



Course Code: 41CT11

VIVEKANANDA COLLEGE, TIRUVEDAKAM WEST

Residential & Autonomous – A Gurukula Institute of Life-Training
Re-accredited (3rd Cycle) with 'A' Grade (CGPA 3.59 out of 4.00) by NAAC
[Affiliated to Madurai Kamaraj University]

M.Com. Degree (Semester) Examinations, November 2020

Part – III : Core Subject : First Semester : Paper – I

Course Title: Accounting for Managerial Decisions

Under CBCS and OBE– Credit 4

Time: 3 Hours

Max. Marks: 75

SECTION – A

Answer ALL Questions:

(5 X 1 = 5)

Multiple Choice Questions

- Decision making is the primary function of
 - Management accountant
 - Middle management
 - Top management
 - Lower management
- Payment of dividend is
 - An application of funds
 - Source of funds
 - Neither source nor application
 - All these
- Zero base Budgeting refers to
 - Short term and long term budgeting
 - Performance reporting
 - Responsibility Accounting
 - Justification of every item in the budget afresh
- Margin of safety is
 - Sales at which there is profit
 - Sales at which there is loss
 - Sales in excess of BEP
 - None of the above
- Consumption of Raw material is based on
 - Production
 - Sales
 - Cash
 - Market

SECTION – B

Answer Any Five Questions:

(5 X 2 = 10)

- Define: Management Accounting.
- Write any two objectives of Management accounting.
- List any two application of funds.
- What is working capital?
- Give an example for internal sources of funds.
- Define the term variable cost.
- Write any two significances of cash flow statement.

SECTION – C

Answer ALL Questions:

(5 X 6 = 30)

- a) Explain the functions of management Accounting.

(OR)

- b) Differentiate management accounting and financial accounting.

- a) You are asked to compile a working capital statement from the following details:

<i>Particulars</i>	<i>1-1-2019</i>	<i>31.12-2019</i>
8% Debentures	40,000	40,000
Outstanding rent	8,000	12,000
Cash in hand	4,000	8,000
Cash at bank	12,000	15,000
Accounts payable	20,000	26,000
Machinery	25,000	16,000
Accounts receivable	30,000	34,000
Prepaid commission	4,000	-
Inventories	22,000	27,000

Share premium	15,000	15,000
Equity share capital	50,000	50,000

(OR)

b) From the following details, calculate funds from operations of Kumaran Company.

<i>Particulars</i>	₹.
Salaries	5,000
Rent	3,000
Depreciation on plant	5,000
Provision for tax	4,000
Loss on sale of plant	2,000
Opening balance of P&L A/c	25,000
Transfer to General Reserve	1,000
Goodwill written off	2,000
Dividend Received	5,000
Refund of tax	3,000
Profit on sale of building	5,000
Closing balance of P&L A/c	60,000
Discount on issue of debentures	2,000
Provision for bad debts	1,000
Preliminary expenses written off	3,000
Proposed dividend	6,000

15. a) How does cash flow differs from fund flow statement?

(OR)

b) From the following prepare a statement showing changes in working capital during 2017.

Liabilities	2016	2017	Assets	2016	2017
Share capital	40,000	45,000	Land	50,000	66,000
Creditors	10,000	23,000	Stock-in-trade	80,000	90,000
Profit and Loss A/C.	2,30,000	2,50,000	Debtors	1,20,000	1,15,000
			Cash	30,000	47,000
	2,80,000	3,18,000		2,80,000	3,18,000

16. a) Draw up a flexible budget for overhead expenses on the basis of the following data and determine of overhead rates at 70%, 80% and 90% plant capacity.

	At 70% Capacity ₹	At 80% Capacity ₹	At 90% Capacity ₹
Variable Overheads:			
Indirect labour	-	12,000	-
Stores including spares	-	4,000	-
Semi-Variable Overheads:	-	20,000	-
Power (30% fixed, 70% variable)			
Repairs and maintenance (60% fixed, 40% variable)	-	2,000	-
Fixed Overheads:			
Depreciation	-	11,000	-
Insurance	-	3,000	-
Salaries	-	10,000	-

(OR)

b) Enumerate the advantages of Zero Base Budgeting.

17. a) Prepare Marginal cost statement from the following particulars:

₹

Variable Cost:

Direct Material	4,500
Direct Wages	2,500
Factory Overheads	1,500
	8,500

Fixed cost:

Administrative expenses	1,250
Total Cost	9,750
Profit	5,250
Sales	15,000

(OR)

b) The following information is given by the companies ABC and XYZ.

