



III Semester M.Com. Examination, April/May 2022

(CBCS) (Semester Scheme)

(New Syllabus) (2021 – 22 Onwards)

COMMERCE

3.1 : Intellectual Property Rights

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

- When a trade secret can lose its protection ?
- Differentiate between Geographical Indicators and trademarks.
- What is Restoration of lapsed Patents ?
- What are plant varieties ?
- What is geographical indication ?
- State any two differences between Patent and Copyright.
- State any two types of IPR.
- What does copyright protect ?
- State any 2 types of design.
- Who gives GI Tag in India ?

SECTION – B

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

- Briefly describe the ways of protecting Intellectual Property.
- How should the traditional culture be protected ?
- Explain different types of patents.
- Explain features of Design Act, 2000.
- Explain significance of Trademarks.
- Explain in brief about industrial design.



SECTION – C

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

8. What is confidential information ? Bring out the importance of confidential information in the business protection.
9. What are the grounds of infringement of trademarks and explain the remedies for infringement of trademarks.
10. Explain features of National IPR Policy.
11. Explain registration procedure of copyright.

SECTION – D

Answer the following : **(1×12=12)**

12. An invention may satisfy the condition of novelty, inventiveness and usefulness but it may not qualify for a patent. Discuss. Who checks the novelty features of the invention ?



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COMMERCE

3.2 : Logistics and Supply Chain Management

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions, **each** question carries **two** marks. (7×2=14)

- a) What is reverse logistics ?
- b) Write any two key objectives of balanced scorecard.
- c) Mention the three elements of Triple Bottom Line.
- d) Define supply chain management.
- e) What do you mean by value-chain ?
- f) What is e-CRM ?
- g) Write the meaning of the term "conflict".
- h) What is warehouse decision ?
 - i) Give the meaning of the term strategy.
 - j) What is packaging ?

SECTION – B

Answer **any four** questions of the following, **each** question carries **five** marks.

(4×5=20)

2. How logistic management differ from supply chain management ?
3. Explain the importance of logistic information system.
4. Write the principles of supply chain sustainability.
5. 'Without logistics the world stops'. Explain.

P.T.O.



6. Explain the differences between operational performance and social performance.
7. Elucidate the consequences of warehouse management system.

SECTION – C

Answer **any two** of the following, **each** question carries **twelve** marks. (2×12=24)

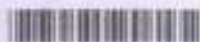
8. Critically evaluate the CSR ethics in supply chain management in the COVID-19 era.
9. "Supply chain management is all about managing the conflict of interest in National and International levels." Explain with suitable examples.
10. Explain role and importance of the global strategic positioning and global integration in supply chain system.
11. Discuss the functions and contributions of value chain management.

SECTION – D

Answer the following.

(1×12=12)

12. How knowledge, skills and abilities are necessary to maintain effective relationship development management between buyer and seller in supply chain management in the turbulence era ? List out the required skills and abilities.



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COMMERCE

3.4 : Strategic Cost Management – I

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of 10. Each question carries 2 marks. (7×2=14)
- Distinguish between Cost control and Cost reduction.
 - Give the meaning of Cost pool with an example.
 - What is Experience curve ?
 - What do you understand by JIT ?
 - Give the meaning of Value engineering.
 - Define Strategic cost management.
 - What do you mean by Customer-Level-Activities in ABC ?
 - Give the meaning of Life Cycle Costing.
 - What is Lean costing ?
 - Give application of Bench marking in Cost management.

SECTION – B

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

- Explain the role of the cost accounting in strategic planning and management control.
- Describe how business process re-engineering helps in strategic cost management.
- Discuss the benefits of Kaizen costing.
- Distinguish between traditional costing system and ABC system.
- Shaw Wallace makes two wines : a regular wine and a premium wine. Shaw Wallace distributes the regular wine and the premium wine through different distribution channels. It distributes 2,40,000 cases of regular wine through 10 general distributors and 1,60,000 cases of the premium wine through 30 specialty distributors. Shaw Wallace incurs Rs. 42,60,000 in distribution costs. Under its existing costing system, Shaw Wallace allocates distribution costs to products on the basis of cases shipped.

P.T.O.



To understand better the demand on its resources in the distribution area, Shaw Wallace identifies three activities and related activity costs.

