

II Semester M.Com. Examination, November/December 2022

(CBCS Scheme) (2021 – 22)

COMMERCE

2.3 : Advanced Research Methodology

Time : 3 Hours

Max. Marks : 70

Instruction : Answer *all* the questions as per instructions.

SECTION – A

Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

1. a) What is action research ?
- b) What is the Delphi method ?
- c) What is a Likert scale ?
- d) What is structured interview ?
- e) What are sampling errors ?
- f) What are double-barreled questions ?
- g) What is projective technique ?
- h) Give the meaning of sampling.
 - i) What is cluster sampling ?
 - j) What is editing of data ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

2. What do you mean by 'parametric' test ? When do you use it ?
3. Bring out the importance of review of literature.
4. Describe the precautions that the researcher should take while interpreting the findings.

P.T.O.



5. The following table gives the classification of 100 workers according to gender and the nature of work. Test whether nature of work is independent of the gender of the worker at 5% level of significance.

	Skilled	Unskilled	Total
Male	35	25	60
Female	15	25	40
Total	50	50	100

(Given : table value of χ^2 at DF = 1 and 5% level of significance is 3.84)

6. The mean weekly sale of soap bars in departmental stores was 146.3 bats per store. After an advertising campaign, the mean weekly sales in 22 stores for a typical week increased to 153.7 and showed a standard deviation of 17.2. Was the advertising campaign successful ?

(Given : table value for t for DF = 21 at 5% level of significance is 1.72)

7. Memory capacity of 9 students was tested before and after training. State at 5% level of significance whether the training was effective from the following scores :

Students	1	2	3	4	5	6	7	8	9
Before	10	15	9	3	7	12	16	17	4
After	12	17	8	5	6	11	18	20	3

Using paired sample t test.

(Given : table value (DF = 8) at 5% level of significance = 1.860)

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. (2×12=24)

8. An aptitude test was applied on 6 girls in Music Training Class and 10 girls in a Language Class. Is the mean difference between the two groups significant ? Write a null hypothesis and test it :

Scores in Music Class : 24 28 35 32 26 36

Scores in Language Class : 20 12 24 34 21 28 31 24 27 15

[Values of 't' at .05 level : df 13 : 1.771; df 14 : 1.761; df 15 : 1.753 and df 16 : 1.7461]

9. Explain the meaning and significance of a research design.



10. Four machines A, B, C and D are used to produce a certain kind of cotton fabrics. Sample of size 4 each unit as 1000 square meters are selected from the outputs of the machines at random and the number of flaws in each 100 square meters are counted with the following result :

A	B	C	D
11	7	12	16
9	9	11	20
14	10	18	23
16	4	9	21

Test, is there any significant difference in the performance of the four machines at 5% level of significance ?

(Given : table value at 5% level of significance for V1-3 and V2-12 is 3.49)

11. Briefly explain the tools used to analyse data.

SECTION – D

Answer the following question.

(1×12=12)

12. Just a few years ago, Tom Oliver, the Chief Executive of Holiday Hospitality Corp., was struggling to differentiate among the variety of facilities offered to clients under the Holiday flagship – the Holiday Inn Select designed for business travelers, the Holiday Inn Express used by penny pinchers and the Crowne Plaza Hotels, the luxurious hotels meant for the big spenders. Oliver felt that revenues could be quadrupled if only clients could differentiate among these. Keen on developing a viable strategy for Holiday Hospitality, which suffered from brand confusion, Tom Oliver conducted a customer survey of those who had used each type of facility and found the following. The consumers didn't have a clue as to the differences among the three different types. Many complained that the buildings were old and not properly maintained and the quality ratings of service and other factors were also poor. Furthermore, when word spread that one of the contemplated strategies of Oliver was a name change to differentiate the three facilities, irate franchisees balked. Their mixed messages did not help consumers to understand the differences, either. Oliver thought that he first needed to understand how the different classifications would be important to the several classes of clients and then he could market the heck out of them and greatly enhance the revenues. Simultaneously, he recognized that unless the franchise owners fully co-operated with him in all his plans, mere face lifting and improvement of customer service would not bring added revenues.

- Identify the problem.
- Develop a theoretical framework.
- Develop atleast four hypothesis.

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COMMERCE

2.4 : Digital Marketing

Time : 3 Hours

Max. Marks : 70

Instruction : Answer **all** the questions as per **instructions**.

