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14 (SEM-1) COM 1016

2024

COMMERCE

Paper : COM-1016

(Business Policy Analysis)

Full Marks : 80

Time : Three hours

The figures in the margin indicate full marks for the questions.

Answer Question No. 1, 2, 3
and **any four** from the rest.

1. Choose the correct option : $1 \times 5 = 5$
- (i) In which year the Prime Ministers Employment Generation scheme was launched ?
- (a) 2008-09
- (b) 2009-10
- (c) 2010-11
- (d) 2011-12

Contd.

(ii) The Department of Investment and Public Asset Management (DIPAM) deals with which of the following ?

(a) Strategic disinvestment and privatisation

(b) Minority stake sales

(c) Capital restructuring

(d) All of the above

(iii) What percentage of FDI is allowed in the space sector in India ?

(a) 25

(b) 50

(c) 75

(d) 100

(iv) Which of these is not a function of DONER ?

(a) International Cooperation

(b) Capacity Building

(c) Advocacy and Publicity

(d) Poverty Alleviation

(v) Which is the nodal agency for designing PM-DevINE scheme ?

(a) DONER

(b) NEC

(c) NEDFi

(d) IIE

2. Write very short answers to **any four** of the following : $2 \times 4 = 8$

(i) What are the methods of privatisation ?

(ii) Distinguish between brownfield and greenfield investment.

(iii) Mention *two* objectives of NEDFi.

(iv) What is FDI as per Reserve Bank of India and which agency regulates FDI in India ?

(v) Mention some industries subject to compulsory licensing in India.

3. Write short notes on **any three** : $5 \times 3 = 15$

(i) MSME clusters

(ii) Foreign Direct Investment *vs* Portfolio Investment

(iii) Maharatna Companies

(iv) Pradhan Mantri Kaushal Vikas Yojana

4. Discuss the role of the government in entrepreneurship development across the country emphasizing on self employment schemes. 13
 5. Post liberalizations critically discuss about the policies and status of public sector restructuring in the country. 13
 6. Bring out the salient features of the latest schemes of the government for growth of MSME sector in India and North-East India. 13
 7. What is Act East Policy and what is its importance? Also discuss about the action taken by the government to realise its objectives. $2+3+8=13$
 8. Discuss about the current status of industrial development in the North-Eastern Region. In what different ways state intervention have assisted in developing the region? Discuss. $4+9=13$
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14 (SEM-1) COM 1056

2024

COMMERCE

Paper : COM-1056

(Financial Markets and Institutions)

Full Marks : 80

Time : Three hours

The figures in the margin indicate full marks for the questions.

Answer all the questions as directed.

1. Select the most appropriate answer from the choices given against each : $1 \times 5 = 5$
 - (i) Which of the following is a correct explanation to the statement that "National Savings Certificate is not a money market instrument?"

Contd.

- (a) It is not transferable.
 - (b) It is a long-term instrument.
 - (c) It is issued by the Government.
 - (d) Both A and B of the above.
- (ii) Long-term debt and equity instruments are traded in the _____ market.
- (a) money
 - (b) capital
 - (c) commodity
 - (d) forex
- (iii) A credit market instrument that pays the owner the face value of the security at the maturity date and nothing prior to the maturity, then it is called a
- (a) simple loan.
 - (b) fixed-payment loan.
 - (e) coupon bond
 - (d) discount bond

- (iv) Which of the following types of account fall under the time deposit category?
- (i) Current account
 - (ii) Savings account
 - (iii) Fixed deposit account
- (a) Only (i)
 - (b) Only (ii)
 - (c) Only (iii)
 - (d) Both (ii) and (iii)
- v. Which of the following is not a fund based service?
- (a) Factoring
 - (b) Lending under term loan
 - (c) Credit rating.
 - (d) Both (a) and (b).

2. Answer the following questions in about **50 words** each. $2 \times 5 = 10$

- (a) Briefly explain the constituents of financial system.
- (b) What are the features of commercial bill market?
- (c) What is the purpose of allowing Qualified Institutional Borrowers to participate in private placement?
- (d) What do you mean by chain banking system?
- (e) Mention **any two** benefits of mutual funds to the investors.

3. Answer **any five** questions in **150-200 words** each: $5 \times 5 = 25$

- (a) Explain how intermediation ratio is an indicator of financial development of an economy?
- (b) Can reverse repo rate be an indicator of the status of money supply? Discuss in brief.
- (c) Discuss the role of treasury bills in the money market.

(d) Discuss the functions of NSDL.

(e) Write the significances of monetary policy of the RBI in controlling Inflation.

(f) Explain the process through which a commercial bank can create money.

(g) Discuss the significance of microinsurance.

(h) Distinguish between financial lease and operating lease.

