S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)

Subject: ACCOUNTING FOR SERVICE ORGANISATIONS

Date: 11/06/2022   Time: 02.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. Question No. 1 is compulsory
2. Answer Any THREE (3) Questions from Q. No. 2 to Q. No. 6.
3. Each question carries 20 marks.

Q.1) Delhivery ltd. was established with authorised equity share capital of 2,00,000 shares of Rs. 10 each. The company issued 80% shares to the public at a premium of Rs 1 per share. Issue was underwritten as under:

Raj: 15%, Shradha: 25%, Viraj: 30%

Firm underwriting was for total 40,000 equity shares which was shared as under:

Raj: 20%, Shradha: 50%, Viraj: 30%

The company received applications for 1,00,000 equity shares which include marked application except firm underwriting. Marked applications were as follows:

Raj: 8,000 shares, Shradha: 16,000 shares, Viraj: 20,000 shares.

As per terms of underwriting contract, Underwriters will get benefit for firm underwriting. Unmarked applications will be credited in the ratio of underwriting given. Underwriters are eligible for a commission of 5% on the issue price of shares.

Compute: **(20 MARKS)**
1) liability of each underwriter
2) Amount payable or due to underwriters
3) Pass journal entries in the books of Delhivery Ltd. relating to underwriting.

Q.2) From the following figures taken from the books of New Goa insurance ltd. you are required to prepare Revenue A/c and Profit and loss A/c for the year ended 31st March 2022 along with relevant schedule.

Particulars	Amount	Particulars	Amount
Fire fund as on 1.4.2021	11,80,000	Commission on direct business	2,99,777
Commission on reinsurance ceded	48,016	Commission on reinsurance accepted	60,038
Premiums	26,01,533	Claims intimated but not paid (1.4.2021)	60,000
Claims paid	6,02,818	Expenses of management	4,31,947
Share capital	10,00,000	Audit fees	36,000
Profit and loss A/c (Credit balance)	25,000	Rates and taxes	5,804
Reinsurance Premium ceded	1,12,525	Rent	67,500
Claims recovered from reinsurance	21,119	Income from investment	1,53,000

The following further information may also be considered: **(20 MARKS)**

1) Expenses of Management include survey fees and legal expenses of 36,000 and 20,000 relating to the claims.
2) Claims intimated but not paid as on 31 /03/2022 Rs. 1,04,000
3) Income tax to be provided 40%
4) Transfer to General Reserve Rs. 2,19,000.
5) Reserve for Unexpired Risk Reserve is to be maintained at 50%
6) Operating expenses such as audit fees, rent and rates and taxes are related to insurance business.

Q.3) From the following information prepare the Profit & Loss A/c of RBL Bank ltd. for the year ended 31st March 2022 and the necessary schedule.

(20 MARKS)

Particulars	Amount	Particulars	Amount
Interest & Discount	2,30,00,000	Printing & Stationery	15,00,000
Income from investment	20,00,000	Advertisement & Publicity	6,00,000
Interest on Balance with RBI	10,00,000	Depreciation on Asset	4,00,000
Commission, exchange and Brokerage	80,00,000	Director's fees	12,00,000
Profit on sale of investment	10,00,000	Auditors fees	8,00,000
Interest on deposits	65,00,000	Law charges	5,00,000
Interest on borrowings from RBI	15,00,000	Postage & telephone expenses	2,00,000
Payment to employees	70,00,000	Insurance paid	1,00,000
Rent, taxes & lighting	20,00,000	Profit & Loss (credit balance on 1.4.2021)	15,00,000

The following further information should be considered:

1) Provide for bad and doubtful debts 6,00,000.
2) Make provision for income tax 10,00,000.
3) Provide for rebate on bills discounted 4,00,000.
4) The directors have proposed a dividend of 20,00,000.
5) 25% of the profit is to be transferred to statutory reserve.

(20 MARKS)

Q.4) Authorised capital of Reliance ltd. was 12,50,000 equity shares of Rs. 10 each. Company issued 80% shares at premium of Rs. 2 per share which was entirely underwritten as follows:

Abishek - 40%, Sankhil - 30%, Kapil - 20% , Bhavesh -10%

Company received application for 9,00,000 equity shares including marked application as below:

Abishek - 2,85,000, Sankhil - 3,00,000, Kapil - 1,10,000, Bhavesh - 1,05,000

Underwriters are entitled to get 6% commission on face value.

from the above information find out liability of underwriters and give journal entries in the books of Reliance Ltd.

