

K22U 2245

Reg. No. :

Name :

**V Semester B.Com. Degree (CBCSS – OBE-Regular/Supplementary/
Improvement) Examination, November 2022
(2019 Admission Onwards)**

Core Course

5B10 COM : BANKING PRINCIPLES AND OPERATIONS

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **any six** questions from the following. **Each** question carries **1** mark.

1. Define Banking.
2. What is Overdraft ?
3. What is Open market operations ?
4. Explain Repo and Reverse Repo.
5. What is Crossing ?
6. What is Restrictive endorsement ?
7. What is SWIFT ?
8. Explain Payment Gateways.

(6×1=6)

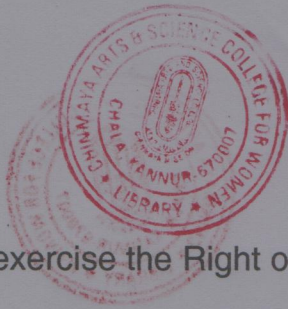
PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks.

9. What are the different types of deposits ?
10. Explain the role of banks in economic development.
11. What are the powers and duties of Banking Ombudsman ?
12. What is BASEL Norms and explain the BASEL II.

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13. What are the conditions to exercise the Right of set off ?
 14. Distinguish between Particular lien and General lien.
 15. What is Hypothecation ? Explain the benefits of it.
 16. Under what circumstances a banker can close the customer's account ?

(6×3=18)

Max. Marks : 40

PART – C

Time : 3 hours

Answer **any two** questions from the following. **Each** question carries **8** marks.

17. What are the primary functions of Commercial Banks ?
18. Explain the recent trends in Banking system.
19. What are the various weapons of credit control ?

(2×8=16)

(6×1=6)

PART – B

Answer any six questions from the following. Each question carries 3 marks.

9. What are the different types of deposits ?
10. Explain the role of banks in economic development.
11. What are the powers and duties of Banking Ombudsman ?
12. What is BASEL Norms and explain the BASEL II.

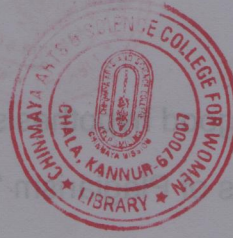
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**V Semester B.Com. Degree (CBCSS – OBE – Regular/Supplementary/
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Core Course

5B07 COM : BUSINESS RESEARCH METHODOLOGY

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **any six** questions from the following. **Each** question carries **1** mark.

1. What is Experimental Research ?
2. Define a Hypothesis.
3. What is Simple Random Sampling ?
4. Explain the need for conducting research studies.
5. What do you mean by research ?
6. Define research gap.
7. Write a short note on 'level of significance' in data analysis.
8. What is dependent and independent variables ? Give example. **(6×1=6)**

PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks.

9. Describe experience as a source of research problem.
10. Discuss the need for a research design.
11. Discuss the role of exploratory designs in social science research.
12. State and explain the need for review of literature.

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13. What are the qualities of a good hypothesis ?

14. What are the consequences of Plagiarism ?

15. Explain the risk of extraneous variables.

16. Some types of validity test are more sophisticated and statistical based. Do you agree ? Justify with relevant examples. **(6×3=18)**

PART - C

Answer **any two** questions from the following. **Each** question carries **8** marks.

17. Define Research Methodology. Discuss the various steps in the research process.

18. Discuss the structure and layout of the typical research report.

19. Elaborate the process of research work. **(2×8=16)**

PART - B

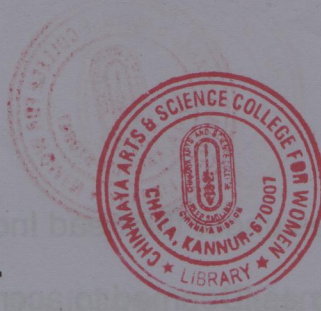
Answer any six questions from the following. Each question carries 3 marks.

9. Describe experience as a source of research problem.

10. Discuss the need for a research design.

11. Discuss the role of exploratory designs in social science research.

12. State and explain the need for review of literature.



K22U 2243

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**V Semester B.Com. Degree (CBCSS – OBE-Regular/Supplementary/
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(2019 Admission Onwards)

Core Course

5B08 COM : INCOME TAX – LAW AND PRACTICE

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **any six** questions from the following. **Each** question carries **1** mark.