4. (a) Discuss the significance of savings and investment in the economic development of a nation. 10

Or

(b) Discuss the various financial sector reforms that had taken place in the last three decades in India.

- (a) "Treasury bills are an important short term source of finance for the government." Comment on this statement and discuss the different types of 'treasury bills'. 6+4=10

Or

- (b) What are repos? How does the RBI use repos as a tool for managing liquidity in the money market? 4+6=10

6. (a) "For efficient resource mobilization, a developing economy like India needs robust Capital Market with a strong regulatory framework." Critically examine the statement. 10

Or

- (b) Discuss the services provided by the stock exchanges and explain the distinctive features of the Indian Stock Market. 5+5=10

7. (a) Are NBFIs competitors to the Banking Institutions in India? Examine critically.

10

Or

- (b) What are the reasons behind low insurance penetration rate in India? Suggest some possible remedial measures to bring improvement in this regard. 5+5=10

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14 (SEM-1) COM 1046

2024

COMMERCE

Paper : COM 1046

(Business Statistics)

Full Marks : 80

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. (a) What are the properties of a good estimator?

In an effort to estimate the mean amount spent per customer for dinner at a city hotel, data was collected for a sample of 49 customers. Assume a population standard deviation of Rs. 25. If the sample mean is 424, what is the 95% confidence interval for population mean ?

2+3=5

Contd.

(b) What do you mean by standard error of a statistic? Write a note on the utility of standard error. $3+3=5$

(c) Write a note on Gini Coefficient. 5

(d) What are the advantages of non-parametric test? Give examples of a few non-parametric test. $3+2=5$

(e) An agency wanted to check the efficiency of ambulance services which claims that it takes on the average 8.9 minutes to reach its destination in emergency calls. The agency took data from 50 emergency calls which gave a mean of 9.3 minutes with a standard deviation of 1.8 minutes. Does this constitute evidence that figure claimed is too low at 5% significance level?

5

(f) When is a given set of data said to be consistent?

From the following data find out whether the data are consistent or not

$(A)=100, (B)=150, (AB)=140, N=500.$

$2+3=5$

(g) Given $r_{12}=0.98, r_{13}=0.94, r_{23}=0.92.$
Find the partial correlation coefficient between x_2 and x_3 when x_1 is held constant. 5

(h) Write a note on errors in hypothesis testing. Define the level of significance. $3+2=5$

2. (a) Write short notes on : **(any two)**
 $4 \times 2 = 8$

(i) Multiple Correlation

(ii) Deprivation Index

(iii) Lorenz Curve

(iv) Central Limit theorem

(b) Discuss the procedure for testing of hypothesis.

In a sample of 500 people from a town, 280 are tea drinkers and the rest are coffee drinkers. Can we assume that both tea and coffee are equally popular in this town at 5% level of significance?

$3+4=7$

Or

Ten workers were given on the job training with a view to shorten their assembly time for a certain mechanism. The results of the time (in *min*) and motion studies before and after the training programme are given below :

Worker : 1 2 3 4 5 6 7 8 9 10
Before : 61 62 55 62 59 74 62 57 64 62
After : 59 63 52 54 59 70 67 65 59 71

Is there evidence that the Training programme has shortened the average assembly time ? 7

[Apply Wilcoxon Signed-Rank Sum Test]

3. (a) Write a note on the application of Chi-square test.

Two hundred randomly selected adults were asked whether mobile phone as a whole are primarily entertaining,

educational or waste of time. The respondents were categorised by gender. Their responses are given in the following table.

Gender	Entertaining	Educational	Waste of time	Total
Female	52	28	30	110
Male	28	12	50	90
Total	80	40	80	200

Is this evidence convincing that there is a relation between gender and opinion in the population of interest ?

[Tabulated Chi-square for 2df at 5% significance level is 5.99] 3+5=8

- (b) What is a decision tree ? What are the advantages and limitations of a decision tree ? 2+5=7

Or

Payoff of three acts A, B and C and states of nature X, Y and Z are given below :

States of Nature	Payoffs (in Rs.) Acts		
	A	B	C
X	-20	-50	200
Y	200	-100	-50
Z	400	600	300

The probabilities of the states of nature are 0.3, 0.4, and 0.3. Calculate —

(i) EMV

(ii) EVPI

$$4+3=7$$

4. Answer the following as directed :

$$1 \times 10 = 10$$

(a) When is a statistic t said to be unbiased estimator of population parameter θ ?

(b) Level of significance is related to

(i) Type I Error

(ii) Type II Error

(iii) Both Type I and Type II Error

(iv) None of the above

(Choose the correct answer)

(c) Mention the range of partial correlation coefficient.