Q.5) From the following balances, prepare Balance Sheet of HDFC Bank Ltd. as on 31st March 2022.

Particulars	Amount
Equity Share capital	2,000
Statutory Reserve	1,000
Appropriation to Statutory Reserve	400
Profit & Loss A/c Balance	1,400
Capital Reserve	400
Demand Deposits	2,400
Saving Bank Deposits	2,800
Term Deposits	2,000
Borrowings from RBI	2,400
Borrowings from other Banks (secured – 5200)	10,540
Bills Payable	3,000
Inter office Adjustment (Credit)	1,400
Cash in Hand	1,400
Balance with RBI	2,540
Money at call & Short Notice	4,500
Investment in Govt. Securities	2,800
Investment in shares	2,500
Investment in Gold	2,000
Cash Credits	3,500
Overdrafts	3,000
Term Loans	5,000
Premises	2,500

The authorised capital of the bank is 50,00,000 divided in 5,00,000 shares of the face value of 10 each. Investment in shares include 1,00,000 shares in Tafa motors @ 4 per share whereas the face value of the share of 10. The bank has bills for collection to the extent of 10,00,000.

Q.6) **Answer any four from the following questions**   (4 X 5 = 20)

1) What do you mean by partial underwriting? Explain this by numerical example.

2) Write short notes on:

   a) Gross liability

   b) Firm Underwriting

3) How does rebate on bills discounted recorded? How does it increase the income of the bank?

4) Describe the different types of loans granted by the bank.

5) Write short notes on:

   a) Reinsurance

   b) Reserve for unexpired Risk

******* END *********

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)

Subject: Business Environment

Date: 16/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks

Q. 1) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
   a) Explain the term "GDP".
   b) Which type of information is exempted from disclosure under section 8 of the RTI Act?
   c) State the objectives of Liberalization Policy (Any 4).
   d) Explain any two features of New Industrial Policy.
   e) Mention any four objectives of NITI Aayog.
   f) Explain the need for Foreign Capital.

Q. 2) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
   a) What is Ease of Doing Business Index?
   b) Explain any two strategies to enter global market.
   c) Mention the salient provisions of Consumer Protection Act, 2019.
   d) State the duties of PIO under RTI Act.
   e) What is Fiscal Policy?
   f) Explain any two impact of legal environment on business.

Q. 3) i) Discuss in detail the Environment Protection Act, 1986.   **(12 Marks)**
                                    OR
   ii) Explain the objectives of Consumer Protection Act, 1986. Also explain the provisions of the Act.   **(12 Marks)**

Q. 4) i) What is Liberalization? Explain the positive and negative impacts of Liberalization in India.   **(12 Marks)**
                                    OR
   ii) Explain MNCs. Discuss the features, merits and demerits of MNCs.   **(12 Marks)**

Q. 5) i) Explain the term 'Privatization'. Discus the features, benefits and limitations of privatization.   **(12 Marks)**
                                    OR
   ii) Explain in detail the classification of Economic Systems.   **(12 Marks)**

Q. 6) i) Discuss the Monetary Policy in detail.   **(12 Marks)**
                                    OR
   ii) Explain 'Make in India Policy' launched by PM Modi in 2014.   **(12 Marks)**

******* END *******

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION
JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)
Subject: BUSINESS STATISTICS -II

Date: 16/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80
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INSTRUCTIONS: 1.) All Questions are compulsory, Internal Choices are avaiblable
                       2.) Calculator are allowed.

Q.1) a.i) Define term " Scatter diagram".   (2 marks)

   a.ii)   Draw Scatter diagram   1) Perfect Positive Correlation   (1 mark)
                                      2) Strong Negative Correlation

                                                                             (6 Marks)
   b) It is observed that 10% of students in college are cricket players. A random sample of
   5 students are taken. What is probability there are :
       1) Exactly 2 cricket players in group
       2) No Cricket players
       3) At least one cricket player   (Using Binomial Distribution)

   c) Calculate Karl pearson's coefficient of correlation between Demand and
       Supply.   (7 Marks)