	ABC	XYZ
	₹.	₹.
Units produced and sold	85,000	85,000
Revenues	1,70,000	1,70,000
Fixed Costs	80,000	34,000
Operating income	51,000	51,000
Variable costs	34,000	85,000

Find the break-even point of each company both in Units as well as value

SECTION – D

Answer Any Three Questions:

(3 X 10 = 30)

18. Calculate 1. Gross profit ratio, 2. Operating ratio, 3. Operating profit ratio, 4. Net Profit Ratio

	₹		₹
Sales	21,000	Income from Investments	200
Sales returns	1,000	Administrative expenses	1,300
Cost of sales	16,400	Selling expenses	700
Interest expenses (non-operating)	100	Depreciation	200

19. The Balance Sheets of Moon Limited for the year ended 31st December 2016 and 2017 are as follows:

Liabilities	2016	2017	Assets	2016	2017
	₹	₹		₹	₹
Share capital	80,000	1,20,000	Plant & Machinery	35,600	51,300
Share Premium	8,000	12,000	Freehold premises	55,400	1,13,200
General reserve	6,000	9,000	Furniture & Fixtures	2,400	1,500
Profit & Loss Account	19,500	20,800	Stock	22,100	26,000
5% Debentures	-	26,000	Debtors	36,500	39,100
Income tax Provision	9,800	10,900	Bank	4,800	4,000
Creditors	33,500	36,400			
	1,56,800	2,35,100		1,56,800	2,35,100

Depreciation written off during the year 2017 was as under:

Plant & Machinery – Rs.12,800

Furniture & Fixtures – Rs.400

Prepare a Statement of Sources and Uses of Funds.

20. From the balance sheets as on 31st March 2018 and 31st March 2019, prepare a cash flow statement.

Balance Sheet					
Liabilities	31.03.2018	31.03.2019	Assets	31.03.2018	31.03.2019
Share Capital	1,00,000	1,50,000	Fixed assets	1,00,000	1,50,000
P&L account	80,000	1,20,000	Goodwill	50,000	40,000
10% Debentures	50,000	60,000	Stock	30,000	70,000
Creditors	30,000	40,000	Debtors	50,000	90,000
Outstanding expenses	10,000	15,000	Bills Receivable	30,000	20,000
			Bank	10,000	15,000
	2,70,000	3,85,000		2,70,000	3,85,000

21. BPL Ltd. Wishes to arrange overdraft facilities with its bankers during the period April to June 2018 when it will be manufacturing mostly for stock. Prepare a Cash Budget for the above period from the following data, indicating the extent of the bank facilities the company will require at the end of each month:

	<i>Credit Sales</i> ₹.	<i>Purchases</i> ₹.	<i>Wages</i> ₹
February 2018	1,80,000	1,24,800	12,000
March	1,92,000	1,44,000	14,000
April	1,08,000	2,43,000	11,000
May	1,74,000	2,46,000	10,000
June	1,26,000	2,68,000	15,000

Other information:

- 50 per cent of credit sales are realised in the month following the sales and the remaining 50 per cent in the second month following.
- Creditors are paid in the month following the month of purchase. Lag in payment of wages 1 month.
- Cash at bank on 1.04.2018 (estimated) Rs.25,000

22. Assuming that the cost structure and selling prices remain the same in periods I and II find out:

- P/V ratio
- B.E. Sales
- Profit when sales are Rs. 1,00,000
- Sales required to earn profit of Rs. 20,000
- Margin of safety in IInd period

Period	Sales ₹	Profit ₹
I	1,20,000	9,000
II	1,40,000	13,000

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M.Com.Degree End Semester Examinations, November 2020

Part – III : Core Subject : First Semester : Paper – II

Course Title: RESEARCH METHODOLOGY

Under CBCS and OBE– Credit 4

Time: 3 Hours

Max. Marks: 75

SECTION – A

Answer ALL Questions:

(5 X 1 = 5 Marks)

Multiple Choice Questions

- Research through experiment and observation is called
 - Clinical Research
 - Experimental Research
 - Laboratory Research
 - Empirical Research
- The first step in formulating a research problem is
 - Statement of the problem
 - Gathering of Data
 - Measurement
 - Survey
- When a hypothesis stated negatively, it is called
 - Relational Hypothesis
 - Situational Hypothesis
 - Null Hypothesis
 - Casual Hypothesis
- Data related to human beings are called
 - Territorial data
 - Organizational data
 - Peripheral data
 - Demographic data
- Summarizing raw data and displaying them on compact statistical tables for analysis is
 - Tabulation
 - Coding
 - Transcription
 - Editing

SECTION – B

Answer Any Five Questions:

(5 X 2 = 10 Marks)

- What is Research?
- Define the term Research design.
- Write short note on Hypothesis.
- What is a sample?
- What do you mean by a questionnaire?
- What is editing?
- What is coding?

