

Total number of printed pages—4

3 SEM PG (CBCS) COM 300

**2018**

(December)

**COMMERCE**

Paper : 30300

**( Financial Statement Analysis  
and Cost Accounting )**

Full Marks : 60

Time : Three hours

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

1. (a) From the following information, prepare a Comparative Income Statement of N.G. Ltd. and interpret the changes in 2017 in the light of the conditions in 2016 :

12

Particulars	2016 (Rs.)	2017 (Rs.)
Gross Sales	7,25,000	8,15,000
Returns	25,000	15,000
Cost of Goods Sold	5,95,000	6,15,000
Selling & Distribution Expenses	23,000	24,000
Administration Expenses	12,700	12,500
Other Income	1,200	8,050
Non-operating Expenses	1,750	1,940

Contd.

**Or**

- (b) What do you understand by analysis and interpretation of financial statements? Discuss their importance. 7+5=12

2. (a) Explain why ratio analysis is considered better than a mere comparison of figures in carrying out an overall appraisal of a company's business. 12

**Or**

- (b) Give a list of important ratios and the reasons of their importance, which are considered for measuring —

(a) Liquidity;

(b) Capital Structure; and

(c) Profitability. 12

3. (a) Discuss the factors determining working capital. 12

**Or**

- (b) ABC Co. Ltd. sells its products on a good profit of 20% on sales. The following information is extracted from its annual accounts for the year ending on 31st December, 2016:

	(Rs.)
Sales at 3 months credit	40,00,000
Raw materials	12,00,000
Wages paid—15 days in arrear	9,60,000
Manufacturing expenses (1 month in arrear)	12,00,000
Administration expenses (1 month in arrear)	4,80,000
Sales promotion expenses payable 1/2 years in advance	2,00,000

The company enjoys one month's credit from supplier of raw materials and maintain 2 months, stocks of raw materials and 1½ months, stock of finished goods. Cash balance is maintained at Rs. 1,00,000 as a precautionary balance. Assuming 10% margin, find out net working capital requirement of the company. 12

4. (a) Briefly explain the difference between production and productivity with suitable examples. 12

**Or**

- (b) Write short notes on the following : 6+6=12

(i) Techniques of productivity measurement

(ii) Benefits from increased productivity

5. (a) Briefly explain the stages in the value analysis process. 12

**Or**

- (b) Elucidate the difference between value analysis and value engineering with suitable examples. 12

Total number of printed pages=2  
Total number of printed pages=2

3 SEM PG (CBCS) COM 526  
3 SEM PG (CBCS) COM 529

2018

(December)  
(December)

## COMMERCE

Paper : 30520

**(Retail Marketing)**

Full Marks : 60

Time : Three hours

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

1. (a) Enlist different types of store-based retail formats operating in India. Justify, with examples, the suitability of *any two* formats in the context to the Indian market. 7+8=15

**Or**

- (b) "Relationship building and management is an integral part of goods as well as service retailing." Elaborate. 15

*Contd.*

2. (a) "Consumer demographics in indicative of consumer needs and characteristics." Justify. 15

**Or**

- (b) Identify different types of shopping attitude and analyse what determines those attitudes. 15

3. (a) Explain how location plays a major role in retailing decisions. Create understanding by throwing light upon the locational choices available with retailers. 15

**Or**

- (b) State the significance and methods of collecting customer feedback in retailing. 15

4. (a) Project the purpose and ways of carrying out retail audit. 15

**Or**

- (b) "Abiding by legal provisions and fulfilling necessary statutory requirements is expected of any retail business for smooth functioning and growth." Elaborate. 15

*Total number of printed pages-2*

**3 SEM PG (CBCS) COM 420**

**2018**

**(December)**

**COMMERCE**

**Paper : 30420**

**(CRM)**

**Full Marks : 60**

**Time : Three hours**

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

1. (a) "CRM is the core business strategy that integrates internal processes and functions, and external networks, to create and deliver value to targeted customers at a profit." Do you agree? Justify. 15

**OR**

- (b) "Values are core beliefs that transcend context and serve to organize and direct attitudes and behaviours." Explain the statement in the context of CRM formation stage. 15

*Contd.*

2. (a) "Sales force automation is the application of computerized technology to support salespeople and sales management in the achievement of their work-related objectives." Explain the statement with examples. 15