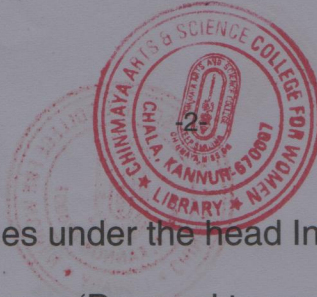
1. Define Assessment Year.
2. What is Direct Tax ?
3. What is casual income ?
4. What do you mean by set off ?
5. What is capital gain ?
6. What is TDS ?
7. Explain the deduction in respect of family pension under the head income from other sources.
8. What is PPF ? **(6×1=6)**

PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks.

9. Explain the term capital asset as per the Income Tax Act.
10. What are the conditions to be satisfied for an income to be treated as agricultural income ?

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11. State the exempted incomes under the head Income from House Property.
12. Give six examples for incomes 'Deemed to accrue or arise' in India.
13. Calculate income from other sources for the Assessment Year 2022 – 23 from the information given below :
 - a) Winnings from Lottery Rs. 1,00,000
 - b) Income from agriculture in England Rs. 78,000
 - c) Income from subletting of house taken on Rent Rs. 5,000; Rent paid Rs. 3,000
 - d) Family Pension received Rs. 36,000
 - e) Dividend from a domestic company Rs. 12,000.

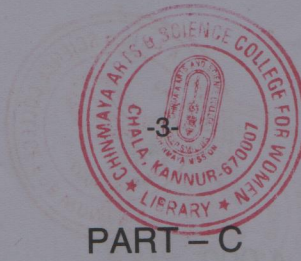
14. From the following information, compute the annual value of the house :

| | Rs. |
|-----------------|-------------|
| Municipal Value | 4,00,000 |
| Fair Rent | 3,60,000 |
| Standard Rent | 4,50,000 |
| Actual Rent | 50,000 p.m. |

The building remained vacant for two months during the previous year. Unrealised rent Rs. 50,000. Conditions of Rule 4 are satisfied. Municipal taxes paid by the owner Rs. 25,000 and by the tenant Rs. 25,000.

15. Mr. Mohan resides in Kanpur. He gets a basic salary of Rs.2,00,000 and Dearness pay of Rs. 2,00,000 and HRA Rs. 1,50,000 per annum. He pays rent of Rs. 1,80,000 per annum. Compute the amount of HRA chargeable to tax for the Assessment Year 2022-23.
16. Shri. Ramesh has the following incomes for the Financial Year 2021-22. Compute his gross total income for the Assessment Year 2022-23, if he is,
 - i) Ordinarily resident in India ii) Non-resident.

| | Rs. | |
|---|----------|-----------------|
| Income from house property in London | 40,000 | |
| Income from salary received in India for services rendered in London (Computed) | 28,000 | |
| Profit from business in London controlled from India | 1,20,000 | |
| Profit from Kanpur business | 1,10,000 | |
| Agricultural income in India | 10,000 | (6×3=18) |



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PART - C

Answer **any two** questions from the following. **Each** question carries **8** marks.

17. What is income ? What are the features of an income as per the Income Tax Act ?

18. Mr. Nair is working in Edward Jute Mills Kolkata. His basic pay @ 70,000 per month, dearness allowance @ Rs. 5,000 per month, entertainment allowance @ Rs. 1,500 per month and education allowance Rs. 350 per month for a child. He has been provided with a rent free house by the Mills, the fair value of which is Rs. 2,00,000 per annum. He has also been provided by the mill with the facility of free use of furniture costing Rs. 40,000 and a refrigerator costing Rs. 8,000. The mill has provided him two small cars, the expenses relating to the cars are borne by the mill. The cars are used partly for private purposes also. The salary of the drivers is paid by mill. Other informations relating to cars are :

Cost of each car – Rs. 3,00,000

Salary to each driver – Rs. 5,000 per month

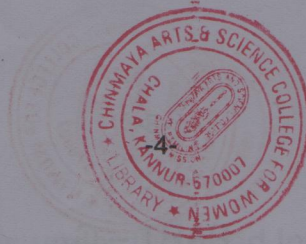
Expenses – Car I Rs. 70,000 and Car II Rs. 50,000

Rs. 15,000 incurred by Mr. Nair for medical expenses of family members for treatment in a private hospital were reimbursed by the mill. The company has provided the facility of free lunch and free refreshment in office the cost of which is Rs. 60 and Rs. 20 per day respectively for 250 days. He as well as the company contributes 14 percentage of full basic pay and half of the dearness allowance towards recognised provident fund. Compute Mr. Nair's taxable salary for the Assessment Year 2022-23.