Demand	3	7	9	10	14
Supply	5	6	12	8	16

OR

Q.1) w.i) Explain Algebraic method of Correlation in brief.   (2 marks)

   w.ii) Interprete following values of coefficient of correlation   (1 marks)
       $r = -1$, $r = 0$

                                                                             (6 Marks)
   x) 3% of students in college have passed in exam. Find Probability in sample
       of 100 students selected
       1) No student have passed exam
       2) Atleast One student passed
       3) Exactly 5 students passed exam   ($e^{-3} = 0.04979$)

                                                                             (7 Marks)
   y) Given values , Calculate Karl pearson's Coefficient of Correlation and
       comment on result.
       $\Sigma x=125$, $\Sigma y= 100$, $\Sigma x^2 = 650$, $\Sigma y^2 = 460$, $\Sigma xy = 508$, n =25.

Q.2) a) When 3 coins are tossed "Write the sample space".   (3 marks)

                                                                             (6 Marks)
   b) Find regression equation of 'Y' on 'X' and find value of y when X = 2
       Using regression lines

X	1	2	3
Y	2	1	6

(4 Marks)

c. i) When two dice are thrown find probability of sum of numbers obtained is a perfect square or sum of number equal to 8 (Using addition Theorem)

(3 Marks)

c. ii) Probability of person catching fishes near river is given as,

1, 2, 3, 4, 5 with probability or chances 0.1, 0.2, 0.3, 0.5, 0.7.

What is expectation of fishes caught.

OR

Q.2) w) Define 1) Sample space

(3 marks)

2) Independent events

3) Exclusive events

(6 Marks)

x) For data given regarding Income and Expenditure

Average Income   = 50

Average expenditure   = 80

r=0.6, ie coefficient of correlation between income and expenditures.

Variance of Income = 100

Variance of Expenditure = 81

i)   Find both regression coefficients

ii)   Both regression lines

iii)   Find income when expenditure = 200

(4 Marks)

y.i) When 2 dice are thrown. Find probability of getting sum of number's obtained is 2 digit number or sum of numbers obtained equal to 5 (Using addition Theorem).

(3 Marks)

y.ii) Person may earn Rs. 2,800 with probability 0.5, He may loose Rs. 5,800 with probability 0.8. He neither loose nor earn with probability 0.2 Calculate expectation of his earnings.

Q.3) a) $P(A) = 0.8$, $P(B) = 0.5$, $P(A \cup B) = 0.9$.

(3 marks)

Find 1) A ($A \cap B$).   ii) $P(A/B)$

Can you prove A and B are 2 independent events

(6 Marks)

b) Cubic die is thrown with numbers 1 to 6

What is probability of getting numbers

i)   Odd number or divisible by 3

ii)   Even number or less then 5

(Using addition Theorem)

(7 Marks)

c.) Marks scored by 1000 candidates are normally distributed with mean = 500 and S D = 100.

Find 1) Number of candidates marks between 400 and 600

2) More than 400

3) Less than 400.

Q.3) w) Given values P(A) = ¼

P(B) = ½ ; P(B/A) = $\frac{1}{3}$ **(3 marks)**

Find 1) P (A∩B) ii) P (A/B))

(6 Marks)

x) What is expected value for number of points in single throw of die.

(Using expectation)

(7 Marks)

y) 1000 electronic tubes with average life of 120 days are installed in street of Goa.

This life span is normally distributed with variance 400 days .

How many 1) Tubes will expire in less than 90 days

2) Tubes will have life expentancy of more than 100 days.

(area between 0 to -1.5 = 0.4332)

0 to -1 = 0.3413)

(3 marks)

Q.4) a) For Binomial Distribution values given Mean = 3 variance = 1.5

Find contents n, p and q.

(6 Marks)

b) Find Rank Correlation for marks obtained in subjects Accounts and Economics

Marks in Accounts	85	60	73	40	90
Marks in Economics	93	75	65	50	80

(7 Marks)

c) Following table gives percentage of criminals at different ages. Estimate percentage of criminals under 35 years of age using Lagrange's method

Age	No. of Criminals
Under 25	48.0
Under 30	54.0
Under 40	80.6
Under 50	92.2

OR **(3 marks)**

Q.4) w) For Normal Distribution out of 100 items, Q1 = 73 ; SD= 15

Find 1) Mean deviation ii) Median iii) mode

(6 Marks)

x) For regression x – 2y = - 50

2x – 3y = - 10

1) Find mean values of x and y

2) Find regression coefficients byx and bxy and then find 'r' ie

Coefficient of correlation

(7 Marks)

y) Given values log(20) = 1.3010

log (30) =1.4771 log (38) = 1.5798

Find value of log(33) using Lagrange's method.