**OR**

- (b) "Analytical CRM is the practice of consciously gathering, organizing, storing, interpreting, distributing and judiciously applying knowledge to fulfil the customer management goals and objectives of the organization." Explain the statement with examples. 15

3. (a) "SWOT analysis is one of the better measures to evaluate the performance of CRM." Elaborate the statement with examples. 15

**OR**

- (b) "CRM is a time-consuming affair." Do you agree? Justify. 15
4. "CRM in Indian organization is only in forms having no substantial base." Discuss the statement based on the field survey carried out by you. 15

Total number of printed pages-4

3 SEM PG (CBCS) COM 300

**2018**

(December)

**COMMERCE**

Paper : 30300

**( Financial Statement Analysis  
and Cost Accounting )**

Full Marks : 60

Time : Three hours

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

1. (a) From the following information, prepare a Comparative Income Statement of N.G. Ltd. and interpret the changes in 2017 in the light of the conditions in 2016 :

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Other Income	1,200	8,050
Non-operating Expenses	1,750	1,940

Contd.



**Or**

- (b) What do you understand by analysis and interpretation of financial statements? Discuss their importance. 7+5=12

2. (a) Explain why ratio analysis is considered better than a mere comparison of figures in carrying out an overall appraisal of a company's business. 12

**Or**

- (b) Give a list of important ratios and the reasons of their importance, which are considered for measuring—

(a) Liquidity;

(b) Capital Structure; and

(c) Profitability. 12

3. (a) Discuss the factors determining working capital. 12

**Or**

- (b) ABC Co. Ltd. sells its products on a good profit of 20% on sales. The following information is extracted from its annual accounts for the year ending on 31st December, 2016:

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4. (a) Briefly explain the difference between production and productivity with suitable examples. 12

**Or**

- (b) Write short notes on the following: 6+6=12

- (i) Techniques of productivity measurement
- (ii) Benefits from increased productivity

5. (a) Briefly explain the stages in the value analysis process. 12

**Or**

- (b) Elucidate the difference between value analysis and value engineering with suitable examples. 12

*Total number of printed pages-3*

**3 SEM PG (CBCS) COM 410**

**2018**

**(December)**

**COMMERCE**

**Paper : 30410**

***(Environmental Accounting)***

***Full Marks : 60***

***Time : Three hours***

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

***Answer the following :***

1. (a) Explain the importance of  
environmental accounting for  
sustainable development. 12

***Or***

- (b) Explain the accounting for national  
resources and environment in  
Norway and France. 12

***Contd.***

2. (a) Explain the preparation of asset balance under SNA for SEEA. 12

**Or**

- (b) Amplify the terms used in SNA for SEEA. 12

3. (a) What are different methods of valuation of natural assets and changes therein? Analyse each method. 12

**Or**

- (b) What are different methods of valuation of welfare losses from environmental deterioration? Analyse each method. 12

4. (a) Give an overview of adoption of environmental accounting in Papua, New Guinea and Mexico. 12

**Or**

- (b) Elucidate the merits and demerits of environmental accounting. 12

5. (a) Explain the UNSO system of environmental accounting. 12

**Or**

- (b) What are the other question marks in the implementation of environmental accounting for developing countries? 12
-

*Total number of printed pages-8*

**3 SEM PG (CBCS) COM 200**

**2018**

**(December)**

**COMMERCE**

**Paper : 30200**

**(Business Ethics)**

**Full Marks : 60**

**Time : Three hours**

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

1. Answer **any five** questions from the following : 3×5=15

(a) What is 'respect for right' in the context of ethics ?

(b) What do you mean by norms ?

**Contd.**

- (c) What are ethics relating to production ?
- (d) What is fearlessness ?
- (e) What is 'personal gain' in the context of business ethics ?
- (f) What are instrumental values ?
- (g) What are ethical dilemmas in business organisations usually managers face ?
- (h) Define corporate governance.

2. Answer **any three** questions from the following : 5×3=15

- (a) State and explain the primary services of ethics.
- (b) State the factors influencing business ethics.
- (c) Write a note on 'beliefs'.

- (d) What are the ethical issues that may arise in the management of a business organisation ?
- (e) Explain the objective and subjective values of business ethics.

