7,50,000, Long term liabilities – Rs. 6,00,000 and Total  
units of the fund – Rs. 3,25,000.

### SECTION – C

III. Answer **any two** of the following questions.

(15×2=30)

- 15) Explain the various avenues of Investment.
- 16) Explain the Do's and Don'ts of investing in the Stock Market.
- 17) Explain the advantages and disadvantages of investing in a Mutual Fund.
- 18) Explain the concept of Investment in Mutual Fund as a relatively safer investment than investment in Direct Equities.

ಕನ್ನಡ ಆವೃತ್ತಿ

ವಿಭಾಗ – ಎ

I. ಯಾವುದಾದರೂ ಐದು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

(2×5=10)

- 1) ಹೂಡಿಕೆಯ ಅರ್ಥ.
- 2) 'ಅಪಾಯ' ಎಂಬುದಕ್ಕೆ ನಿಮ್ಮ ಅರ್ಥವೇನು ?
- 3) ಹೂಡಿಕೆಯ ಯಾವುದೇ ಎರಡು ಮಾರ್ಗಗಳನ್ನು ಉಲ್ಲೇಖಿಸಿ.
- 4) ಬಿಎಸ್‌ಇ ಮತ್ತು ನಿಫ್ಟಿಯನ್ನು ವಿಸ್ತರಿಸಿ.
- 5) ಈಕ್ವಿಟಿ ಷೇರುಗಳ ಅರ್ಥವನ್ನು ನೀಡಿ.
- 6) ಸ್ಟಾಕ್ ಬ್ರೋಕರ್ ಅರ್ಥವನ್ನು ನೀಡಿ.
- 7) ಮ್ಯಾಚುವಲ್ ಫಂಡ್ ಅರ್ಥವನ್ನು ನೀಡಿ.
- 8) CRISIL ನ ಪ್ರಾಮುಖ್ಯತೆಯನ್ನು ತಿಳಿಸಿ.

ವಿಭಾಗ – ಬಿ

II. ಯಾವುದಾದರೂ ನಾಲ್ಕು ಪ್ರಶ್ನೆಗಳನ್ನು ಉತ್ತರಿಸಿ.

(5×4=20)

- 9) ಟಾಪ್-ಡೌನ್ ಅಪ್ರೋಚ್ ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.
- 10) ಡಿಮ್ಯಾಟ್ ಖಾತೆಯ ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.





- 11) ಸೆನೆಕ್ಸ್ ಬಗ್ಗೆ ಒಂದು ಚಿಕ್ಕ ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.
- 12) ನಾವು ಹೇಗೆ ಜವಾಬ್ದಾರಿಯುತ ಹೂಡಿಕೆದಾರರಾಗಬಹುದು ಎಂಬುದನ್ನು ವಿವರಿಸಿ.
- 13) ಮ್ಯೂಚುವಲ್ ಫಂಡ್ ಕುರಿತು ಕಿರು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.
- 14) ಈ ಕೆಳಗಿನ ಮಾಹಿತಿಯಿಂದ ಮ್ಯೂಚುವಲ್ ಫಂಡ್ ಘಟಕದ ಎನ್‌ಎವಿಯನ್ನು ಕಂಡುಹಿಡಿಯಿರಿ.

ಹೂಡಿಕೆಗಳು - ರೂ. 1,54,50,000, ನಗದು ಮತ್ತು ನಗದು ಸಮಾನಗಳು - ರೂ. 18,70,000,  
ಸಂಚಿತ ಆದಾಯ - ರೂ. 8,45,000, ಸ್ವೀಕರಿಸಬಹುದಾದ ಖಾತೆಗಳು - ರೂ. 4,50,000,  
ಅಲ್ಪಾವಧಿ ಹೊಣೆಗಾರಿಕೆಗಳು - ರೂ. 7,50,000, ದೀರ್ಘಕಾಲೀನ ಹೊಣೆಗಾರಿಕೆಗಳು - ರೂ.  
6,00,000 ಮತ್ತು ನಿಧಿಯ ಒಟ್ಟು ಘಟಕಗಳು - ರೂ. 3,25,000.

ವಿಭಾಗ - ಸಿ

III. ಯಾವುದಾದರೂ ಎರಡು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿರಿ.

(15×2=30)

- 15) ಹೂಡಿಕೆಯ ವಿವಿಧ ಮಾರ್ಗಗಳನ್ನು ವಿವರಿಸಿ.
- 16) ಸ್ಟಾಕ್ ಮಾರ್ಕೆಟ್‌ನಲ್ಲಿ ಹೂಡಿಕೆ ಮಾಡಬೇಕಾದ ಮತ್ತು ಮಾಡಬಾರದ ವಿಷಯಗಳನ್ನು ವಿವರಿಸಿ.
- 17) ಮ್ಯೂಚುವಲ್ ಫಂಡ್‌ನಲ್ಲಿ ಹೂಡಿಕೆ ಮಾಡುವ ಅನುಕೂಲಗಳು ಮತ್ತು ಅನಾನುಕೂಲಗಳನ್ನು ವಿವರಿಸಿ.
- 18) ಮ್ಯೂಚುವಲ್ ಫಂಡ್‌ನಲ್ಲಿ ಹೂಡಿಕೆಯ ಪರಿಕಲ್ಪನೆಯನ್ನು ನೇರ ಷೇರುಗಳಲ್ಲಿ ಹೂಡಿಕೆಗಿಂತ ತುಲನಾತ್ಮಕವಾಗಿ ಸುರಕ್ಷಿತ ಹೂಡಿಕೆಯಾಗಿ ವಿವರಿಸಿ.