Q.5) a) For poisson Distribution values

P(4) = P(5)

Find mean variance and standard deviation

(6 Marks)

b) Extrapolate population of city for year 1991 using Binomial expansion method

Years	1941	1951	1961	1971	1981	1991
Population in (Thousand	425	453	470	484	504	-

(7 Marks)

c) Probablity that three friends will be able to reach home safely after party given as $\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{6}$, Chances if they go out to drive home after party . What is probability.

  1) All friends will have accidents ie none of the friends will reach home safely.

  2) Atleast one friend will reach home safely

   (Using complement method)

OR

(3 marks)

Q.5) w) Given value r = 0.8 , regression coefficient byx = 1.6

Find value of regression coefficient bxy.

(6 Marks)

x) Following gives amount of cement product manufactured.

Interpolate value for year 1987.

(Using Binomial expansion method)

Years	1985	1986	1987	1988	1989	1990
Values	39	85	-	151	264	388

(7 Marks)

y) Four students passing competitive exam are given chances as .

as $\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{6}$ $\frac{1}{8}$ Find

  1. None of students pass exam .

  2. Atleast one student pass exam

   (Using complement method)

xxxx End xxxx

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)

Subject: Collective Bargaining and Negotiations Skills

Date: 14/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks

Q.1) Write short notes on **any four** from the following   **(4 x 4 = 16)**
   a) Hicks Bargaining Model
   b) Features of Collective Bargaining
   c) Difficulties in Bargaining Process
   d) Behavioural Theory of Labour Negotiations
   e) Collective Bargaining Agreement
   f) Functions of Collective Bargaining

Q.2) Write short notes on **any four** from the following   **(4 x 4 = 16)**
   a) Integrative Negotiation
   b) Distinguish between Bargaining and Negotiation
   c) Coalition Bargaining
   d) Characteristics of Negotiation
   e) Types of Collective Bargaining Agreements
   f) Fractional Bargaining

Q.3. A) Explain the Critical issues in Collective Bargaining.   **(12 Marks)**
                              OR
       B) State and explain the forms of Collective Bargaining.   **(12 Marks)**

Q.4. A) Explain in detail various levels of Collective Bargaining.   **(12 Marks)**
                              OR
       B) What is the Procedure to be followed for Collective Bargaining in India. **(12 Marks)**

Q.5. A) State and Explain the stages of Negotiation Process.   **(12 Marks)**
                              OR
       B) Explain in detail the Pre requisites of Effective Negotiation.   **(12 Marks)**

Q.6. A) Explain in Detail the requirements for successful Collective Bargaining. **(12 Marks)**
                              OR
       B) Explain the Coverage and Duration of Collective Bargaining Agreement. **(12 Marks)**

***********END***********

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)

Subject: COMPANIES ACT IPR LAWS

Date: 14/06/2022   Time: 02.00 p.m. to 04.00 p.m.   Max. Marks: 60

INSTRUCTIONS: 1.All questions are compulsory, however internal choice is available.
                         2.Figures to the right indicate maximum marks to the question.

Q. 1. Answer **Any Three** of the followings   (4 x 3 = 12)
   i. Capital Clause
   ii. Liability Clause
   iii Director
   iv Director Identification Number
   v. Appointment of Directors

Q. 2. Answer **Any Three** of the followings   (4 x 3 = 12)
   i.   Corporate Social Responsibility Committee
   ii. Provisions relating to Books of Accounts
   iii Preservation and Inspection of Books of Accounts
   iv   Insider Trading
   v.   Whistle Blowing

Q. 3. A) Define 'Company'. Explain in detail types of a company.   (12)

OR

B) Define ' Promoters'. Explain in detail duties and liabilities of Promoters. (12)

Q. 4. A) What are the General Principles as to allotment of shares, transfer of shares and forfeitures of shares.   (12)

OR

B) Explain in detail Doctrine of Indoor Management and state its exceptions. (12)

Q. 5. A) State the Grounds on which directors can be disqualified.   (12)

OR

B) What are the just and equitable grounds on which tribunal can wind up the company.   (12)

******THE END******

ZANTYE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYE COLLEGE OF COMMERCE
BICHOLIM – GOA
**S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END
EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)**
Subject: COMPENSATION MANAGEMENT

Date: 18/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks

Q. 1) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
   (a) Explain direct and indirect compensation.
   (b) Write a short note on Broad Banding.
   (c) What is D.A.?
   (d) Write a note on Executive Compensation.
   (e) Explain the term 'Gratuity'.
   (f) State the benefits of offering ESOPs.