3. Answer **any two** questions from the following : 10×2=20

- (a) Discuss the importance of business ethics.
- (b) Discuss the criteria that can be applied in making evaluation about the ethical dimensions in any situation or action.
- (c) Critically discuss the theories of ethics.
- (d) What is 'social responsibility of business'? Discuss the arguments for and against social responsibility of business.

4. Study the case titled 'Men in Distress' below and answer the questions given at the end of the case : 10

### **MEN IN DISTRESS**

Women have made rapid strides in education and workforce participation, their economic and social indicators showing considerable improvements over time. This narrowing of the gender gap could lead to greater violence against women; at least in the short run we should therefore control the consequences of gender empowerment, chiefly dysfunctional families and relationships. The issue of how men can be helped to change their existing mindsets so that women's progress does not come to a heavy cost deserves more attention.

Women as workforce are patronized for their increasing skill levels, their willingness to take on jobs for less money, their commitment and sense of responsibility to certain kinds of work.

The feminist movement and the emergence of role models aided to the assertion of professional middle and upper middle class

women, who made strong careers while managing their homes adorably. These successful women sometimes hide the stress of managing two sets of responsibility. But what happens when genuine role reversal takes place and women become *de facto* breadwinners? Or when a woman puts family and personal fulfillment of man equal footing?

A Muslim who was married at 18, bore children, entertained in-laws and nurtured the husband's career she finally went out and got a job, said, "I feel I would rather be at work and get acknowledged for my efforts than work at home and be taken for granted." One comes across a variety of responses to the emerging challenges.

**Sample I :** Woman A begins to bear the double burden of running home and house and her husband pitches in neither. He refuses to become a house husband even though she spends a grueling day at work. They separate but leave the door open for getting back together later.

**Sample II :** Woman B enters an arranged marriage. She soon realizes they are neither intellectually nor emotionally turned to each other. But two children arrive in the meantime and she stays in the marriage. She takes the brave step of going out and getting a job and carries on with all her responsibilities. From time to time, she wants to opt out of the marriage, but finding no support, continues. Money is not a problem but the husband resents her job, her independence, the fact that she has a mind ticking away that he cannot decipher. Here it looks that the man develops an inferiority complex because he cannot share his educated and talented wife's flight into the wider world and begins to suffer from suicidal tendencies.

**Sample III :** Woman C and her husband had a love marriage. Both are professionals. But somewhere along the line the husband turns jealous of his poised and talented wife. One day, he gets drunk and throws her out of the house, with their young child. Sleeping inside with the abusive behaviours becoming

a pattern. She decides to ask for a legal separation, she decides to take charge of her own life, work and bring up her child by herself.

**Sample IV :** Woman D had an affair with a colleague and when the husband discovers it, he initiates divorce proceedings. The woman pleads it was an aberration and asks him to take her back. Should he take back, even though his manliness has been challenged and he is a cuckold in the eyes of the world?

While focusing on equality for women, we also need to develop new models of masculinity which will enable men to adjust to the new realities of women. The study of masculinities, a parallel idea of research which has grown in response to women's studies, needs to explore family and intimacy issues which couples as the above ones are trapped in. The man can easily be condemned as a wife-beater, masochist, the perpetrator of violence and terror. But what make him into what he becomes ?



## QUESTIONS

- (a) Do you find it ethical that a non-earning (and sometimes non-helping) woman have been thrown out of the house?
  - (b) Does the man develop an inferiority complex due to reasons explained above? What are your comments in such cases?
  - (c) Should the wife who understands that her husband is the way he is because of having grown up in dysfunctional family try a softer approach? Discuss.
  - (d) Should the man realize that he is a victim of pure role reversal (Women always having been in the position of been cheated on earlier) and take his wife back if she wants to come back?
-

Total number of printed pages-3.

**3 SEM PG (CBCS) COM 620**

**2018**

(December)

**COMMERCE**

Paper : 30620

**(Consumer Behaviour)**

Full Marks : 60

Time : Three hours.