SECTION – C

Answer ALL Questions:

(5 X 6 = 30 Marks)

13. a) What are the objectives of Research? Explain.

(OR)

- b) Explain the different types of research.

14. a) Explain basic concepts concerning testing of Hypotheses.

(OR)

- b) List out the various sources of Error in Measurement.

15. a) Describe the steps in Sample Design.

(OR)

b) What are the characteristics of a good sampling design? Explain.

16. a) What is Secondary Data? Explain its Characteristics.

(OR)

b) Distinguish between questionnaires and schedules.

17. a) What are the qualities of a good Research report? Explain.

(OR)

b) What are the contents of a research report?

SECTION – D

Answer Any Three Questions:

(3 X 10 = 30 Marks)

18. What are the various processes involved in Research? Explain.

19. Enumerate the procedure for Hypothesis Testing.

20. Explain the different types of sampling design.

21. Describe the various methods of data collection.

22. Discuss about the steps involved in the preparation of Research report.

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- b) Explain the essentials of a sound incentive plan.
16. a) Suggest the measures to prevent the labour turnover.
(OR)
- b) Explain the important causes of employee indiscipline.
17. a) What are the functions of Trade Unions?
(OR)
- b) Explain the importance of workers participation in management.

SECTION – D

Answer Any Three Questions:

(3 X 10 = 30 Marks)

18. Discuss the functions of Human Resource Management.
19. Explain the benefits of career planning to employees and organisation.
20. Examine the important methods of employee performance appraisal.
21. Discuss the various social security measures for employees in India.
22. Explain the causes and settlement of industrial disputes in India.

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M.Com. Degree (Semester) Examinations, November 2020

Part – III : Core Subject : Third Semester : Paper – I

Course Title: International Marketing Management

Under CBCS and OBE– Credit 5

Time: **3 Hours**Max. Marks: **75****SECTION – A****Answer ALL Questions:****(5 X 1 = 5 Marks)**

- Management is the art of getting things done through
 a) People b) Planning c) Programme d) Business
- The determinants of market selection decisions are
 a) Firm related factors b) Market related factors
 c) Both (a) & (b) d) Political related factors
- Direct marketing is also called
 a) One level channel b) Two level channel c) Three level channel d) Zero level channel
- Commercial invoice is issued by _____.
 a) Exporter b) Exporter's bank c) Importer d) Importer's bank
- Which of the following may be required as additional documents in a letter of credit?
 a) Commercial invoice b) Insurance document c) Consular invoice d) All of the above

SECTION – B**Answer Any Five Questions:****(5 X 2 = 10 Marks)**

- State the meaning of International marketing.
- Write a short note on International marketing environment.
- What is meant by direct exporting?
- Write a short note on SWOT analysis?
- What are the components of logistics management?
- Define a Letter of Credit.
- Write a short note on post-shipment credit.

SECTION – C**Answer ALL Questions:****(5 X 6 = 30 Marks)**

- a) Discuss the advantages of International marketing. (OR)
 b) Explain the process of product decision in International marketing.
- a) Explain the various process of International market selection. (OR)
 b) Explain the forms of organisation in direct exporting of International trade.
- a) Enumerate the factors determining the International marketing. (OR)
 b) Explain the various types of foreign Intermediaries..
- a) Write short notes on: i) Shipping Bill ii) Bill of Entry. (OR)
 b) What is proforma invoice ? Explain with its specimen.
- a) Explain Pre-shipment finance for export. (OR)
 b) Discuss the objectives and functions of EXIM bank.

SECTION – D**Answer Any Three Questions:****(3 X 10 = 30 Marks)**

- Distinguish between domestic and international marketing.
- Explain the different modes of International marketing entry.
- Discuss the International channel system in detail.
- Enumerate the procedure for export of goods.
- Analyse the role and functions of ECGC in International business.

