II Semester M.Com. Degree Examination, October/November 2024
(CBCS) (2020-21)
COMMERCE
Paper – 2.1 : Modern Indian Banking

Time : 3 Hours   Max. Marks : 70

SECTION – A

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

1. a) What were the three key phases of the Indian banking system ?

   b) What is the primary purpose of the SARFAESI Act, 2002 in the banking sector ?

   c) Name two recent measures taken by the RBI to stabilize the Indian economy.

   d) What is the difference between the Repo Rate and the Reverse Repo Rate ?

   e) Expand CIBIL.

   f) Mention any 2 major causes of Non-Performing Assets in the banking sector.

   g) What is the significance of the Capital Conservation Buffer introduced in Basel III ?

   h) Mention two challenge faced by banks in implementing Basel III norms.

   i) What do you mean by back-testing in risk management ?

   j) What is a stress test in banking ?

SECTION – B

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

2. What is Prevention of Money Laundering Act, 2002 ? Discuss its importance in maintaining the integrity of the banking system and preventing financial crimes.

3. What are the unique features of payment banks, and how do they differ from traditional banks ?

4. Highlight key landmarks decisions of RBI since its establishment and how they have shaped the RBI's role in India's economy.

5. Discuss the role of RBI in managing NPAs through regulatory norms like IRAC guidelines.

6. Discuss BASEL III and how they aim to improve risk management in the banking sector.

7. What are the key strategies employed in Asset and Liability Management (ALM) ?

SECTION – C

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

8. In what ways have the economic reforms of the past 30 years influenced the growth of private banks in India, and how has this growth, coupled with the innovations, transformed banking transactions and customer experiences ?

9. Examine the role of various monetary policy tools, such as CRR, SLR, Repo Rate, and Open Market Operations, in managing liquidity in the Indian economy. Discuss how these tools influence inflation and economic growth.

10. Examine the role of the Insolvency and Bankruptcy Code (IBC) 2016 in the resolution of NPAs. How does the IBC streamline the process of asset resolution and recovery in comparison to earlier methods ?

11. Discuss the impact of global financial recessions on the Indian banking sector. How have BASEL norms helped Indian banks mitigate the risks associated with such economic downturns ?

SECTION – D

Answer the following : (1×12=12)

12. Examine the tactics employed by fraudsters to exploit vulnerabilities in digital payments. What are the common fraud techniques used, and what precautionary steps should banking customers take to protect themselves from such scams ?

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PG – 1312

II Semester M.Com. Examination, October/November 2024
(CBCS) (2020-21)
COMMERCE
Paper – 2.2 : Risk Management and Derivatives

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

1. a) Mention the objectives of risk management.

   b) What do you mean by non-diversifiable risk ?

   c) How would you define Credit risk ?

   d) List down any two features of ORM.

   e) What do you understand by VaR ?

   f) Write a note on the concept of Flat Yield Curve.

   g) Mention any four functions of derivatives.

   h) State any two sources of credit risk.

   i) Define futures market.

   j) What are the different types of Swaps ?

SECTION – B

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

2. Explain the key steps involved in the risk management process.

3. Differentiate between futures and options.

4. Elucidate the factors contributing to the growth of the derivatives market in India.

5. Briefly explain the Risk Modelling Methods.

6. XYZ Ltd. has the following financial data :

   a) Working capital to total assets = 0.15

   b) Retained earnings to total assets = 0.10

   c) Earnings before interest and taxes (EBIT) to total assets = 0.08

   d) Market value of equity to book value of total liabilities = 1.2

   e) Sales to total assets = 1.5

   Using the Altman's Z-Score Model for a publicly traded company, calculate the Z-Score and interpret whether the company is in a safe zone, grey zone, or distress zone. Show all necessary steps.

7. A stock market index provides a dividend yield of 4% per annum. The current value of the index is 1500, and the continuously compounded risk-free rate of return is 7% per annum.

   1) Find the value of a one-month futures contract on the given index per unit.

   2) Find the value of a one-month futures contract on the given index assuming each contract contains 100 units.