- a) Promotional costs – Shaw Wallace estimates it incurs Rs. 16,000 per distributor.
- b) Order handling costs – Shaw Wallace estimates costs of Rs.600 pertaining to each order. Shaw Wallace records show that distributors of regular wine place average 10 orders per year, whereas distributors of premium wine place an average of 20 orders per year.
- c) Delivery costs – Rs. 8 per case.

You are required.

- i) Using Shaw Wallace existing costing system, calculate the total distribution costs and distribution cost per case for the regular wine and premium wine.
 - ii) Using Shaw Wallace Activity based costing system, calculate the total distribution costs and distribution cost per case for the regular wine and premium wine.
7. Mr. Robo owns and operates Quality Craft Rentals, which offers Boat rentals and shuttle service on a River. Customers can rent Boats at one station, enter the river there, and exit at one of two designated locations to catch a shuttle that returns them to their vehicles at the station they entered. Following are the costs involved in providing this service each year :

	Fixed Cost (Rs.)	Variable Costs (Rs.)
Boat maintenance	1,38,000	150
Licenses and permits	1,80,000	0
Vehicle leases	3,24,000	0
Station leases	4,15,000	0
Advertising	3,60,000	30
Operating costs	12,60,000	30

Quality Craft Rentals began business three years ago with Rs.10,50,000 expenditure for a fleet of 30 Boats. These are expected to last seven more years, at which time a new fleet must be purchased.

Robo is happy with the rental average of Rs.3,84,000 per year. For this number of rentals, what price should he charge per rental for the business to make a 20 percent life-cycle return on investment ?

SECTION – C

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

8. Describe the procedure for implementation of lean cost management along with the benefits and drawbacks of lean cost management.



9. Answer the following :

- Describe areas of cost management with suitable examples.
- Distinguish between cost management and cost accounting.

10. Timex makes digital watches. Timex is preparing a product life cycle budget for a new watch, MX3. Development on the new watch is to start shortly. Estimates for MX3 are as follows :

Life-cycle units manufactured and sold	4,00,000
Selling price per watch	Rs. 400

Life-cycle costs :

R & D and Design costs	Rs. 1,00,00,000
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Manufacturing :

Variable cost per watch	Rs. 150
Variable cost per batch	Rs. 6,000
Watches per batch	Rs. 500
Fixed costs	Rs. 1,80,00,000

Marketing :

Variable cost per watch	Rs. 32
Fixed Costs	Rs. 1,00,00,000

Distribution :

Variable cost per watch	Rs. 2,800
Variable cost per batch	Rs. 160
Fixed costs	Rs. 72,00,000
Customer service cost per watch	Rs. 15

You are required to

- Calculate the budgeted life-cycle operating income for the new watch.
- What percentage of the budgeted total product life-cycle costs will be incurred by the end of the R&D and Design stages ?
- An analysis reveals that 80% of the budgeted total product life-cycle cost of the new watch will be locked in at the R&D and design stage. What are the implications for managing MX3's costs ?

11. The Ranga Repair shop repairs and services machine tools. A summary of its costs (by activity) for October-December is as follows :

	Rs.
Materials and labour for servicing machine tools	8,00,000
Rework costs	75,000
Expediting costs caused by work delays	60,000
Materials-handling costs	50,000
Materials procurement and inspection costs	35,000
Preventive maintenance of equipment	15,000
Breakdown maintenance of equipment	55,000



- i) Classify each cost as value-added, non-value added, or in the gray area in between.
- ii) For any cost classified in the grey area, assume 65% of it is value-added and 35% is non-value added. How much of the total of all seven costs is value-added and how much is non-value added ?
- iii) Ranga is considering the following changes :
 - a) Introducing quality improvement programs whose net effect will be to reduce rework and expediting costs by 75% and materials and labour costs for servicing machine tools by 5%.
 - b) Working with suppliers to reduce materials procurement and inspection costs by 20% and materials-handling costs by 25% and
 - c) Increasing preventive maintenance costs by 50% to reduce breakdown maintenance costs by 40%.

Calculate the effect of programs (a), (b), and (c) on value-added costs, non-value added costs, and total costs ? Comment briefly.