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

- Define digital marketing.
- What is 'customer lifetime value' ?
- Who are Millennials and Gen Z ?
- What is a landing page ?
- What is PPC in digital marketing ?
- Name any four social media platforms.
- What is web analytics ?
- What is card abandonment rate ?
- What is targeting ?
- What is digital property ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

- Discuss the importance of content management in SEO.
- How is email marketing beneficial ?
- How has digital marketing opened opportunities to micro enterprises ?



5. Write a brief note on Knowledge Management and Data Warehousing.
6. Bring out the benefits and drawback of social media.
7. Explain the concept of affiliated marketing.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. **(2×12=24)**

8. Elucidate the major e-commerce performance metrics that enables businesses to track their progress.
9. Elaborate the uses of Google analytics.
10. What is cyber crime ? Discuss the importance of cyber security.
11. Explain the concept of Instagram. Discuss its applications in digital marketing.

SECTION – D

Answer the following questions.

(1×12=12)

12. Give a detailed digital marketing plan for a firm which sells its products only in the online platform.

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COMMERCE

2.5 : Emerging Trends in Entrepreneurship

Time : 3 Hours

Max. Marks : 70

Instruction : Answer **all** the questions as per instructions.

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

- a) What is Venture Capital ?
- b) Give the meaning of Market feasibility.
- c) What do you mean by Road Map ?
- d) Distinguish between Entrepreneur and Enterprise.
- e) Enlist any four measures taken by the government for promoting small scale units.
- f) What is crowd funding ?
- g) Mention any four factors which cause the failure of a business plan.
- h) What do you mean by Gig economy entrepreneurs ?
- i) List out any four successful entrepreneurs in our country.
- j) What is angel investment ?

SECTION – B

- Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

2. Give any five differences between a manager and a leader.
3. What are the qualities of an entrepreneur ?
4. Write a brief note on Market Research.
5. Explain briefly the components of entrepreneurial leadership.
6. Explain the elements of a business plan.
7. Write short notes on new venture proposal.

P.T.O.



SECTION - C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. (2×12=24)

8. Explain the opportunities and challenges for startups in India.
9. Do you consider women are better entrepreneurs than men ? If yes why ? If no why ?
10. Design a short entrepreneurship development program for the farmer.
11. Explain the advantages and key issues of acquiring an ongoing venture.

SECTION - D

Answer the following question.

(1×12=12)

12. 'Developing countries like India need imitative entrepreneurs rather than innovative entrepreneurs, do you agree ? Justify your answer as an entrepreneur in pharmaceutical sector.'

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COMMERCE

2.1: Modern Indian Banking

Time : 3 Hours

Max. Marks : 70

Instruction : Answer **all** the questions as per **instructions**.

SECTION – A

Answer **any seven** questions out of ten. **Each** question carries **two** marks : (7×2=14)

1. a) What is Unit Banking ?
- b) Who is known as paying banker ?
- c) Expand CRR, SLR, CIBIL and IBC.
- d) What is credit risk ?
- e) What is meant by 'e' banking ?
- f) State 2 disadvantages of Branch Banking.
- g) State 2 principles should be maintained by Indian Banks for Risk Management.
- h) How is Repo different from Reverse repo ?
- i) Indicate any two agency services of Commercial Banks.
- j) What is a bad bank ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks : (4×5=20)

2. What is called Commercial Banks ? Explain the various functions performed by a Modern Commercial Bank in brief.
3. How RBI uses bank rate to control inflation ?

P.T.O.



4. What is the importance of ALM in banking ?
5. What is the latest reform in Banking Ombudsman scheme? Discuss the major reforms in Banking Sector in India.
6. "The Basel accord refers to a set of agreements by the BCBS that primarily address risks to banks and the financial system". Elucidate the statement.
7. Instead of going to the bank and waiting in an unending queue, internet banking has made all banking functions accessible through a few clicks. Analyse the pros and cons of the statement.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks : (2×12=24)

8. "The Reserve Bank of India (RBI) is the custodian of the country's foreign exchange reserves and is vested with the responsibility of managing their investment". Explain how RBI functions to fulfill the responsibility.
9. "Jan Dhan-Adhaar Mobile (JAM)." an initiating by Central Government of India has a positive impact of banking industry. Substantiate.
10. Explain the importance of E-banking system in India. Describe how Indian customers are reacting to E-banking post demonetization.
11. Discuss various types of risks faced by a banker and suggest measures to mitigate them.

SECTION – D

Answer the following questions :

(1×12=12)

12. J. P. Morgan Chase's digital initiatives to create a next-generation banking experience powered by technology (JPMC). JPMC employed 50,000 technologists worldwide and spent \$11.5 billion on technology in 2019 to stay relevant in the face of shifting customer expectations and the growing popularity of digital banking. Jamie Dimon, CEO of JPMC, took on the challenge of increasing the reliance of banking operations on digital technology in 2006.