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**BCMCMCN 204**

**Second Semester B.Com. Examination, September 2022  
(2021 – 22 Batch Onwards) (NEP – 2020)  
LAW AND PRACTICE OF BANKING (DSCC)**

Time : 2 Hours

Max. Marks : 60

**SECTION – A**I. Answer **any five** of the following questions.**(5×2=10)**

- 1) Define the term 'customer' of a Bank.  
ಬ್ಯಾಂಕಿನ 'ಗ್ರಾಹಕ'ನನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿರಿ.
- 2) Who is Paying Banker ?  
ಪಾವತಿದಾರ ಬ್ಯಾಂಕರ್ ಎಂದರೆ ಯಾರು ?
- 3) What is Negotiable Instrument ?  
ಸ್ವಾಮಿತ್ವ ವರ್ಗಾವಣೆ ಪತ್ರಗಳು ಎಂದರೇನು ?
- 4) What is Cheque Truncation System (CTS) ?  
ಚೆಕ್ಯು ಟ್ರಂಕೇಶನ್ ವ್ಯವಸ್ಥೆ ಎಂದರೇನು ?
- 5) What is countermanding the payment ?  
ಕೌಂಟರ್ಮಾಂಡಿಂಗ್ (ಪಾವತಿನಿಲ್ಲಿಸಿ) ಎಂದರೇನು ?
- 6) What is Credit Control ?  
ಪತ್ತಿನ ನಿಯಂತ್ರಣ ಎಂದರೇನು ?
- 7) Define cheque.  
ಚೆಕ್ಯನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿರಿ.
- 8) What is dishonour of cheques ?  
ಚೆಕ್ಯುಗಳ ಅಮಾನ್ಯತೆ ಎಂದರೇನು ?

**SECTION – B**II. Answer **any four** of the following questions.**(4×5=20)**

- 9) Discuss any five importance of bank to the economy.  
ಆರ್ಥಿಕತೆಗೆ ಬ್ಯಾಂಕುಗಳ ಯಾವುದಾದರೂ ಐದು ಮಹತ್ವವನ್ನು ಚರ್ಚಿಸಿರಿ.

**P.T.O.**





10) Write a note on RBI as a Banker's Bank.

ಬ್ಯಾಂಕರನ ಬ್ಯಾಂಕಾಗಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಬಗ್ಗೆ ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

11) What are the consequences of wrongful dishonour of cheques ?

ಚೆಕ್ಯುಗಳನ್ನು ತಪ್ಪಾಗಿ ಅಮಾನ್ಯ ಮಾಡಿದಾಗ ಆಗುವ ಪರಿಣಾಮಗಳಾವುವು ?

12) What is special crossing ? State its features with examples.

ವಿಶೇಷ ರೇಖಣ ಎಂದರೇನು ? ಉದಾಹರಣೆ ಸಹಿತ ಇದರ ಗುಣಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿ.

13) Discuss the meaning and features of RTGs.

RTGs ನ ಅರ್ಥ ಮತ್ತು ಲಕ್ಷಣಗಳನ್ನು ಚರ್ಚಿಸಿ.

14) What is crypto currency ? Explain its features.

ಕ್ರಿಪ್ಟೋ ಕರೆನ್ಸಿ ಎಂದರೇನು ? ಇದರ ಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿ.

### SECTION – C

III. Answer **any two** of the following questions.

(2×15=30)

15) Define Bank. Explain the primary functions of Commercial Banks.

ಬ್ಯಾಂಕನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಪ್ರಾಥಮಿಕ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿ.

16) What is dishonour of cheques ? Explain the circumstances where paying banker dishonours the cheque.

ಚೆಕ್ಯನ್ನು ಅಮಾನ್ಯಮಾಡುವುದು ಎಂದರೇನು ? ಪಾವತಿದಾರ ಬ್ಯಾಂಕರನು ಚೆಕ್ಯುಗಳನ್ನು ಅಮಾನ್ಯ ಮಾಡಬಹುದಾದ ಸಂದರ್ಭಗಳನ್ನು ವಿವರಿಸಿ.

17) Explain the precautions taken by banker while opening accounts with a minor.

ಅಪ್ರಾಪ್ತ ವಯಸ್ಸಿನ ಗ್ರಾಹಕರಲ್ಲಿ ಖಾತೆಯನ್ನು ತೆರೆಯುವಾಗ ಬ್ಯಾಂಕರನು ವಹಿಸಬೇಕಾದ ಮುನ್ನೆಚ್ಚರಿಕೆಗಳಾವುವು ?