SECTION – C

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

8. Elaborate the various methods of calculating VaR and suggest the most suitable method for a diversified investment portfolio. Justify your answer with examples.

9. Describe the evolution of Derivatives in Indian financial market along with economic benefits involved in derivative contracts.

10. From the following information, prepare the margin account of a trader who has taken the short position : Number of contracts = 2; Number of units per contract = 40 : Price per unit on day 1 = ₹ 800 : Initial margin = 10%, Maintenance margin = 70%.

Day	1	2	3	4	5	6	7	8	9
Closing Price	800	785	765	770	750	740	755	760	780

a) Calculate the initial margin deposit for the trader.

b) Create a table showing the daily mark-to-market settlement and the margin balance of the trader.

c) Identify on which days, if any, the trader needs to make additional margin deposits based on the maintenance margin.

11. An investor has Portfolio consisting of seven securities as shown below :

Security	No. of shares	Share price on 18-4-2022	Beta
ABN Co	4000	1030	0.59
Cipla	5200	209	1.32
ICIC Ltd.	6600	62	0.87
Infosys	2400	3958	0.35
Tata	5600	309	1.16
Hind lever	1500	128	1.24
Zee Telefilm	4000	168	1.05

The cost of capital for the investor is given to be 20% P.a. The investor fears a fall in the prices of the shares in the near future. Accordingly, he approaches you for advice. You are require to :

1) Calculate the beta of his portfolio.

2) The May future of BSE sensex is quoted @ 3444.60 Assuming the market lot to be 100, calculate the number of contracts. The investor should short for hedging his portfolio against falling markets.

SECTION – D

Compulsory Skill based question on subject. (1×12=12)

12. CKS Corporation's stock is currently trading at ₹120. A European call option with a strike price of ₹ 130 is available and will expire in 6 months. The risk-free interest rate is 5% per annum, and the volatility (standard deviation of the stock's return) is 25% per annum. The stock does not pay any dividends.

    a) Calculate the call option price using the Black-Scholes model. Show all necessary steps, including the calculation of d1, d2 and the final option price.

    b) Interpret the result : Explain what the calculated call option price represents.

    c) If the same option were a European put option, what would its price be using the Put-Call Parity relationship ?

PG – 1313

II Semester M.Com. Degree Examination, October/November 2024
(CBCS)
(2020 – 21)
COMMERCE
Paper – 2.3 : Advanced Research Methodology

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) Mention two objectives of research.

   b) Name two software tools used for plagiarism detection.

   c) Write any four criteria for good research.

   d) Define the term research gap.

   e) What is a nominal scale ?

   f) Define fieldwork validation in data processing.

   g) What is a sampling frame ?

   h) State the level of significance in hypothesis testing.

   i) What is the difference between a sample and a census ?

   j) Give the meaning of parametric test.

SECTION – B

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

2. Discuss in detail the ethical issues in research and their impact on research quality.

3. Explain the meaning and types of variables in research.

4. What is the role of literature review in research ? Explain the need and purpose.

5. Explain the process of coding and classification in data processing.

6. What are Type I and Type II errors in hypothesis testing ? Give examples.

7. What is the role of econometric models in business research ?

SECTION – C

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

(2×12=24)

8. Discuss the process of conducting research from problem identification to report writing.

9. Explain the meaning, need and importance of research design, highlighting the different types of research designs and their uses.

10. The following table gives the number of good and bad parts produced by each of the three shifts in a factory :

Shift	Good	Bad	Total
Day	900	130	1030
Evening	700	170	870
Night	400	200	600
Total	2000	500	2500

Is there any association between the shift and the quality of parts produced ?

11. XYZ Pvt. Ltd., appointed four salesmen A, B, C and D. After the appointment it has observed their sales in three seasons : summer, winter and monsoon. The figures (in lakhs) are given in the following table. Perform Anova and check whether there is any significant difference between sales of salesmen or between sales during different season at 5% level of significance.

Season/Salesmen	A	B	C	D	Total
Summer	36	36	21	35	128
Winter	28	2	31	32	120
Monsoon	26	28	29	29	112
Total	90	93	81	96	360

SECTION – D

Compulsory skill based question on subject.