JPMC's digital initiatives included the "mobile-first, digital everything" strategy, which was an important part of the company's evolution over time. Big Data, Cloud computing, Artificial Intelligence, Mobile and Electronic Payments, Machine Learning, Blockchain, Robotics and Cyber security are discussed in detail by JPMC. With the help of several FinTech companies, JPMC has been working on various new technologies for its banking operations and preparing for future competition from both banking and non-banking entities. Amidst all of its technological innovation, JPMC faced an ever-increasing threat from banking organisations aligned with technology companies. As a result, it made a concerted effort to use digital technology to combat the competition.

- Examine the impact of traditional banking processes on the modern world.
- In the present and future, how important is mobile banking ?
- Recognise the methods financial institutions use to overcome the difficulties of implementing new technology.

SECTION - B



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COMMERCE

2.2 : Risk Management and Derivatives

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

- State any two benefits of risk management.
- Mention any two challenges of risk management.
- Give the meaning of credit risk.
- State any two sources of credit risk.
- Give an example of operational risk.
- What is the benefit of VaR ?
- What do you mean by pure risk ?
- What is American Option ?
- What is option premium ?
- What are currency swaps ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

- Briefly explain the role of risk management in Banks.
- Explain the tools of credit risk management.
- Describe the Operational Risk Management Process.
- Distinguish between forwards and futures.

P.T.O.



6. A certain share index provides a dividend yield of 3.5% per annum. The current value of the index is 1003. The continuously compounded risk-free rate of return is 8%.
- Find the value of a one-month futures contract on the given index per unit.
 - Find the value of a one-month futures contract on the given index assuming that each contract has 200 units.
7. Companies A and B have been offered the following rate per annum on a \$20 million five-year loan:

	Fixed rate	Floating rate
Company A	12%	LIBOR + 0.1%
Company B	13.4%	LIBOR + 0.6%

Company A requires a floating rate loan. Company B requires a fixed rate loan. Design a swap that will not a bank acting as intermediary 0.1% per annum and be equally attractive to both companies.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks.

(2×12=24)

8. Describe the various functions of derivative market.
9. On January 1, 2003 an investor has a portfolio of 5 shares as given here :

Security	Price	No. of Shares	Beta
A	59.50	5000	1.05
B	81.85	8000	0.35
C	101.10	10000	0.80
D	125.15	15000	0.85
E	140.50	1500	0.75

The cost of capital to the investor is 12.5% per annum.

You are required to :

- Calculate the beta of his portfolio.
- Calculate the theoretical value of the NIFTY futures for February.



- c) If its current value is 1005 and NIFTY futures have a minimum trade lot requirement of 200 units, obtain the number of contracts of NIFTY he needs to sell in order to get a full hedge until February for his portfolio. Assume that the futures are trading at their fair value.
- d) Calculate the number of futures contracts the investor should trade if he desires to reduce the beta of his portfolio of 0.7.
10. From the following information, prepare the margin account of the trader who has taken the long position : Number of contracts – 1; Number of units per contract – 50; Price per unit on day 1 – Rs. 700; Initial Margin – 12%; Maintenance margin – 75%.

Day	1	2	3	4	5	6	7	8	9
Closing price	693	682	663	648	623	610	633	638	621

11. Write a note on :
- a) Risk Management Process.
 - b) Swaps.
 - c) Types of Market risk.

SECTION – D

Answer the following question.

(1×12=12)

12. From the following information relating to ABC Ltd. Identify the values of Call and Put options using Black and Scholes model.

Current price of the shares	–	Rs. 120
Exercise price	–	Rs. 115
Time to expiry	–	3 months
Standard deviation	–	0.6
Continuous compounded risk free rate	–	10%
Dividend expected	–	Nil

**II Semester M.Com. Examination, November/December 2022****(CBCS) (2021 – 22)****COMMERCE****2.6 : Indian Ethos and Leadership**

Time : 3 Hours

Max. Marks : 70

Instruction : Answer all the questions as per instructions.**SECTION – A**Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**

1. a) Define stress.
- b) What is meant by value system ?
- c) What is competency ?
- d) Why emotional intelligence is required to a leader ?
- e) What is stress management ?
- f) Who is charismatic leader ?
- g) How stress is differ from strain ?
- h) What is brainstorming ?
 - i) Write the meaning of the term 'etho's.
 - j) What is horizontal leadership ?