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

1. (a) Explain briefly the stages in the decision-making process. 12

**Or**

- (b) What are various types of information search and what is marketers' role in information search? 12
2. (a) Describe social stratification and their buying pattern. 12

*Contd.*

**Or**

- (b) Explain manifest and latent motives in consumer behaviour. How does motivation help formulate marketing strategy? 8+4=12

3. (a) What do you understand by an organisational customer? Describe the factors affecting organisational buying. 5+7=12

**Or**

- (b) Compare and contrast between the economic and emotional models of consumers in decision making. 12

4. (a) What is the need to delight the customers? What are the steps to be taken to delight the customers if you were running a travel agency? 4+8=12

**Or**

- (b) What are the roles of primary and secondary data in conducting consumer research? 12

5. Write on **any two** of the following in brief: 6×2=12

- (a) Complex buying behaviour  
(b) Experimental marketing  
(c) Lifestyle segmentation  
(d) Cultural values

*Total number of printed pages—4*

**3 SEM MCOM (CBCS) FSACA 300**

**2019**

**(December)**

**COMMERCE**

**Paper : 30300**

***(Financial Statement Analysis and Cost Accounting)***

***Full Marks : 60***

***Time : Three hours***

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

1. (a) Critically examine the various tools available for financial statement analysis. What are the limitations of such tools?  
8+4=12

*Contd.*

Or

- (b) From the following data relating to the Liabilities side of Balance Sheet of A Ltd., for the period, 31st December, 2016 to 31st December 2019, calculate the trend percentages taking 2016 as the base year and also interpret your results. 12

(Rs. in lakhs)

Liabilities	2016	2017	2018	2019
Equity Share Capital	1,000	1,000	1,200	1,500
General Reserves	800	1,000	1,200	1,500
12% Debentures	400	500	500	500
Bank Overdraft	300	400	550	500
Bills Payable	100	120	80	140
Sundry Creditors	300	400	500	600
Outstanding Liabilities	50	75	125	150

2. (a) (i) Explain three accounting ratios which serve as an indication of profitability of the firm. 6

- (ii) Calculate Current Ratio and Quick Ratio from the following information : 6

Liabilities	Amt.	Assets	Amt.
Sundry Creditors	10,000	Stocks	30,000
Bills Payable	7,500	Sundry Debtors	35,000
Tax Payable	9,000	Cash Balance	10,000
Outstanding Expenses	16,000	Bills Receivable	15,000
Debentures	75,000	Prepaid Expenses	5,000
		Land and Building	1,00,000
		Goodwill	50,000

Or

- (b) Explain the significance of the following : **(any three)**  $4 \times 3 = 12$
- (i) Debt Equity Ratio
  - (ii) Inventory Turnover Ratio
  - (iii) Operating Ratio
  - (iv) Fixed Asset Turnover Ratio.

3. (a) Elucidate different types of working capital with suitable examples. 12

**Or**

- (b) Briefly explain the various sources of working capital financing. 12

4. (a) "Production improvement does not necessarily guarantee productivity improvement." Explain the statement with appropriate examples. 12

**Or**

- (b) Briefly explain the scope and areas of Cost Reduction. 12

5. (a) Elucidate different concepts of Value Analysis with suitable examples. 12

**Or**

- (b) State the reasons for introducing Value Analysis process in an organisation. 12

Total number of printed pages-2

**3 SEM (CBCS) MCOM (C/B) ME 1**

**2019**

(April)

**COMMERCE**

Paper : 30100

**(Managerial Economics)**

Full Marks : 60

Time : Three hours

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

1. (a) State and explain *any two* methods of Demand Analysis. 15

**OR**

- (b) Distinguish between :  $7\frac{1}{2}+7\frac{1}{2}=15$   
(i) Micro and Macro Analysis  
(ii) Static and Dynamic Analysis.

2. (a) Explain Marginal Rate of Substitution with a suitable example. 15

*Contd.*

**OR**

- (b) Analyse the application of Input-Output Analysis for Managerial decision-making. 15
3. (a) Explain the needs to understand various types of costs for Managerial decision-making. 15

**OR**

- (b) Write a detailed note on the Determinants of Economies of Scale. 15
4. (a) Compare between Price-output determination under Monopoly and Monopolistic market conditions. 15

**OR**

- (b) Write short notes on :  $7\frac{1}{2} + 7\frac{1}{2} = 15$
- (i) Nature of profit
- (ii) Pricing of factors of production.
-



Total number of printed pages-2

**3 SEM PG (CBCS) COM 100**

**2018**

(December)

**COMMERCE**

Paper : 30100

**(Managerial Economics)**

Full Marks : 60

Time : Three hours

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

1. (a) "Managerial decision-making often challenges assumptions of certain pure economic theories." Cite examples to justify the given statement. 15

**OR**

- (b) Enlist and explain *any two* methods of demand analysis. 7+8=15

Contd.