Q. 2) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
   (a) What is Job Grading?
   (b) Briefly explain the Payment of Wages Act, 1936.
   (c) Explain the types of Fringe benefits.
   (d) Explain the objectives and applicability of Payment of Bonus Act, 1948.
   (e) Write a short note on Minimum Wages Act, 1948.
   (f) Explain any 4 Principles of Compensation Management.

Q. 3) i) What is Performance Appraisal? Discuss the process of Performance Appraisal.   (12)
         OR
   ii) Explain the internal & external factors influencing employee compensation.   (12)

Q. 4) i) Discuss in detail the Employee State Insurance Act, 1948.   (12)
         OR
   ii) What is Compensation Strategy? Explain the 7 keys to an effective compensation
       strategy.   (12)

Q. 5) i) What is Incentive Plan? Mention and explain different types of incentive plans.   (12)
         OR
   ii) Discuss in detail the profit sharing schemes as a component of compensation.   (12)

Q. 6) i) Discuss the theories of Compensation.   (12)
         OR
   ii) Discuss in detail the International Compensation Package.   (12)

******* END *******

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END
EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)
Subject: E- Commerce and E- Accounting

Date: 16/06/2022   Time: 2.00 p.m. to 3.30 p.m.   Max. Marks: 40

INSTRUCTIONS:
1. Q.No 1 is Compulsory
2. Answer any Three questions from Q.No 2 to Q.No 6.
3. Figures to the right indicate full marks

Q. 1) What is E- Commerce ? Explain its benefits.   **(10 Marks)**

Q. 2) Explain the meaning and forms of E-Advertising.   **(10 Marks)**

Q. 3) What are the steps involved in building E-Commerce websites?   **(10 Marks)**

Q. 4) Explain the benefits of E-Marketing.   **(10 Marks)**

Q. 5) Explain the revenue models in E-Commerce with suitable examples.   **(10 Marks)**

Q. 6) Write short notes on :   **(10 Marks)**

a) Advantages of M-Commerce

b) Phases of e-CRM

******* END *******

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END
EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)
Subject: FUNDAMENTALS OF INVESTMENT

Date: 09/06/2022   Time: 2.00 p.m. to 4.00 P.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks
3. Calculators are allowed.

Q.No. 1 Answer any Four of the following   **(4 x 4 = 16)**

i). Explain stock market indices

ii). What is the significance of Price-Earnings Multiple Approach?

iii). Explain any four features of bonds.

iv). Mr. Ved is considering purchase of a bond which is currently selling at Rs. 95 in the market. This bond has face value of Rs. 100 and coupon rate of 9%. What should be the ideal market price of this bond if Mr. Ved is expecting to earn 15% returns? What decision should Mr. Ved take on this bond?

v). Explain the characteristics of portfolio.

vi). The returns and their probability of occurrence for Bajaj Auto stock are given in the table below. Calculate the expected return for Bajaj Auto stock.

Return % (r)	Probability (P)
11	0.15
10	0.05
14	0.16
19	0.40
10	0.24

Q. No. 2 Answer any four of the following: **(4 x 4 = 16)**

i). What impact does taxes have on returns?

ii). Highlight the difference between forwards and futures contract.

iii). Explain any two price patterns seen in charts.

iv). The historical return on SBI stock is given in the table below. Calculate the expected return from the stock as well as standard deviation of the returns.

Year	Return %
2017	16
2018	12
2019	18
2020	19
2021	15

v). Explain any four types of mutual fund schemes.

vi). What is Fundamental analysis?