SECTION – BAnswer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. How leadership is differ from management ?
3. Explain the significance of communication skills for work-life of the leaders.
4. How Indian ethos and value system promotes sustainable resilience and agility power to leadership ?
5. Explain the importance of mental health in management of employees.
6. "The value of a leader should be seen in what he/she is able to receive." Explain.
7. Why self-awareness is more significant for the moral leaders ? Explain.

P.T.O.



SECTION - C

Answer **any two** questions out of four. Each question carries **twelve** marks. (2×12=24)

8. Discuss the 360-degree feedback system in the government organization and its pro's and con's with suitable examples.
9. "Leadership and learning are indispensable to each other." Discuss this statement with related to leadership development and performance. ✓
10. Discuss the stress management techniques and problems of stress in corporate management. ✓
11. "If leadership actions inspire others to dream more, learn more, do more and become more, he/she is a good leader." Discuss with related to Indian management style. ✓

SECTION - D

Answer the following question. (1×12=12)

12. The COVID-19 pandemic has been a large-scale affected economically of the XYZ company. In the same time digital transaction, A.I. machine learning etc., to dominate business cycle and models of the XYZ company. XYZ company is a Rice bran oil manufacturing company. During the pandemic period Mr. A became a M.D. of the company. He is a very good mediocre and attract and appealing lazy employees and he has not practicing ethics, value system and legality. When he was a junior in the same company, he was impressed by words to his seniors and his mentors, with their help. He became a M.D. of this company, Mr. A has not understand his duty and responsibility and agility in dividing the employees. He promoted the mediocre employees and neglected the hard working and honest employees. Mr. A's greatest strength is his ability to speak value, ethos and morality in XYZ company's name and fame is breaking down his leadership and complex problems with related productivity and profitability are main issues.

Questions :

- a) Analyze the Mr. A's leadership personality.
 - b) Discuss the XYZ company's task oriented in the COVID-19 era.
 - c) How the company changes from hard-working employees to mediocre-oriented people ?
 - d) What is your suggestions to survival of this famous company to overcome from the complex problems ?
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COMMERCE

2.7 : Soft Core : Artificial and Business Intelligence

Time : 3 Hours

Max. Marks : 70

Instruction : Answer the questions as per instructions.

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks.

(7×2=14)

- What is Artificial Intelligence ?
- What is a decision tree ?
- What is Meta-knowledge ?
- What is forward thinking ?
- Define mind map.
- What is intelligent system ?
- What is benchmarking in Artificial Intelligence ?
- Name the tools for Intelligent decisioning.
- What is multitask learning ?
- What is BIG DATA ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

- What are the application areas of Artificial Intelligence ? Explain.
- What is attrition analysis ? Explain.
- Explain the types of Benchmarking.
- What is unsupervised learning ? Explain.
- What is Machine-To-Machine (M2M) Communications ? Explain.
- What are the goals of business analytics ? Highlight.

P.T.O.



SECTION - C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. (2×12=24)

8. Explain components of Artificial Intelligence.
9. What are ways to use a mind map technique ? Elucidate.
10. What are the Popular AI Models ? Explain any three.
11. Explain the sources of Big Data with examples.

SECTION - D

Answer the following questions.

(1×12=12)

12. Gilt Groupe is an online destination offering flash sales for major brands by selling their clothing and accessories. It offers its members exclusive discounts on high-end clothing and other apparel. After registering with Gilt, customers are sent e-mails containing a variety of offers. Customers are given a 36 to 48-hour window to make purchases using these offers. There are about 30 different sales each day. While a typical department store turns over its inventory two or three times a year, Gilt does it eight to 10 times a year. Thus, they have to manage their inventory extremely well or they could incur extremely high inventory costs. In order to do this, analytics software developed at Gilt keeps track of every customer click-ranging from what brands the customers click on, what colors they choose, what styles they pick and what they end up buying. Then Gilt tries to predict what these customers are more likely to buy and stocks inventory according to these predictions. Customers are sent customized alerts to sale offers depending on the suggestions by the analytics software. That, however, is not the whole process. The software also monitors what offers the customers choose from the recommended offers to make more accurate predictions and to increase the effectiveness of its personalized recommendations. Some customers do not check e-mail that often. Gilt's analytics software keeps track of responses to offers and sends the same offer 3 days later to those customers who haven't responded. Gilt also keeps track of what customers are saying in general about Gilt's products by analyzing Twitter feeds to analyze sentiment. Gilt's recommendation software is based on Teradata Aster's technology solution that includes Big Data analytics technologies.

- a) What makes this case study an example of Big Data analytics ?
- b) What types of decisions does Gilt Groupe have to make?