2. (a) Draw an interface between the laws of variable proportions and production possibility. 15

**OR**

- (b) Explain input-output analysis with focus on its practical usage. 15

3. (a) Analyse the significance of the following implicit costs in managerial decision making : 5×3=15

- (i) Opportunity cost
- (ii) Social cost
- (iii) Private cost

**OR**

- (b) Describe the determinants of economies and diseconomies of scale. 15

4. (a) Compare price-output determination under monopolistic and oligopolistic market conditions. 15

**OR**

- (b) Explain *any three* theories of profit in brief. 5×3=15
-

*Total number of printed pages-2*

**3 SEM MCOM (CBCS) RM 520**

**2019**

**( December )**

**COMMERCE**

**Paper : 30520**

**(Retail Marketing)**

**Full Marks : 60**

**Time : Three hours**

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

1. (a) Apart from online retailing, suggest measures to popularise other forms of non-store based retailing in India. 15

**OR**

- (b) Discuss the phases of evolution of retailing in India. 15
2. (a) Consumer Demographics cannot be studied in isolation of Consumer Psychographics. Justify. 15

***Contd.***

**OR**

- (b) Throw light upon the various dimensions of value that need to be considered for better retailing. 15

3. (a) Discuss the significance of the Retail Information System in the entire marketing management process. 15

**OR**

- (b) Explain the influence of each of the components of the Retail Marketing Mix on retail decision-making. 15

4. (a) Distinguish Retail Audit from Financial Audit. Phase out the process of Retail Audit. 7+8=15

**OR**

- (b) Enlist the statutory requirements for opening Pharmacies in India. 15

*Total number of printed pages-2*

**1 SEM (CBCS) MCOM (C/B) AM 420**

**2019**

**(April)**

**COMMERCE**

**Paper : 10420**

**(Advertising Mgt.)**

**Full Marks : 60**

**Time : Three hours**

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

1. (a) "Advertising is a process to address the features of a product or service".  
Do you agree? Justify. 15

**Or**

- (b) "Persuasion process is a very difficult process but Advertisers are experts in it". Explain the statement with suitable examples. 15

*Contd.*

2. (a) "With the change of the stages of Product life-cycle, the objective of the advertisement also changes". Do you agree? Justify. 15

**Or**

- (b) "For segmenting a market, advertisers can play an important role". Do you agree? Justify. 15

3. (a) Write a detailed note on Word-of-mouth advertising. 15

**Or**

- (b) Write detailed note on Advertising Copy. 15

4. (a) Discuss the different types of Commercials with examples. 15

**Or**

- (b) Discuss the various components of Media Budget. 15

*Total number of printed pages-5*

**3 SEM MCOM (CBCS) BE 200**

**2019**

(December)

**COMMERCE**

Paper : 30200

**(Business Ethics)**

*Full Marks : 60*

Time : Three hours

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

1. Answer **any five** questions from the following : 3×5=15
- (a) What are ethics relating to employment ?
  - (b) What is 'respect for rights' in the context of ethics ?
  - (c) What are norms ?
  - (d) What is an intrinsic value ?
  - (e) What is 'personal gain' in the context of business ethics ?

*Contd.*

(f) Define Corporate governance.

(g) What is CSR?

2. Answer **any three** questions from the following :  $5 \times 3 = 15$

(a) State and explain the primary sources of ethics.

(b) State and explain **any five** universal human values.

(c) State the ethical issues that may arise in the management of organisation.

(d) State the factors that influence business ethics.

3. Answer **any two** questions from the following :  $10 \times 2 = 20$

(a) Discuss about the criteria that are applied in making evaluation of ethical dimensions in any situation or action.

(b) What are the ethical codes? Discuss about how do these help business organisations.

(c) Explain the concept of CSR. Discuss about the present CSR practices of Indian companies.