SECTION – D

Answer the following :

(1×12=12)

12. Motorola manufactures wireless telephones. Motorola is deciding whether to implement a JIT production system, Which would require annual tooling costs Rs. 15,00,000. Motorola estimates that the following annual benefits would arise from JIT production :
- a) Average inventory would decline by Rs. 70,00,000, from Rs. 90,00,000 to Rs. 20,00,000.
 - b) Insurance, space, materials-handling, and setup costs, which currently total Rs. 20,00,000, would decline by 30 percent.
 - c) The emphasis on quality inherent in JIT systems would reduce rework costs by 20 per cent. Motorola currently incurs Rs. 35,00,000 on rework.
 - d) Better quality would enable Motorola to raise the selling prices of its products by Rs. 30 per unit. Motorola sells 30,000 units each year.

Motorola's required rate of return on inventory investment is 12 per cent per year.

You are required :

- i) Calculate the net benefit or cost to the Motorola from implementing a JIT production system.
- ii) What other non-financial and qualitative factors should Motorola consider before deciding whether it should implement a JIT system ?
- iii) Suppose Motorola implements JIT production, give examples of performance measures Motorola could use to evaluate and control JIT production.



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COMMERCE

3.5 : Corporate Tax Planning

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

- a) What is meant by Advance Tax Rulings ?
- b) Write any two factors relating to make or buy decisions.
- c) What is meant by foreign collaborations ?
- d) Differentiate between Amalgamation and merger.
- e) What is MAT Credit ?
- f) Write a brief note on Budget implications to income tax provisions.
- g) Write any two conditions to be fulfilled claim deduction under section 80-IC.
- h) Enumerate the various reasons that a business may suffer loss.
 - i) Define scrutiny assessment.
 - j) Define Direct taxes code.

SECTION – B

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

2. Explain the various principles of Direct Taxes.
3. What are the implications of tax laws on amalgamation relating to set off and carry forward of losses ?
4. How is a Settlement commission set up ? What are its powers ?

P.T.O.



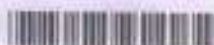
5. From the particulars given below, calculate the amount of depreciation and Short term capital gain/loss. Rate of Depreciation is 15%.
- Written down value of the block of Plant and Machinery as on 1-4-2020 Rs. 1,60,000.
 - Cost of additions made during May 2020 Rs. 40,000.
 - Expenses incurred as commission at the time of sale Rs. 10,000.
 - Net consideration of all the assets comprising in this block Rs. 2,40,000.
- What is the difference it will make if the net consideration is Rs. 1,50,000 ?
6. DB Ltd. is an existing company and needs capital for its expansion. It has two options.
- To have equity capital of Rs. 40,00,000 and loan capital of Rs. 20,00,000 @ 15% p.a.
 - To have equity capital of Rs. 20,00,000 and loan capital of Rs. 40,00,000 @ 15% p.a.
- The expected rate of return is 22% and company had been distributing dividend @ 20% p.a for last several years. Rate of tax is 30% Plus H.E. Cess 4% of tax. Suggest the better option assuming that company has decided to plough back its entire profits.
7. The estimated taxable business income of Vijay Ltd. for the financial year 2020-21 is Rs. 6,00,000 and taxable LTCG on 03.06.2020 is Rs. 3,00,000. Calculate the advance tax installment assuming estimated TDS to be Rs. 25,000.

SECTION – C

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

- Define Tax planning. Differentiate between Tax Avoidance and Tax Evasion.
- Describe briefly the procedure of Assessment under Income Tax Act.
- Following is the Profit and Loss A/c of Lakshmi Ltd. An Indian Company for the year ending 31-03-2021.

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Salaries and Wages	7,50,000	Gross Profit	25,00,000
Advertisement expenses	1,50,000		
Insurance	2,50,000		



Audit fees	50,000		
Depreciation	1,00,000		
Income Tax	30,000		
Transfer to General reserve	40,000		
Office expenses	15,000		
Losses of subsidiary company	25,000		
Net Profit	10,90,000		
Total	25,00,000	Total	25,00,000

Additional Information :

- Brought forward loss as per books of accounts is Rs. 1,25,000 and as per income tax is Rs. 1,50,000.
- Unabsorbed depreciation as per books of accounts amount to Rs. 25,000 and as per income tax is Rs. 75,000.