19. Following is the Profit and Loss Account of Chandran for the year ending 31/03/2022.

| | | | |
|---------------------------------------|----------|-----------------------------|----------|
| To salaries | 3,30,000 | By gross profit | 7,50,000 |
| To office expenses | 36,000 | By bad debts recovered | 20,000 |
| To depreciation | 28,000 | By dividends | 12,000 |
| To GST | 18,000 | By rent from house property | 18,000 |
| To legal expenses | 16,000 | | |
| To income tax | 14,000 | | |
| To expenses on acquisition of patents | 24,000 | | |

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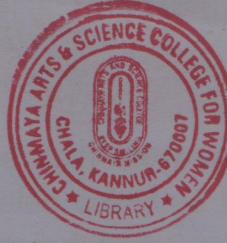


| | | |
|----------------------------|-----------------|-----------------|
| To donation in cash | 4,000 | |
| To repairs | 12,000 | |
| To provision for bad debts | 6,000 | |
| To general expenses | 24,000 | |
| To net profit | 2,88,000 | |
| | 8,00,000 | 8,00,000 |

Additional information :

- a) Salaries include Rs. 12,000 paid to the workers employed at home.
- b) Depreciation includes Rs. 6,000 being unabsorbed depreciation of earlier years.
- c) Legal expenses include Rs. 2,000 paid to the lawyer in connection with personal case.
- d) General expenses include Rs. 8,000 as contribution to Staff Welfare Fund.
- e) Out of bad debts recovered only Rs. 8,000 were allowed as deduction earlier.

Compute income from business for the Assessment Year 2022-23. **(2×8=16)**



25/11/22
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**V Semester B.Com. Degree (CBCSS – OBE-Regular/Supplementary/
Improvement) Examination, November 2022
(2019 Admission Onwards)
Core Course
5B09 COM : COST ACCOUNTING**

Time : 3 Hours

Max. Marks : 40

PART – A

Answer **any six** questions from the following. **Each** question carries **1** mark.

1. What do you mean by direct materials ?
2. What is meant by job evaluation ?
3. Define overheads.
4. Explain cost allocation.
5. What is joint cost ?
6. Explain uniform costing.
7. What is the purpose of calculating EOQ ?
8. Explain Re-order level of materials.

(6×1=6)

PART – B

Answer **any six** questions from the following. **Each** question carries **3** marks.

9. K Ltd. has 3 production departments A, B and C and 2 service departments D and E. Following figures are extracted from the records of the company :
Rent and rates – Rs. 5,000
Indirect wages – Rs. 1,500
Depreciation of machinery – Rs. 10,000
General lighting – Rs. 600
Power – Rs. 1,500
Sundries – Rs. 10,000

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Following further details are available :

| | A | B | C | D | E |
|--------------------------|--------|--------|----------|-------|-------|
| Floor space (sq.metres) | 2,000 | 2,500 | 3,000 | 2,000 | 500 |
| Light points | 10 | 15 | 20 | 10 | 5 |
| Direct wages (Rs.) | 3,000 | 2,000 | 3,000 | 1,500 | 500 |
| H P of machines | 60 | 30 | 50 | 10 | — |
| Value of machinery (Rs.) | 60,000 | 80,000 | 1,00,000 | 5,000 | 5,000 |

Apportion the costs to various departments on the most equitable basis by preparing a primary distribution summary.

10. A transport company is running 4 buses between two towns which are 50 kms apart. Seating capacity of each bus is 40 passengers. The following particulars were obtained from their books for April 2019.

Wages of Drivers and conductors Rs. 2,40,000

Office staff salary Rs. 1,00,000

Cost of Diesel and oil Rs. 4,00,000

Repairs and maintenance Rs. 80,000

Tax and Insurance Rs. 1,60,000

Depreciation Rs. 2,60,000

Interest and other charges Rs. 2,00,000

Actual passengers carried were 75% of the seating capacity. All the four buses run on days of the month. Each bus made one round trip per day. Find out the cost per passenger kilometer.

11. From the following information, prepare job cost sheet for Job. No. 150

Direct material consumed Rs. 1,000

Direct wages paid Rs. 2,000

Factory expenses 60% on wages

Office expenses 20% on factory cost

The tender should include a profit of 20% on selling price.

12. From the following information, calculate Economic Order Quantity

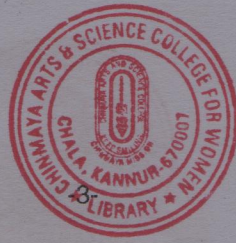
Annual Demand - 8,000 units

Cost of placing an order - Rs. 20

Interest on capital - 10%

Cost of storage per unit - Rs. 4

Materials cost per unit - Rs. 40.