4. Study the case titled "COMPETITION WITH UNFAIR MEANS" and answer the questions given at the end of the case.  $4 + 3 + 3 = 10$

### COMPETITION WITH UNFAIR MEANS

All business operations need to gather information about their competitors in an effort to remain competitive. For many it is a game, but one that must be taken seriously. Some organizations pride themselves on being able to obtain competitive data in most unusual ways. This may involve 'surfing the net' in order to see what new products are being released. For most of the part, these organizations are obtaining public information. But other tactics are used, too. For example, one can call a competitor's office and ask very specific questions about the company's mission and strategic direction. Answers may not be forthcoming but there is a chance that the person on the other end of the line will be talkative.



Other tactics may include buying some shares in a competitor organization so that you can get annual reports and information about the company that is not available to the general public normally. An organization may even encourage one of its employees to take a job with competitor and then quit to return to his or her old job after getting some 'company private' data. Furthermore, an organization may interview or hire managers from a competitor's firm in the hope that they will bring with them a wealth of 'inside' information. Or, they can simply find a key employee with a 'price tag'.

Recently there was a lot of discussion when senior executives from Wipro and Infosys switched jobs. In many cases, when a senior executive changes job, he carries the whole team with him. The parent company loses not only people but also a lot of sensitive information and sometimes even clients.

### Questions :

1. From your point of view, when does competitive intelligence become corporate espionage ?
  2. If you were an employee of ABC Ltd. and were asked to get some information about XYZ Ltd., how would you go about it? Just how far would you go and what kind of tactics would you use to get the data? Would your position change if you knew that getting some 'critical' data could result in your receiving Rs. 1,00,000 as bonus?
  3. Is the root cause of mischief and illegality, a matter of individual psychological makeup, where greed and personal ambition are the main motivation ?
-

*Total number of printed pages-3*

**3 SEM PG (CBCS) BM 422**

**2021**

(held in February/March, 2022)

**COMMERCE**

Paper : 30422

**(Brand Management)**

Full Marks : 60

Time : Three hours

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

1. (a) Illustrate different types of brands. Also, state and justify the qualities that a good brand should possess.

6+9=15

**Or**

- (b) "If you are not a brand, you are simply a commodity." Do you agree with this statement ? Use real-life examples to justify your answer. Also differentiate between a brand and a commodity.

10+5=15

*Contd.*

2. (a) Describe various components of the brand equity model given by David Aaker. Also, state its advantages.

8+7=15

**Or**

- (b) Using an example, illustrate various elements of Porter's value chain model.

15

3. (a) Write short notes on **any three** of the following :

5×3=15

(i) Brand reinforcement

(ii) Brand image

(iii) Brand revitalization

(iv) Brand portfolio

**Or**

- (b) What do you understand by brand management ? Explain the process used in brand management.

5+10=15

4. (a) Explain the need and process of brand audit.

5+10=15

**Or**

- (b) "To ensure successful formulation and implementation of brand strategies, continuous assessment of brands through research is a necessity." Justify this statement.

15

*Total number of printed pages-3*

**3 SEM PG (CBCS) SM 421**

**2021**

*(held in February/March, 2022)*

**COMMERCE**

Paper : 30421

**(Service Marketing)**

*Full Marks : 60*

Time : Three hours

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

1. (a) Define services. Why should there be a different marketing approach to services? 4+8=12

**Or**

- (b) What are various customer groups? What are their distinctive characteristics? 6+6=12

*Contd.*

2. (a) How do customers develop perception ?  
Discuss the relation between consumer expectations and perceptions.

5+7=12

**Or**

- (b) How can service quality be audited ?  
Explain the GAP model of service quality.

5+7=12

3. (a) Critically examine the pricing policies and strategies of a service company of your choice.

12

**Or**

- (b) "Capacity and demand management is a major challenge for service firms."  
Why ? Discuss.

12

4. (a) How do you understand a tourism offer ? Explain the marketing strategies for tourism services.

7+5=12

**Or**

- (b) How do you apply the marketing concept to a public sector bank ?  
Illustrate with example.