(d) How many samples, each of size two can be drawn without replacement from a population of size 20?

(e) What is the degree of freedom of an $r \times c$ contingency table?

(f) If the attributes A and B are independent then Yule's Coefficient of Association is equal to _____.

(Fill up the blank)

(g) Mention one disadvantage of Lorenz curve.

(h) What is the non-parametric alternative to t -test?

(i) What is a pay-off table?

(j) Define Hurwicz criterion in decision-making.

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14 (SEM-1) COM 1036

2024

COMMERCE

Paper : COM-1036

(Marketing Policy Analysis)

Full Marks : 80

Time : 3 hours

The figures in the margin indicate full marks for the questions.

1. Choose the correct option of the following questions : 1×5=5
- I. Which element is NOT typically part of Integrated Marketing Communications (IMC) ?
- (A) Advertising
 - (B) Sales Promotion
 - (C) Product Pricing
 - (D) Public Relations

Contd.

II. In the context of branding, which of the following is crucial for establishing brand equity in a competitive market?

- (A) Strong brand associations with luxury and premium segments only
- (B) Creating unique brand associations that resonate with the target audience
- (C) Offering the lowest price among competitors to build brand loyalty
- (D) Leveraging multiple brand names under one corporate entity

III. Which phase of the New Product Development (NPD) process typically involves evaluating product ideas and determining whether they align with the company's strategic goals?

- (A) Concept Testing
- (B) Product Development
- (C) Commercialization
- (D) Idea Screening

IV. In the AIDA model, which of the following strategies is most effective for transitioning a customer from the 'Interest' to the 'Desire' stage, particularly in a highly competitive market with similar products?

- (A) Providing detailed product specifications and technical information to highlight unique features.
- (B) Offering limited-time discounts and flash sales to create urgency for immediate purchase.
- (C) Crafting emotional storytelling in advertisements that resonates with the target audience's personal needs and aspirations.
- (D) Using repetitive, high-frequency advertising to reinforce brand recognition and familiarity.

V. In the Hierarchy of Effects model, which of the following best describes an effective strategy to move consumers from the 'Conviction' stage to the 'Purchase' stage in a high-involvement product category?

- (A) Highlighting customer testimonials and success stories to reinforce positive attitudes.
- (B) Providing a free trial or money-back guarantee to reduce the perceived risk of purchase.
- (C) Increasing brand awareness through high-frequency advertising across multiple channels.
- (D) Offering detailed educational content to enhance product knowledge and familiarity.

2. Answer the following questions : **(any five)**
5×5=25

- I. Define the concept of holistic marketing and explain its components briefly.
- II. What are the main challenges faced by marketers in a globalizing India?
- III. How does marketing relate to other functional areas within an organization?
- IV. Explain the concept of brand equity.
- V. What is the role of packaging in product differentiation?
- VI. How does personal selling differ from mass communication tools like advertising?
- VII. What are some of the common types of non-store retailing?

3. Answer the following questions : **(any five)**

- I. Describe the product differentiation strategies that companies can use to gain a competitive edge in the market. 10

II. Analyse the importance of branding strategies in modern marketing. Discuss how brands can build and maintain brand equity through effective branding. 5+5=10

III. Explain the process of developing effective marketing communications programme. 10

IV. Compare and contrast different pricing strategies such as markup pricing, target-return pricing, and perceived-value pricing. Providing relevant examples to illustrate their applications. 10

V. Explain the various structures and functions of marketing channels. How can effective channel management help in resolving channel conflicts? 6+4=10

VI. Discuss the strategic issues in retail planning and organization. How do retail organizations adapt to the challenges posed by non-store and electronic channels? 4+6=10

VII. What are the ethical challenges in e-marketing, and how should companies address these issues to maintain consumer trust and regulatory compliance? 5+5=10

Total number of printed pages-8

14 (SEM-1) COM 1026

2024

COMMERCE

Paper : COM 1026

(Financial Reporting and Analysis)

Full Marks : 80

Time : Three hours

The figures in the margin indicate full marks for the questions.

1. Answer the following multiple choice questions : 1×5=5

(a) Which of the following does correctly describe the order of items reported in a Balance Sheet in accordance with IAS-1 ?

(i) Non-current assets, current assets, non-current liabilities, current liabilities, capital and reserves.

(ii) Non-current assets, non-current liabilities, current assets, current liabilities, capital and reserves.

Contd.