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Course Code: 41CT32

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M.Com. Degree (Semester) Examinations, November 2020

Part – III : Core Subject : Third Semester : Paper – II

Course Title: Corporate Financial Accounting

Under CBCS and OBE– Credit 6

Time: **3 Hours**

Max. Marks: **75**

SECTION – A

Answer ALL Questions:

(5 X 1 = 5 Marks)

1. Dividend received by a financial company is shown in the statement of profit and loss as
 - a) Other income
 - b) Revenue from operations
 - c) Any of the above
 - d) None of the above
2. Profits earned by a subsidiary company upto the data of acquisition of shares by the holding company are called
 - a) revenue profit
 - b) capital profit
 - c) revaluation profits
 - d) realisation profits
3. An asset which does not generate income to the banker is termed as:
 - a) Performing Asset
 - b) Fixed Assets
 - c) Non-Performing Asset
 - d) Current Asset
4. A Valuation of Balance sheet is prepared by:
 - a) Joint Stock Company
 - b) Banking Company
 - c) Life Insurance Company
 - d) General Insurance Company
5. Measurement of the value of human resources is based on the
 - a) stock concept in accounting
 - b) Future Profit concept
 - c) Ownership concept of an asset
 - d) Employee concept

SECTION – B

Answer Any Five Questions:

(5 X 2 = 10 Marks)

6. Give some examples for intangible assets.
7. State the meaning of non-current liabilities.
8. Write a short note on Minority Interest.
9. Define a Holding Company.
10. Give the meaning of 'Rebate bills discounted'.
11. State the process of preparing Revenue Account.
12. Define the term Human Resource Accounting.

SECTION – C

Answer ALL Questions:

(5 X 6 = 30 Marks)

13. a) Discuss briefly the major changes related to Statement of profit and loss introduced by Revised schedule VI to the companies Act 2013

(OR)

b) Following balance have been extracted from the books of Nitharsan Company Ltd., as on 31st March 2019.

Particulars	Debit Rs.	Credit Rs.
Equity share capital – shares of Rs.100 each (fully paid)		2,00,000
Preference share capital -1000 6% shares of Rs.100 each (fully paid)		1,00,000
Dep. On Machinery	16,000	
Purchases (net)	4,00,000	
Closing stock	1,50,000	
Wages	1,20,000	
Sales		10,00,000
Salaries	80,000	
Bank overdraft		2,00,000
10% debentures (issued on 1 st April 2018)		1,00,000
Machinery	1,60,000	
Land & Building	6,74,000	

The board of Directors of Nitharsan Company Ltd., has decided to make the following appropriations:

1. To declare an equity dividend @ 10% on paid up capital
2. To pay dividend on the preference share capital in full.
3. To transfer Rs.2,00,000 to general reserve.

Prepare statement of Profit and Loss for the year ended 31st March 2019 and the Balance sheet as at the date. Ignore the income tax

14. a) Explain the methods of consolidating the balance sheets of a holding company and its subsidiaries.

(OR)

b) From the following Balance Sheet relating to H Ltd., and S Ltd., prepare a consolidated Balance Sheet.

Balance sheet as on 31-12-2019

Liabilities	H Ltd.,	S Ltd.	Assets	H Ltd.,	S Ltd.
Share Capital (Shares of Rs.10 each)	1,00,000	20,000	Fixed assets	80,000	12,000
Profit and Loss a/c	40,000	12,000	Stock	61,000	24,000
Reserves	10,000	6,000	Debtors	13,000	17,000
Creditors	20,000	12,000	Bills receivable	1,000	---
Bills payable	--	3,000	Shares in S Ltd., at cost (1500)	15,000	
	1,70,000	53,000		1,70,000	53,000

1. All profits of S Ltd., have been earned after the shares were acquired by H Ltd., but there was already a reserve of Rs. 6,000 on that date.
2. Bills accepted by S Company Ltd., are all in favour of H Co., Ltd., Which has discounted Rs.2, 000 of them.
3. Sundry assets of S Company Ltd., undervalued by Rs.2,000
4. The Stock of H Ltd., includes Rs. 5000 purchased from S Ltd., The Profit added was 25% on cost.

15. a) On 31st March, 2018 a bank held the following bills, discounted by it earlier:

Date of bill 2018	Term of bill (months)	Discounted @ % p.a.	Amount of bill ₹
January, 17	4	17	7,30,000
February, 7	3	18	14,60,000
March, 9	3	17.5	3,64,000

You are required to calculate the rebate on bills discounted. Also show the necessary journal entry for the rebate.

(OR)

b) List out the various schedules to be prepared by a commercial bank.