Calculate :

- Total income of the company under normal provisions.
 - Book-profit and tax liability as per section 115JB.
 - Tax liability of the company.
11. XYZ Ltd. is considering the purchase of a new machine costing Rs. 60,000 with an expected life of 5 years with salvage value of Rs. 3,000, in replacement of an old machine purchased 3 years ago for Rs. 30,000 with expected life of 8 years. The present market value of this old machine is Rs. 35,000. Because of the purchase of new machinery, the annual profits before depreciation are expected to increase by Rs. 12,000. The relevant depreciation rate for the machine is 15% on written down value basis and the tax rate is 32.445 percent. Assume the after tax cost of capital (discounting rate) to be 14% and additional depreciation is not available. Advise the company suitably.

Present value factor for Re. 1 at 14%.

Year	I	II	III	IV	V
PV factor	0.877	0.769	0.675	0.592	0.519



SECTION – D

Answer the following :

(1×12=12)

12. Aman, Raman and Sonu are partners in AOP sharing profits and losses equally. The following information is given for the previous year 2020-21.

Net profit as per P & L A/c (after debiting the following) Rs. 2,10,000

Salary to Aman Rs. 80,000

Salary to Raman Rs. 60,000

Salary to Sonu Rs. 50,000

Interest on capital @ 15% p.a

To Aman Rs. 12,000

To Raman Rs. 10,500

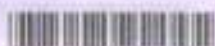
To Sonu Rs. 9,000

Sonu is running his independent trading business also. Its profits for the P.Y. 2020-21 are Rs. 70,000 duly computed as per the provisions of the Income Tax Act, 1961.

Now, a tax expert has advised them to claim the status of firm under Income Tax Act, 1961 and make saving in tax payment. He has told all the partners about the requirements of Section 184 of the Act regarding submission of deed etc.

Analyse the case and suggest the tax impact as a tax expert.

Year	I	II	III	IV	V
By Income	6377	6758	8738	5520	8120



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COMMERCE

3.3 : Corporate Reporting Practices – I

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

- a) What do you mean by Accounting Standard ?
- b) Expand IASB.
- c) What is the meaning of adjusting events ?
- d) Give the meaning of market approach as per IND AS 113.
- e) What is equity settled share based payment transactions as per IND AS 102 ?
- f) What is meant by Cessation of capitalization ?
- g) What is intangible asset ?
- h) What do you understand by repurchase agreement as per IND AS 115 ?
- i) Who are market participants ?
- j) X Limited purchased a land worth of Rs. 1,00,00,000. It has option either to pay full amount at the time of purchases or pay for it over two years for a total cost of Rs. 1,20,00,000. What should be the cost of the building under both the payments method ?

SECTION – B

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

2. Define the term 'Accounting Standards'. What is its importance in financial reporting ?

P.T.O.



3. Briefly explain the objectives to prepare financial statements.
4. M Ltd. has a treasury department that arranges funds for all the requirements of the company including funds for working capital and expansion programs. During the year ended March 2022, the company commenced the construction of a qualifying asset and incurred the following expenses :

Date	Amount (Rs.)
June 1, 2021	3,00,000
November 1, 2021	3,20,000

The details of borrowings and interest thereon are as under :

Particulars	Average Balance (Rs.)	Interest (Rs.)
Long term loan @ 8%	11,00,000	1,20,000
Working capital loan	6,00,000	70,000
Total	17,00,000	1,90,000

Compute the borrowing costs that should be capitalized as per IND AS 23.

5. The company deals in four products P, Q, R, S, which are neither similar nor interchangeable. At the time of closing of its account for the year 2011-22. The historical cost and net realizable value of the items of closing stock are determined as follows :

Items	Historical Cost (Rs. in lakhs)	Net Realisable value (Rs. in lakhs)
P	48	29
Q	39	41
R	36	36
S	22	32

What will be the value of Closing stock ?

6. Briefly explain the applicability of IND AS 115, recognition and identifying performance obligation.



7. M Solar Power Ltd., a power company, has a present obligation to dismantle its plant after 25 years of useful life. M Solar Power Ltd. cannot cancel this obligation or transfer to third party. M Solar Power Ltd. has estimated the total cost of dismantling at Rs. 40,00,000, the present value of which is Rs. 25,00,000. Based on the facts and circumstances, M Solar Power Ltd. considers the risk factor of 5% i.e., the risk that the actual outflows would be more from the expected present value. How should X Solar Power Ltd. account for the obligation ?