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13. From the following data for the year ended 31st March 2022, calculate the inventory turnover ratios and also calculate the number of days these two materials are kept in the store before its issue for production.

| | Material A (Rs.) | Material B (Rs.) |
|----------------------------|---------------------|---------------------|
| Opening Stock (01-04-2021) | 20,000 | 18,000 |
| Purchases | 2,50,000 | 2,40,000 |
| Closing Stock (31-03-2022) | 30,000 | 22,000 |

14. Calculate the total earnings and effective rate of earnings per hour under Rowan System and Halsey System.

The standard time fixed for producing 1 dozen articles – 20 hours.

The standard rate of wages = Rs. 200 per hour

Actual time taken – 18 hours.

15. Explain how time booking differs from time keeping.

16. What is the purpose of maintaining both Bin Card and Stores ledger system ?

(6×3=18)

PART – C

Answer **any two** questions from the following. **Each** question carries **8** marks.

17. Two contracts that commenced on 01-Jan-21 and 01-Jul-21, respectively, were undertaken by a contractor and his accounts on 31-Dec-21 showed the following data :

| | Contract 1 (Rs.) | Contract 2 (Rs.) |
|------------------------------|---------------------|---------------------|
| Commencement of the contract | 1-Jan-21 | 1-Jul-21 |
| Materials | 72,000 | 58,000 |
| Wages | 1,10,000 | 1,12,400 |
| General expenses | 4,000 | 2,800 |
| Wages outstanding | 4,000 | 4,000 |
| Expenses outstanding | | |
| Materials at site | 4,000 | 4,000 |
| Plant installed | 20,000 | 16,000 |
| Depreciation on Plant | 10% | 10% |

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Other information :

| | | |
|----------------------------------|----------|----------|
| Contract price | 4,00,000 | 2,70,000 |
| Cash received for work certified | 1,50,000 | 1,20,000 |
| Work certified | 2,00,000 | 1,60,000 |
| Work uncertified | 6,000 | 8,000 |

The plants were installed on the date of commencement of each contract; depreciation thereon is to be taken at 10% p.a. Prepare the contract accounts in the tabular form and ascertain the profit or loss to be taken to profit and loss account.

18. The following cost data are related to a product passing through 3 processes.

| | Process 1 | Process 2 | Process 3 |
|----------------------------------|-----------|-----------|-----------|
| Materials (4,000 Kgs and Rs. 25) | 1,00,000 | — | — |
| Direct Labour | 40,000 | 20,000 | 10,000 |
| Other Expenses (Rs.) | 12,400 | 10,600 | 22,930 |
| Normal Loss as Scrap (%) | 5% | 4% | 2% |
| Rate of Scrap value realised | Rs. 2.00 | Rs. 4.00 | Rs. 5.00 |
| Actual output (Qty) | 3,750 | 3,700 | 3,600 |

Prepare all the three Process A/cs, Abnormal Loss A/c and Abnormal Gain A/c.

19. PQR Ltd. has three production departments P1, P2 and P3 and two service departments S1 and S2. In April 2022, the departmental overheads after primary distribution were as follows :

Production Depts : P1 – Rs. 9,000 P2 – Rs. 6,000 P3 – Rs. 4,000

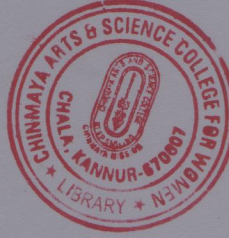
Service Depts : S1 – Rs. 1,000 S2 – Rs. 780

The service department expenses are allotted on a percentage basis as follows :

| Departments | P1 | P2 | P3 | S1 | S2 |
|-------------|-----|-----|-----|-----|-----|
| P | 30% | 30% | 20% | — | 20% |
| Q | 40% | 30% | 20% | 10% | — |

Prepare a statement showing the distribution of expenses of the two service departments to three departments under the repeated distribution and simultaneous equations methods.

(2×8=16)



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Core Course
COMPUTER APPLICATION – III
5B11 COM : Information Technology for Business

Time : 2 Hours

Max. Marks : 20

PART – A

Answer **any three** questions from the following. **Each** question carries **1** mark.

1. What is E-commerce ?
2. Explain Management Information System.
3. Explain Customer Relationship Management System.
4. What is the use of functions in excel ?

(3×1=3)

PART – B

Answer **any three** questions from the following. **Each** question carries **3** marks.

5. Write down the advantages of E-payment systems.
6. Write a note on Charts in excel.
7. Explain briefly B2B, B2C, C2C and C2B.
8. Write a note on statistical function in excel.

(3×3=9)

PART – C

Answer **any one** question from the following. The question carries **8** marks.

9. Explain the types of information system.
10. Explain the phases of ERP implementation.

(1×8=8)