18) Define cheque. What are the essential features of a cheque ?

ಚೆಕ್ಯನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ಚೆಕ್ಯಿನ ಮುಖ್ಯ ಲಕ್ಷಣಗಳಾವುವು ?



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**BCMCMCN '204**

**Second Semester B.Com. Examination, September 2022  
(2021 – 22 Batch Onwards) (NEP – 2020)  
LAW AND PRACTICE OF BANKING (DSCC)**

Time : 2 Hours

Max. Marks : 60

**SECTION – A**I. Answer **any five** of the following questions.**(5×2=10)**

- 1) Define the term 'customer' of a Bank.  
ಬ್ಯಾಂಕಿನ 'ಗ್ರಾಹಕ'ನನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿರಿ.
- 2) Who is Paying Banker ?  
ಪಾವತಿದಾರ ಬ್ಯಾಂಕರ್ ಎಂದರೆ ಯಾರು ?
- 3) What is Negotiable Instrument ?  
ಸ್ವಾಮಿತ್ವ ವರ್ಗಾವಣೆ ಪತ್ರಗಳು ಎಂದರೇನು ?
- 4) What is Cheque Truncation System (CTS) ?  
ಚೆಕ್ಯು ಟ್ರಂಕೇಶನ್ ವ್ಯವಸ್ಥೆ ಎಂದರೇನು ?
- 5) What is countermanning the payment ?  
ಕೌಂಟರ್ಮಾಂಡಿಂಗ್ (ಪಾವತಿನಿಲ್ಲಿಸಿ) ಎಂದರೇನು ?
- 6) What is Credit Control ?  
ಪತ್ತಿನ ನಿಯಂತ್ರಣ ಎಂದರೇನು ?
- 7) Define cheque.  
ಚೆಕ್ಯನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿರಿ.
- 8) What is dishonour of cheques ?  
ಚೆಕ್ಯುಗಳ ಅಮಾನ್ಯತೆ ಎಂದರೇನು ?

**SECTION – B**II. Answer **any four** of the following questions.**(4×5=20)**

- 9) Discuss any five importance of bank to the economy.  
ಆರ್ಥಿಕತೆಗೆ ಬ್ಯಾಂಕುಗಳ ಯಾವುದಾದರೂ ಐದು ಮಹತ್ವವನ್ನು ಚರ್ಚಿಸಿರಿ.

**P.T.O.**





10) Write a note on RBI as a Banker's Bank.

ಬ್ಯಾಂಕರನ ಬ್ಯಾಂಕಾಗಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಬಗ್ಗೆ ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

11) What are the consequences of wrongful dishonour of cheques ?

ಚೆಕ್ಯುಗಳನ್ನು ತಪ್ಪಾಗಿ ಅಮಾನ್ಯ ಮಾಡಿದಾಗ ಆಗುವ ಪರಿಣಾಮಗಳಾವುವು ?

12) What is special crossing ? State its features with examples.

ವಿಶೇಷ ರೇಖಣ ಎಂದರೇನು ? ಉದಾಹರಣೆ ಸಹಿತ ಇದರ ಗುಣಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿ.

13) Discuss the meaning and features of RTGs.

RTGs ನ ಅರ್ಥ ಮತ್ತು ಲಕ್ಷಣಗಳನ್ನು ಚರ್ಚಿಸಿ.

14) What is crypto currency ? Explain its features.

ಕ್ರಿಪ್ಟೋ ಕರೆನ್ಸಿ ಎಂದರೇನು ? ಇದರ ಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿ.

### SECTION – C

III. Answer any two of the following questions.

(2×15=30)

15) Define Bank. Explain the primary functions of Commercial Banks.

ಬ್ಯಾಂಕನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಪ್ರಾಥಮಿಕ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿ.

16) What is dishonour of cheques ? Explain the circumstances where paying banker dishonours the cheque.

ಚೆಕ್ಯನ್ನು ಅಮಾನ್ಯಮಾಡುವುದು ಎಂದರೇನು ? ಪಾವತಿದಾರ ಬ್ಯಾಂಕರನು ಚೆಕ್ಯುಗಳನ್ನು ಅಮಾನ್ಯ ಮಾಡಬಹುದಾದ ಸಂದರ್ಭಗಳನ್ನು ವಿವರಿಸಿ.

17) Explain the precautions taken by banker while opening accounts with a minor.

ಅಪ್ರಾಪ್ತ ವಯಸ್ಸಿನ ಗ್ರಾಹಕರಲ್ಲಿ ಖಾತೆಯನ್ನು ತೆರೆಯುವಾಗ ಬ್ಯಾಂಕರನು ವಹಿಸಬೇಕಾದ ಮುನ್ನೆಚ್ಚರಿಕೆಗಳಾವುವು ?

18) Define cheque. What are the essential features of a cheque ?

ಚೆಕ್ಯನ್ನು ವ್ಯಾಖ್ಯಾನಿಸಿ. ಚೆಕ್ಯಿನ ಮುಖ್ಯ ಲಕ್ಷಣಗಳಾವುವು ?