SECTION – C

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

8. "IFRSs are developed through an international due process that involves accountants, financial analysts and other regulatory bodies." Discuss.
9. Dream Limited acquired a patent at a cost of 198 lakh for a period of six years and the product life cycle is also six years. The company capitalized the cost and started amortizing at 33 lakh per annum. After three years, it was found that the product life-cycle may continue for another 5 years from then. The net cash flows from the product during these five years are expected to be 86 lakh, 138 lakh, 114 lakh, 108 lakh and 98 lakh respectively. You are required to find out amortization cost of the patent for each of the years, as per IND AS 38.
10. On 1st April, 2020, an item of property is offered for sale at Rs. 30 million, with payment terms being three equal installments of Rs. 10,00,000 over a two-year period (payments are made on 1st April, 2020 31st March, 2021 and 31st March, 2022). Implicit interest rate of 4.86 percent p.a.
Show how the property will be recorded in accordance of IND AS 16.
11. Write a short note on the following :
- Financial accounting standards board
 - Accounting concepts and conventions.
 - Share based payment as per IND AS 102.



SECTION – D

Answer the following :

(1×12=12)

12. Company X, a manufacturer of specialized construction equipment enters into a contract with customer Y to manufacture and deliver a customized Boom lift for Rs. 1,00,000. The total cost to company X of designing, manufacturing and delivering the boom lift is estimated to be Rs. 80,000. Two days, company X enters into another contract with customer Y to deliver five boom lift tyres that customer Y will use on the customized boom lift in the future after the original tyres deteriorate. The contract price per tyre is Rs. 900, however the cost of each tyre is estimated at Rs. 970. Whether these two contracts should be treated as a single contract as per IND AS 115.



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COMMERCE

3.3 : Financial Market and Services

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

- a) State the features of Financial markets.
- b) What is call money market ?
- c) What is tender method for marketing of securities ?
- d) Give the meaning of Credit rating.
- e) What are the characteristics of Factoring ?
- f) What do you mean by Stock exchange ?
- g) Mention the roles of Merchant Bankers.
- h) What is repo and reverse repo ?
- i) What are the features of Treasury Bills ?
- j) List four functions of Financial Services.

SECTION – B

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

2. What do you mean by Financial markets ? Discuss the types of Financial Markets.
3. What is money market ? Explain the importance of money market.

P.T.O.



4. What do you mean by Commercial paper market ? Explain the guidelines of RBI on Commercial papers.
5. What do you understand by marketing of securities ? Explain the different methods of marketing corporate securities.
6. Discuss briefly the various types of money market instruments. What are the problems of Indian money market ?
7. Briefly explain about the financial services and economic environment of a country. Discuss the problems faced by the providers of financial services in India.

SECTION – C

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

8. Write short notes on the following :
 - a) Growth of Indian money market
 - b) Operational mechanism of capital market.
9. What are mutual funds ? Explain why people invest in them. Briefly explain the growth and functioning of mutual funds in India.
10. What do you mean by exchange traded funds ? How do buy exchange traded funds ? Are exchange traded fund better than mutual funds ?
11. Discuss the role and importance of Financial Services. Write in detail about the players in financial services.



SECTION – D

Answer the following :

(1×12=12)

12. The case "SEBI and its Role in Prohibiting Insider Trading" describes the role played by the Securities and Exchange Board of India (SEBI) in regulating the securities market to prohibit insider trading activities. The case starts out with a brief history of insider trading and then explains the need for a regulatory body in the Indian Capital market. It then describes the various SEBI Acts starting with the SEBI Prohibition of Insider Trading Act 1992, and the subsequent amendments in 2002, 2015 and 2018. The case also covers the process of investigation under the SEBI Prohibition of Insider Trading, 1992. Besides, it highlights the challenges faced by SEBI in prohibiting insider trading. It also shows that the cases of insider trading have been increasing and concludes by stating that more support from the Government of India (GoI) will help SEBI in controlling insider trading more effectively.

Questions :

- a) What are the role of a regulator in a financial/capital market ?
- b) Explain how the regulator protects the interests of investors.
- c) Briefly discuss regulator needs to do to remain watchful and efficient.



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COMMERCE

3.4 : Financial Planning

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

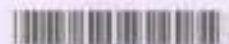
- a) Explain Financial goals.
- b) Define Financial planning.
- c) Expand the NPS, PMVV-Y, ETF.
- d) Explain the RBI Taxable bonds.
- e) What is risk ?
- f) What are the factors considered for financial plan ?
- g) What do you mean by tax benefit ?
- h) Who is a Financial planner ?
- i) What are the objectives of Financial planning ?
- j) What is Equity mutual fund ?