16. a) The following figures relate to Life Insurance Corporation for the year ended 31.3.2019

	Rs.		Rs.
Claims	39000	Consideration for annuities granted	16,500
Management expenses	14,000	Surrenders	9,000
Director's fee	4,000	Premia received	1,51,000
Audit fees	3,000	Life fund (1-4-18)	11,50,000
Medical expenses	500	Interest received	40,000
Agents commission	5,000	Rent received	10,000
Depreciation	4,000	Claims cancelled	500
Bonus in reductions of premium	1,500	Annuities	1,500

a) premium outstanding Rs. 9,000 b) Claim outstanding Rs. 3,000.

(OR)

b) Distinguish between Life Insurance and General Insurance.

17. a) What are the limitations of Historical Accounting.

(OR)

b) List out the various objectives of Human Resource Accounting .

SECTION – D

Answer Any Three Questions:

(3 X 10 = 30 Marks)

18. From the following balances as on 31st December 2020 of a Limited Company, prepare Statement of Profit and Loss for the year ended and Balance Sheet as on that date:

Debits	Rs.	Credits	Rs.
Stock 1.1.2020	33,380	Subscribed & paid up capital	50,000
Discount	6,788	Sales	1,46,268
Land	22,000	Sundry receipts	200
Plant and Machinery	10,700	Creditors	39,532
Purchases	91,888	Provision for bad debts	5,300
Furniture	2,750	Discount	5,904
Debtors	63,600	Bank overdraft	13,823
Profit and Loss (Dr)	4,960	Customer's deposit	400
Carriage	3,780		
Wages	9,016		
Bad debts	1,820		
Office expenses	10,275		
Cash in hand	470		

The following adjustments have to be made:

- i. Stock on 31.12.2020 Rs. 35,460.
- ii. Depreciation on Plant and Machinery at 10% and furniture at 6%.
- iii. Provision 10% for bad and doubtful debts.
- iv. Customer's deposit has been forfeited.
- v. Proposed dividend at 10%
- vi. Provision for taxation Rs. 7,500.
- vii. Outstanding managing director commission Rs. 3535

19. The balance sheet of H Ltd., and S Ltd., on 31st December 2019 were as follows

Liabilities	H Ltd.,	S Ltd.	Assets	H Ltd.,	S Ltd.
Capital			Land & Building	3,10,000	1,60,000
Shares of Rs.100 each	10,00,000	4,00,000	Machinery less 10% depreciation	2,70,000	1,35,000
10% pref. shares of Rs.100 each		1,00,000	3,000 shares in S Ltd.,	4,50,000	---
General reserve	1,00,000	50,000	Stocks at cost	2,20,000	1,50,000
Profit & Loss a/c on 1.1.19	40,000	30,000	Debtors	1,55,000	90,000
Profit for 2019	2,00,000	80,000	Cash and bank	85,000	1,95,000
Creditors	1,50,000	70,000			
	14,90,000	7,30,000		14,90,000	7,30,000

H Ltd., acquired 3,000 equity shares in S Ltd., on 1st July 2019. As on the date of acquisition, 'H' Ltd., found that the valued of Land and Buildings and Machinery of 'S' Ltd., should be Rs. 1,50,000 and Rs. 1,92,500 respectively.

prepare the consolidated Balance Sheet of 'H' Ltd., and its subsidiary 'S' Ltd., showing the assets at their proper values.

20. From the following information relating to State Bank of India Ltd., Prepare the Profit and Loss account for the year ended 31st December, 2019.

	₹		₹
Rent received	72,000	Salaries and allowances	2,18,800
Exchange and commission	32,800	Postage	5,600
Interest on fixed deposits	11,00,000	Sundry charges	4,000
Interest on savings bank a/c	2,72,000	Director's Auditor's fees	16,800
Interest on overdrafts	2,16,000	Printing	8,000
Discount on bills discounted	7,80,000	Law charges	3,600
Interest on current accounts	1,68,000	Locker rent	1,400
Interest on cash credits	8,92,000	Transfer fees	2,800
Depreciation on bank property	20,000	Interest on loans	10,36,000

21. From the following Trial balance of National Life Assurance Company Ltd., Prepare Revenue A/c and Balance Sheet as on 31.3.2019

	Rs.		Rs.
Claims by death	76,980	Life assurance fund (1-4-18)	14,70,562
Claims by Maturity	36,420	Premiums	2,10,572
Expenses of Management	19,890	Consideration for annuities granted	10,620
Commission	26,541	Interest , Dividends & Rents	62,461
Dividend paid	20,000	Fines	92
Income tax on interest etc.,	3,060	Annuities due but not paid	22,380
Annuities	29,420	Share capital	4,00,000
Bonus paid in cash	9,450	Claims admitted but not paid	80,034
Bonus in reduction of premium	2,500		
Preliminary expenses	200		
Stamps on hand	400		
Govt. Securities	8,70,890		
Furniture	20,000		
Mortgages	3,09,110		
Loans on company's policies	2,00,000		
Freehold premises	3,00,000		
Leasehold premises	2,00,000		
House property	1,00,000		
	22,46,721		22,46,721

Additional information:

Rs.