12

5. Write in brief **any two** of the following :

6×2=12

- (a) Service marketing triangle  
(b) Marketing of healthcare services  
(c) Zone of tolerance in service marketing  
(d) Challenges of international marketing of services

*Total number of printed pages-5.*

**3 SEM PG (CBCS) FM 300**

**2021**

*(held in February/March, 2022)*

**COMMERCE**

Paper : 30300

***(Financial Management)***

*Full Marks : 60*

Time : Three hours

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

1. (a) "The operative objective of financial management is to maximise wealth of the firm." Discuss. 15

*Contd.*

**Or**

(b) (i) "Generally individuals show a time preference for money." Explain this statement with example. 7

(ii) Explain the meaning of present value and also state the significance of calculating the present value in financial decision making. 2+6=8

2. (a) Discuss the Markowitz theory of portfolio. 15

**Or**

(b) (i) Distinguishing between systematic and unsystematic risk with suitable example. 8

(ii) Briefly explain the statistical tools used to measure the risk of the securities return. 7

3. (a) XYZ Ltd. is considering investment in a project requiring a capital outlay of Rs. 2,00,000. Forecast for annual income after depreciation but before tax is as follows :

Year	Rs.
1	1,00,000
2	1,00,000
3	80,000
4	80,000
5	40,000

Depreciation may be taken as 20% on original cost and taxation at 50% of net income.

You are required to evaluate the project according to each of the following methods : 5+5+5=15

(a) Payback method

(b) Rate of return on original investment method

(c) Net present value method  
(Cost of Capital 10%)

**Or**

- (b) (i) A limited company has the following capital structure : 10  
Equity share capital 40,00,000  
(2,00,000 shares)

6% Preference shares 10,00,000

8% Debentures 30,00,000  
80,00,000

The market price of the company's equity share is Rs. 20. It is expected that company will pay a current dividend at Rs. 2 per share which will grow at 7% forever. The tax rate may be presumed at 50%. You are required to compute the following : 10

- (a) A weighted average cost of capital based on existing capital structure.
- (b) The new weighted average cost of capital if the company raises an additional Rs. 20,00,000 debt by issuing 10% debentures. This would result in increasing the expected dividend to Rs. 3 and leave the growth rate unchanged but the price of share will fall to Rs. 15 per share.

- (ii) Explain the concept of cost of capital as a device for establishing a cut off point of capital investment proposal. 5

4. (a) Critically examine the net income and net operating income approaches to capital structure. 15

**Or**

- (b) (i) "There is nothing like an optimal capital structure for a firm." Critically evaluate this statement. 9

- (ii) Explain the relevance of dividend policy of a firm. 6



*Total number of printed pages-3*

**3 SEM PG (CBCS) PF 600**

**2021**

**(held in February/March, 2022)**

**COMMERCE**

**Paper : 30600**

**(Personal Finance)**

**Full Marks : 60**

**Time : Three hours**

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

***Answer any six questions.***

1. What do you mean by personal finance?  
Discuss the objectives of personal finance.  
4+6=10
2. Briefly explain the advantages and disadvantages of inflation from investment perspective.  
10

*Contd.*

3. Briefly explain :  $5+5=10$   
(a) Opportunity cost  
(b) Compound interest
4. What do you mean by present value of money? Why is this concept so important for investment?  $3+7=10$
5. What do you mean by budget? Why is budget important in personal finance?  $4+6=10$
6. Briefly explain the following :  $5+5=10$   
(a) Net worth  
(b) Financial ratio
7. Briefly explain five incomes which are exempted from income tax. 10
8. Explain the following concepts :  $5+5=10$   
(a) Tax avoidance  
(b) Tax planning
9. Discuss the criterion to be considered in selecting a lender for a medium term loan for a tenure of 3-5 years. 10

10. Discuss, why mutual fund investment is less risky compared to investment in equity shares. 10
-

Total number of printed pages-2

3 SEM PG (CBCS) DM 520

2021

(held in February/March, 2022)

**COMMERCE**

Paper : 30520

**[Digital Marketing (AEC)]**

Full Marks : 40

Time : Two hours

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

1. (a) Enlist the distinctive features of conventional marketing and digital marketing, drawing special focus to brands that have changed course from traditional to digital marketing forms.

10

**Or**

- (b) Discuss any two channels of digital marketing that are recently trending.