SECTION – B

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

2. What are the pension funds in India ?
3. Briefly explain the 1H and 4W approaches on financial plan.
4. Briefly explain salient features of PPF.
5. Explain different types of tax benefit schemes.
6. Explain the steps in financial plan.
7. Explain the factors considered for investment.

P.T.O.



SECTION – C

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

8. Describe the Golden rules of Financial plan.
9. Explain the characteristics of Chartered Financial Planner and analyst.
10. Describe the different investment avenues available to an individual investor.
11. Critically analyse different types of retirement plans.

SECTION – D

Answer the following.

(1×12=12)

12. What all the factors to be considered for investment and revision of portfolio, if you are a financial planner ?



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(2021-22 Onwards)

COMMERCE

3.5 : Innovations in Banking and Technology

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks : (7×2=14)
- Distinguish between public and private sector banks.
 - What do you understand by development banks ?
 - What are the components of Monetary policy of RBI ?
 - What is Banking Regulation Act ?
 - Give the meaning of Inter Bank Deposit.
 - Define E-Wallets.
 - Distinguish between NEFT and RTGS.
 - State types of banking frauds.
 - What are the precautionary measures taken by banks to protect the interest of customers against online frauds ?
 - What is FinTech ? Why is it important ?

SECTION – B

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

- "Commercial banks are special among the intermediaries for the development of the economy". Justify.
- Write a short note on :
 - Mobile point of sale.
 - M-Banking services.
 - Nano banking.

P.T.O.



4. Write a note on cognitive banking.
5. Explain the difference between traditional and modern payment banks.
6. Explain different types of banking fraud with recent examples.
7. Trace evolution of bank management in India.

SECTION – C

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

8. Describe the structure and working of Indian banking ? What suggestions would you offer for the improvement of their performance ?
9. Answer the following :
 - a) Pros and cons of FinTech in Indian banking.
 - b) Cloud computing.
10. What do you understand by payment systems ? Elucidate recent developments in payment systems.
11. "The banking fraud number went from zero to more than 1300 between 2019 and 2020". Briefly explain the RBI cautions for public against fictitious offers.

SECTION – D

Answer the following :

(1×12=12)

12. Over the last decade India has been one of the fastest adopters of information technology, particularly because of its capability to provide software solutions to organizations around the world. This capability has provided a tremendous impetus to the domestic banking industry in India to deploy the latest in technology, particularly in the internet banking and e-commerce arenas.
 - a) Discuss the experiences of a private-sector banks in deploying internet banking and e-commerce in India. **6**
 - b) What are the strategic alignment of business and IT strategies, planning and implementation of e-banking initiatives and management of benefits are captured, along with key contributions to development of banking. **6**



**III Semester M.A. Examination, April/May 2022
(CBCS Scheme) (2021-22 and Onwards)
JOURNALISM AND MASS COMMUNICATION
Media and Society (Open Elective)**

Time : 3 Hours

Max. Marks : 70.

Instructions : i) Answer **all** questions from Part – A.

ಸೂಚನೆಗಳು : 'ಎ' ಭಾಗದಿಂದ ಎಲ್ಲಾ ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

ii) Answer **four** from Part – B and **three** from Part – C.

'ಬಿ' ಭಾಗದಿಂದ ನಾಲ್ಕು ಮತ್ತು 'ಸಿ' ಭಾಗದಿಂದ ಮೂರು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ.

PART – A**ಭಾಗ - ಎ****I. Answer all the questions :****(2×10=20)**

ಎಲ್ಲಾ ಪ್ರಶ್ನೆಗಳಿಗೂ ಉತ್ತರಿಸಿ :

a) Internet.

ಇಂಟರ್ನೆಟ್.

b) Instagram.

ಇನ್‌ಸ್ಟಾಗ್ರಾಂ

c) Political Correspondent.

ರಾಜಕೀಯ ಬಾತ್ಮೀದಾರ.

d) FM radio.

ಎಫ್‌ಎಂ ರೇಡಿಯೋ.

e) Globalisation.

ಜಾಗತೀಕರಣ.