- (iii) Non-current assets, current assets, current liabilities, non-current liabilities, capital and reserves.
- (iv) Non-current assets, current assets, capital and reserves, non-current liabilities and current liabilities.
- (b) In times of inflationary conditions, what is the effect of the historical cost concept on a company's assets and profit?
- (i) Assets values and profit both are overstated.
- (ii) Assets values and profit both are understated.
- (iii) Assets values are understated and profit overstated.
- (iv) Assets values are overstated and profit is understated.
- (c) Which of the following transactions will improve the current ratio?
- (i) Purchase of goods for cash
- (ii) Payment to trade payables
- (iii) Credit purchase of goods
- (iv) Cash collected from trade receivables

- (d) Which of the following is NOT a source of working capital?
- (i) Commercial paper
- (ii) Bank overdraft
- (iii) Discounting of bills
- (iv) Unsecured term loans
- (e) Long term creditors have greater security if the Debt-Equity Ratio is
- (i) low
- (ii) high
- (iii) even
- (iv) None of the above
2. Very short answer type questions : **(any five)**
2×5=10
- (a) How customers get benefited by financial reports of an organisation?
- (b) What do you mean by published accounts?
- (c) State the meaning of reportable segment.

- (d) What are the three basic assumptions of financial reporting as per the conceptual framework of financial reporting issued by ICAI ?
- (e) Mention the different methods used for valuation of assets.
- (f) Calculate closing stock if the cost of goods sold is Rs. 2,40,000, stock turnover ratio is 2 months and the opening stock is Rs. 6,000 more than the closing stock.

3. Answer **any five** of the following :

5×5=25

- (a) Explain *two* characteristics of each elements of financial statements.
- (b) What is the difference between convergence and adoption in context to International Financial Reporting Standards ?
- (c) Write the purpose of IFRIC.
- (d) Briefly state the responsibilities and functions of IASCF.
- (e) Write a short note on 'Notes to Accounts' describing its meaning and significance.

- (f) Discuss the application of accounting ratio in decision making with examples.
- (g) How does the adoption of IFRS wide spread around the world ?

4. Answer **any four** of the following questions :

10×4=40

- (a) What is meant by IFRIC ? Elaborate the process of issuing IFRS.
- (b) What is meant by Accounting Information ? Discuss the four principal qualitative features of Accounting information issued by ASB of ICAI .
- (c) What is meant by conceptual framework of financial reporting ? Discuss the scope and purpose of conceptual framework issued by ASB of ICAI.
- (d) Highlight the differences between Ind AS and IFRS. Compare the accounting treatment as per IFRS and Ind AS of the following elements :
 - (i) Presentation of financial statements (IAS-1)
 - (ii) Inventories (IAS-2)

(e) The following financial statement is the summarised form of the books of Diamond Ltd. as at 31st March, 2024.

Particulars	Amount (Rs.)
Equity and liabilities :	
Shareholders fund	
Share capital	15,00,000
Reserve and surplus	6,00,000
Non-current liabilities :	
8% Debentures	5,00,000
Current liabilities :	
Bank overdraft	2,00,000
Trade payables	12,00,000
	40,00,000
Assets :	
Non-Current Assets	
Fixed assts	16,50,000
Current Assets :	
Stock in trade	9,10,000
Trade receivables	12,40,000
Investment	1,60,000
Cash and cash equivalents	40,000
	40,00,000

Annual sales Rs. 74,40,000,
Gross Profit Rs. 7,44,000

You are required to calculate the following ratios for the year and comment on the financial position as revealed by the ratios :

- (i) Debt-equity ratio
- (ii) Current ratio
- (iii) Proprietary ratio
- (iv) Gross profit ratio
- (v) Debtors turnover ratio
- (vi) Stock turnover ratio

Bank overdraft is payable on demand.

- (f) Explain the principles of working capital management. From the following details. Examine their financial health and comment on it. 4+6=10

Balance Sheet as at 31st March, 2024.

Particulars	X Ltd.(Rs.)	Y Ltd.(Rs.)
Equity and Liabilities :		
(1) Shareholder's funds :		
Share capital	10,00,000	10,00,000
Reserve & surplus	6,00,000	12,00,000
(2) Non-current liabilities:		
Long term borrowings	5,00,000	4,00,000
(3) Current liabilities :		
Trade payables	9,00,000	12,70,000
	30,00,000	38,70,000

Particulars	X Ltd.(Rs.)	Y Ltd.(Rs.)
Assets :		
1. Non-Current Assets		
(a) Fixed assets :-		
Tangible assets	20,00,000	22,30,000
Intangible assets	1,00,000	-
(b) Investments	1,00,000	1,20,000
2. Current Assets :		
Debtors	4,00,000	8,00,000
Stock	3,00,000	6,00,000
cash at bank	1,00,000	1,20,000
	30,00,000	38,70,000

Additional Informations :

Sales - Rs. 18,00,000

Gross Profit - 20%

(g) Briefly explain the factors that trigger national differences in reporting practices. Discuss the attempts made to reduce such differences. 6+4=10