5+5=10

**Contd.**

2. (a) Phase out the process of creating a digital marketing plan. 10

**Or**

- (b) Draw attention to the focal components of digital content and their management. 10

3. (a) Discuss the purpose and functioning of blogs as distinct from portals and websites. 10

**Or**

- (b) Write a note on the levels of website. Also, briefly explain the process of creating website. 10

4. (a) Highlight a few special features of some most popular social media platforms used for digital marketing (like Facebook, Pinterest etc.). 10

**Or**

- (b) Explain the concept and application of search engine marketing. 10

*Total number of printed pages-3*

**3 SEM PG (CBCS) I & RM 411**

**2021**

*(held in February/March, 2022 )*

**COMMERCE**

Paper : 30411

***(Insurance and Risk Management)***

*Full Marks : 60*

Time : Three hours

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

1. (a) Explain various methods of handling risk with examples. 15

**Or**

- (b) What are the categories of risk in the context of insurance ? Explain. 15

2. (a) Explain the special characteristics of insurance contract. How is this different from gambling ? Discuss.

10+5=15

*Contd.*

**Or**

(b) How is insurance beneficial to the society ? Discuss with examples. 15

3. (a) (i) Explain how law of large numbers is used by the insurance companies. 10

(ii) If the standard deviation is 50, show how the risk is reduced if  $n = 100, 1000, 10,000, 1,00,000$  and  $10,00,000$ . Use the standard error to show the reduction or increase in risk. 5

**Or**

(b) Write what you know about insurable risk. Explain what cost of insurance is to the society.  $7\frac{1}{2} + 7\frac{1}{2} = 15$

4. (a) Why is risk management more important in insurance business than any other business ? Explain giving examples in the context of insurance business. 15

**Or**

(b) State risk identification and risk management processes. 15

Total number of printed pages-3

**3 SEM PG (CBCS) BE 200**

**2021**

(held in February/March, 2022)

## **COMMERCE**

Paper : 30200

**(Business Ethics )**

Full Marks : 60

Time : Three hours

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

1. Answer **any two** questions from the following : 12×2=24

(a) What is business ethics ? What are various factors influencing business ethics ? 4+8=12

(b) What is an ethical dilemma ? When does it arise in an organisation ? Who are the stakeholders impacted by ethical dilemma in business ? 3+3+6=12

*Contd.*

(c) Trace the evolution of corporate governance in India. What are the factors that led to the increasing awareness of the need for corporate governance? 6+6=12

(d) "The view that corporations have no other responsibility than making profits for shareholders." Justify. 12

2. Answer **any two** questions from the following : 12×2=24

(a) Define values, norms and beliefs with proper examples. Discuss various universal values which are supposed to be in a cultured person. 6+6=12

(b) What is the difference between ethics and compliance? Is it possible to be ethical and not compliant and vice versa? Justify your answer with suitable examples. 4+8=12

(c) To what extent have Indian companies incorporated corporate social responsibility in their activities? Will it be correct to think that whatever is done in this area is good but yet there is lot more to be done in a developing country like India? 6+6=12

(d) Write short notes on : (**any two**) 6×2=12

(i) Ethics training

(ii) Computer theft

(iii) Corruption

(iv) Transactional ethics

3. Answer **any one** of the following : 12

(a) Throw light on ethical thoughts and principles of M. K. Gandhi.

(b) Highlight ethical thought and principles of JRD Tata.



Total number of printed pages-2

**3 SEM PG (CBCS) GST 510**

**2021**

(held in February/March, 2022)

**COMMERCE**

Paper : 30510

**( Goods and Services Tax (GST)  
— Law and Practice )**

Full Marks : 40

Time : Two hours

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

*Answer the following questions.*

1. Explain in detail the composition scheme under GST law. 10

**OR**

2. What is tax invoice ? State its particulars. 3+7=10

Contd.

3. What do you mean by indirect taxation?  
What are its features? 3+7=10

**OR**

4. What is time of supply? State its provisions  
in case of supply of services under GST.

2+8=10

5. Explain the procedure of registration under  
GST in India. 12

**OR**

6. Discuss the provisions as set under GST on  
determining the place of supply with  
examples. 12

7. Write short notes on the following :  
(any two) 4×2=8

(a) Input tax credit

(b) Composite supply

(c) Credit and debit notes

(d) Value of supply