- f) Newspapers.
ಸುದ್ದಿ ಪತ್ರಿಕೆಗಳು.
- g) Radio Mirchi.
ರೇಡಿಯೋ ಮಿರ್ಚಿ.
- h) TV9 news channel.
ಟಿ.ವಿ.9 ಸುದ್ದಿ ವಾಹಿನಿ
- i) Magazines.
ನಿಯತಕಾಲಿಕೆಗಳು.
- j) Advertising.
ಜಾಹೀರಾತು.

PART - B

ಭಾಗ - ಬಿ

II. Answer any four of the following questions :

(5×4=20)

ಈ ಕೆಳಗಿನ ಯಾವುದಾದರೂ ನಾಲ್ಕು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ :

- 1) What is media ? Explain the impact of media on society.
ಮಾಧ್ಯಮ ಎಂದರೇನು ? ಸಮಾಜದ ಮೇಲೆ ಮಾಧ್ಯಮದ ಪ್ರಭಾವವನ್ನು ವಿವರಿಸಿ.
- 2) "Social media is a changing the way people consume information". Elaborate.
"ಸಾಮಾಜಿಕ ಮಾಧ್ಯಮವು ಜನರಲ್ಲಿ ಮಾಹಿತಿ ಸ್ವೀಕರಣೆ ವಿಧಾನವನ್ನು ಬದಲಾಯಿಸುತ್ತಿದೆ".
ವಿವರಿಸಿ.
- 3) How important is media in a democracy ? Explain.
ಪ್ರಜಾಪ್ರಭುತ್ವದಲ್ಲಿ ಮಾಧ್ಯಮವು ಹೇಗೆ ಪ್ರಾಮುಖ್ಯತೆಯನ್ನು ವಹಿಸಿದೆ ? ವಿವರಿಸಿ.
- 4) Analyze any two types of media ownerships of media.
ಮಾಧ್ಯಮ ಮಾಲೀಕತ್ವದ ಯಾವುದಾದರೂ ಎರಡು ವಿಧಗಳನ್ನು ವಿಶ್ಲೇಷಿಸಿ.
- 5) Amplify the role of media for encouraging social movements.
ಸಾಮಾಜಿಕ ಚಳುವಳಿಯನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುವಲ್ಲಿ ಮಾಧ್ಯಮದ ಪಾತ್ರವನ್ನು ವಿಶದಪಡಿಸಿ.
- 6) Delineate the content on social media.
ಸಾಮಾಜಿಕ ಮಾಧ್ಯಮದ ವಸ್ತು ವಿಷಯವನ್ನು ವಿಶದಪಡಿಸಿ.



PART - C

ಭಾಗ - ಸಿ

III. Answer **any three** of the following questions :

(10×3=30)

ಈ ಕೆಳಗಿನ ಯಾವುದಾದರೂ ಮೂರು ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿ :

- 1) Enumerate the impact of the media on youth.
ಯುವಜನತೆಯ ಮೇಲೆ ಮಾಧ್ಯಮದ ಪ್ರಭಾವವನ್ನು ವಿವರಿಸಿ.
- 2) What is media ethics ? Explain why media ethics is the need of the hour.
ಮಾಧ್ಯಮ ನೈತಿಕತೆ ಎಂದರೇನು ? ಮಾಧ್ಯಮ ನೈತಿಕತೆಯ ಅಗತ್ಯತೆಯನ್ನು ವಿವರಿಸಿ.
- 3) Discuss misinformation. Describe its threats.
ತಪ್ಪು ಮಾಹಿತಿಯನ್ನು ಚರ್ಚಿಸಿ. ಅದರ ಬೆದರಿಕೆಗಳನ್ನು ವಿವರಿಸಿ.
- 4) Analyse any two news channel of your choice.
ನಿಮ್ಮ ಆಯ್ಕೆಯ ಯಾವುದಾದರೂ ಎರಡು ಟಿವಿ ಸುದ್ದಿವಾಹಿನಿಗಳ ಬಗ್ಗೆ ವಿಶ್ಲೇಷಿಸಿ.
- 5) "Advertising influences young minds". Elaborate.
"ಯುವ ಮನಸ್ಸುಗಳ ಮೇಲೆ ಜಾಹೀರಾತು ಪ್ರಭಾವಿಸುತ್ತದೆ" ವಿಸ್ತರಿಸಿ ಬರೆಯಿರಿ.