(1×12=12)

12. Select any one research problem from a given topics. Define the problem, identify the research gap, and create an imaginary research design outlining the variables, sample design and type of research (qualitative, quantitative or mixed) that would be suitable for solving the problem.

  • Impact of Social Media Marketing on Consumer Buying Behavior.

  • The influence of Artificial Intelligence (AI) on Decision-Making in Business.

  • Cyber security Threats and Consumer Trust in Online Transactions.

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II Semester M.Com. Degree Examination, October/November 2024
(CBCS) (2020-21)
COMMERCE
Paper – 2.4 : Digital Marketing

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) Give the meaning Omni channel marketing.

b) What do you mean by organic traffic ?

c) What do you understand about performance metrics ?

d) Mention any four examples for internet products.

e) State the meaning of web navigation.

f) Write a note on first price sealed Bid Auction.

g) Explain content governance.

h) Give the meaning of data democratization.

i) Who is a suspicious customer ?

j) Define is web analytic.

SECTION – B

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

2. What is a digital business model ? Explain the stages of implementing a digital business model.

3. How internet will change the pricing strategies of a product ?

4. "Really digital marketing helps to cut down the cost of acquiring new customers" How ?

5. "Technology improvement offers different techniques to marketing digitally". Discuss.

6. Write a short note on content management.

7. What is digital divide ? Explain the ethical issues in digital divide.

SECTION – C

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

(2×12=24)

8. Measurement of customer value is very important for every business. Why ? How a business can improve their customer value in this digital era ?

9. Social media marketing is suitable for all types of business to attract more customers. Why and how ?

10. Can effective CRM strategy result in developing customer loyalty ? Explain.

11. What is third party payment ? Explain different third parties providing payment and receipt services.

SECTION – D

Compulsory Skill based question on subject. (1×12=12)

12. E-commerce transaction in India are gaining popularity at the very fast pace majorly due to its attributes of ease of shopping, good discounts, social media integration, cash on delivery mode of payment etc. the industry is all set grow and beat the records considering the recent show of strengths of several E-commerce companies of India Inc in their capability to raise funds fund as well. Flipkart one of the leading E-commerce company head quartered in Bengaluru, Karnataka. The over all brand value of Flipkart is good, but in India, it is the most superior E-Business portal which is aggressively expanding and planting its roots deep into the Indian market and at the same time shifting the mindset of the people i.e. from going and shopping from going and shopping from physical stores to online stores, which is enormous.

a) Discuss the Initial challenges faced by Flipkart.

b) How Flipkart succeeded in Building the trust of online customer ?

c) How can social media can be used to increase the market share of the brand ?

**II Semester M.Com. Degree Examination, October/November 2024
(CBCS) (2020-21)
COMMERCE
Paper – 2.5 : Emerging Trends in Entrepreneurship**

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) What is Entrepreneurship ?

    b) State the Schumpeter's view of entrepreneurs.

    c) List any two EDP by GOI.

    d) Mention any four types of Startups.

    e) Who is a gig economy entrepreneur ?

    f) State the Digital Nomadism.

    g) What is Venture Capital ?

    h) Mention any four factors which cause the failure of a business plan.

    i) What is Angel investment ?

    j) Write a note on Intellectual Property Protection.

SECTION – B

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

2. Illustrate the role of Entrepreneurs for Indian economic development.

3. Explain the importance of Start-ups in Indian economy.

4. "Entrepreneurial leaders shape the future by daring to pursue their bold ideas despite the challenges" Elucidate it.

5. Discuss the stages and methods to initiate ventures.

6. Write a short note on Angel investment.

7. What are the requirements for formation of a private/public limited company ?

SECTION – C

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

8. Evaluate the opportunities and challenges in the Indian entrepreneurship eco-system.

9. Discuss the problems and prospects of women entrepreneurs in India.

10. Explain the trend, status and importance of gig economy entrepreneurs.

11. Narrate the recent Government policies and programmes in the promotion of entrepreneurial environment in India.

SECTION – D

Compulsory skill based question on subject.   (1×12=12)

12. What are the financial and non-financial measures of entrepreneurial performance ? How can startups reward its founder and employees and make them participate in the profit of the venture ?