- | | |
|----------------------------------------------------|--------|
| i. Management expenses due | 600 |
| ii. Premium outstanding | 7,400 |
| iii. Reinsurance premium | 6,000 |
| iv. Interest accrued | 15,400 |
| v. Surrenders adjusted against loans | 5,000 |
| vi. Further bonus utilised in reduction of premium | 1,500 |
| vii. Further claim intimated | 8,000 |
| viii. Claim covered under reinsurance | 10,000 |

22. Explain the various approaches for the valuation of Human Resources Accounting.

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M.Com. Degree (Semester) Examinations, November 2020

Course Title: Goods and Services Tax Law & Practice

Max. Marks: **75**

(5 X 1 = 5 Marks)

b) Explain the basic structure of GST in India

14. a) Write a detailed note on GST council.

(OR)

b) Explain GSTIN in detail

15. a) What is input tax credit? Also mention the conditions and utilization of it.

(OR)

b) Discuss the eligibility and conditions for taking input tax credit.

16. a) Demonstrate the liability of levy for the continuous supply of goods.

(OR)

b) What are the contents of GST tax invoice?

17. a) Explain the main features of GST payment process?

(OR)

b) Draft the provisions relating to the refund of tax.

SECTION – D

Answer Any Three Questions:

(3 X 10 = 30 Marks)

18. Enumerate the various features and highlights of GST in India.

19. Briefly explain the various kinds of tax rates in GST and also mentions the products coming under each category.

20. Enumerate the process and forms applicable to registration under GST.

21. Explain the various types of GST returns

22. Explain the various situations for claiming refund under GST.

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Course Code: 41NE31

M.Sc. (Zoo./Che.) Degree End Semester Examinations, November 2020

Part – III : Non Major Elective : Third Semester

Course Title: BANKING TECHNOLOGY

Under CBCS and OBE– Credit 5

Time: 3 Hours

Max. Marks: 75

SECTION – A

Answer ALL Questions:

(5 X 1 = 5 Marks)

Multiple Choice Questions

- The _____ of a bank is responsible for bank level planning, policy decisions etc.,
 - Branches
 - Head office
 - Regional Office
 - Zonal office
- Sending the electronic image of a cheque is called
 - Encoding
 - Decoding
 - DNS message
 - Cheque Truncation
- Point of sale is another system of
 - EFT
 - NEFT
 - SEFT
 - ECS
- Which of the following networking is suitable within a building?
 - WAN
 - LAN
 - MAN
 - VAN
- _____ is related with the software access controls
 - Government Securities
 - Physical Securities
 - Logical Securities
 - Legal Securities

SECTION – B

Answer Any Five Questions:

(5 X 2 = 10 Marks)

- Mention any three reasons for introducing technology in banking.
- What is cheque truncation system?.
- List down the various input and output devices of ATMs.
- What are the unique features of RTGS?
- State the various areas of applications SWIFT.
- Mention the uses of DBMS.
- What is data warehousing?

SECTION – C

Answer ALL Questions:

(5 X 6 = 30 Marks)

13. a) Describe the computerisation at Regional / Circle level in banks.

(OR)

b) Describe the computerisation at Head office level in banks.

14. a) What are the merits of credit cards?

(OR)

b) Enumerate the demerits of E-Banking..

15. a) State the functions of universal banking.

(OR)

b) Explain the various security aspects of ATMs.

16. a) What are the various uses of LAN?.

(OR)

b) Explain the functions of INFINET.

17. a) What are the different types of threats associated with banking activities?

(OR)

b) Discuss the various requisites for banking technology upgradation in india.

SECTION – D

Answer Any Three Questions:

(3 X 10 = 30 Marks)

18. Mention the merits and demerits of CBS.

19. Enumerate the differences between debit cards and credit cards.

20. Explain the uses and facilities available in mobile banking.

21. Analyse the modus operandi of SWIFT.

22. Outline the uses and abuses of email.

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