II Semester M.Com. Degree Examination, October/November 2024
(CBCS) (2020-21)
COMMERCE
Paper – 2.6 : Indian Ethos and Leadership

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) Define Ethos.

     b) Explain relevance of values in management.

     c) What do you mean by Value Based Management ?

     d) What do you understand by "Yogahkarmasukaushalam" ?

     e) List down any four personality traits.

     f) Write a brief note on 360-degree feedback.

     g) Explain Training and Mentoring.

     h) Define Stress Management.

     i) State any four importances of mental health.

     j) What is Pranayama ?

SECTION – B

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

2. Discuss the management lessons from Kautilya's Arthashastra.

3. Explain the importance of values in work environment.

4. What are the components of Emotional Intelligence ? Discuss.

5. Analyse Trait approach in theories of leadership.

6. What causes poor work ethos ? Discuss.

7. Write a note on brain storming vs brain stilling.

SECTION – C

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

(2×12=24)

8. Differentiate between Indian Management style and Western Management style.

9. What are the skills required for leadership development ? How these skills can be improved ? Discuss.

10. Explain the role of mentoring and coaching in leadership development ? Discuss.

11. What causes workplace stress ? How to overcome these stress ? Discuss.

SECTION – D

Compulsory case study carries **twelve** marks.

(1×12=12)

12. Mr. Prabhu Shah owns a small business, employing 30 semi-skilled workers. Most of the workers are not very qualified. Some of them are illiterate. Mr. Prabhu is a task master and very autocratic in his behavior with the workers.

   His on Mr. Sanjay Shah has just graduated from Bajaja Institute of Management Specializing in HR. He has joined his father's business. His working style is influenced by the principles of India Ethos and OB. He believes in participative management.

   Mr. Prabhu called his son and said to him "Sanjay, I have been observing your working style for the past few days. You are too nice to people. I know you are too nice to people. I know you are taught Human relations in management, but it does not work in real life".

   1) Comment on the leadership style of Mr. Prabhu and Mr. Sanjay.

   2) Do you agree with Mr. Prabhu ? Give reason.

II Semester M.Com. Examination, October/November 2024
(CBCS) (2020-21)
COMMERCE
Paper – 2.7 : Soft Core – Artificial and Business Intelligence

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) Define Artificial Intelligence.

b) What is NLP ?

c) Give the meaning of knowledge mapping.

d) State the meaning of forward thinking.

e) What is Linear Regression ?

f) What is Inductive Reasoning ?

g) Write the concept of Benchmarking ?

h) What is Supervised Learning ?

i) Write a note on Decision Tree.

j) Mention any two recent trends in Business Intelligence.

SECTION – B

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

2. Elucidate the advantages and disadvantages of Artificial Intelligence.

3. What is Recruitment analytics ? Explain.

4. What is Appreciative Intelligence ? Explain.

5. Write a note on components of Intelligent Cycle.

6. What is Competitive Intelligence ? Explain.

7. Highlight any two domains of Business Analytics.

SECTION – C

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

(2×12=24)

8. What are the Application Areas of Artificial Intelligence ? Explain.

9. Explain the approaches to knowledge representation.

10. Elucidate the types of Machine Learning.

11. Explicate the Applications of Big Data.

SECTION – D

Answer the following :

(1×12=12)

12. (**Compulsory** Skill-based question on Subject/paper) Skill-based question.

As Artificially Intelligent machines become more and more powerful, their ability to accomplish tedious tasks is becoming better. Hence, it is now that AI machines have started replacing humans in factories. While people see it in a negative way and say AI has the power to bring mass unemployment and one day, machines would enslave humans, on the other hand, other people say that machines are meant to ease our lives. If machines over take monotonous and tedious tasks, humans should upgrade their skills to remain their masters always.

a) What according to you is a better approach towards this ethical concern ? Justify your answer.

b) Should AI replace laborious jobs ? Is there an alternative for major unemployment ?