Q. 3   A. Explain the various participants in the stock market. **(12)**

OR

B. Elaborate the investment decision process. **(12)**

Q. 4.   A. Explain the types of investment avenues in financial assets. **(12)**

OR

B. Explain the various types of charts used in technical analysis with examples.. **(12)**

Q. 5. A. A Rs. 1000 par value bond bearing coupon of 9 % has maturity of 6 years. What is the YTM of this bond if it is currently trading at Rs. 1150. **(12)**

OR

B.

i). A bond having maturity of 4 years, face value of Rs. 100, coupon of 7% is currently trading at Rs. 90. Calculate the approximate YTM of this bond. **(08)**

ii). Aarti intends to buy equity share of Torrent Power which is currently trading at Rs. 200. She intends to hold the share for period of 4 years after which she will sell the share. The share is expected to give dividend of Rs.10 , Rs.12 , Rs.13 and Rs. 12 at the end of 1st, 2nd, 3rd and 4th year respectively. Aarti expects to sell the share at Rs. 330 at the end of the fourth year. Should Aarti buy the share at current price if she expects to earn 14 % return? **(04)**

Q. 6 A.

i). Highlight the importance of diversification of a portfolio. **(04)**

ii). Assume the following information for Stock ICICI Bank and HDFC Bank which are combined in a portfolio.

	ICICI Bank	HDFC Bank
Expected Return	14 %	16 %
Variance	7 %	4 %
Weight in Portfolio	55 %	45 %
Standard Deviation	3 %	2 %

Calculate the expected return of the portfolio and its risk (variance) if coefficient of correlation between two securities is 0.70. What would be the portfolio risk if coefficient of correlation between two securities was 1? **(08)**

B. Explain options contracts with the help of example. Also explain the types of option contracts. **(12)**

******THE END******

Present value interest factor of Re.1 per period at i% for n periods, PVIF(i,n).

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847
2	0.980	0.961	0.943	0.925	0.907	0.890	0.873	0.857	0.842	0.826	0.812	0.797	0.783	0.769	0.756	0.743	0.731	0.718
3	0.971	0.942	0.915	0.889	0.864	0.840	0.816	0.794	0.772	0.751	0.731	0.712	0.693	0.675	0.658	0.641	0.624	0.609
4	0.961	0.924	0.888	0.855	0.823	0.792	0.763	0.735	0.708	0.683	0.659	0.636	0.613	0.592	0.572	0.552	0.534	0.516
5	0.951	0.906	0.863	0.822	0.784	0.747	0.713	0.681	0.650	0.621	0.593	0.567	0.543	0.519	0.497	0.476	0.456	0.437
6	0.942	0.888	0.837	0.790	0.746	0.705	0.666	0.630	0.596	0.564	0.535	0.507	0.480	0.456	0.432	0.410	0.390	0.370
7	0.933	0.871	0.813	0.760	0.711	0.665	0.623	0.583	0.547	0.513	0.482	0.452	0.425	0.400	0.376	0.354	0.333	0.314
8	0.923	0.853	0.789	0.731	0.677	0.627	0.582	0.540	0.502	0.467	0.434	0.404	0.376	0.351	0.327	0.305	0.285	0.266
9	0.914	0.837	0.766	0.703	0.645	0.592	0.544	0.500	0.460	0.424	0.391	0.361	0.333	0.308	0.284	0.263	0.243	0.225
10	0.905	0.820	0.744	0.676	0.614	0.558	0.508	0.463	0.422	0.386	0.352	0.322	0.295	0.270	0.247	0.227	0.208	0.191
11	0.896	0.804	0.722	0.650	0.585	0.527	0.475	0.429	0.388	0.350	0.317	0.287	0.261	0.237	0.215	0.195	0.178	0.162
12	0.887	0.788	0.701	0.625	0.557	0.497	0.444	0.397	0.356	0.319	0.286	0.257	0.231	0.208	0.187	0.168	0.152	0.137
13	0.879	0.773	0.681	0.601	0.530	0.469	0.415	0.368	0.326	0.290	0.258	0.229	0.204	0.182	0.163	0.145	0.130	0.116
14	0.870	0.758	0.661	0.577	0.505	0.442	0.388	0.340	0.299	0.263	0.232	0.205	0.181	0.160	0.141	0.125	0.111	0.099
15	0.861	0.743	0.642	0.555	0.481	0.417	0.362	0.315	0.275	0.239	0.209	0.183	0.160	0.140	0.123	0.108	0.095	0.084
16	0.853	0.728	0.623	0.534	0.458	0.394	0.339	0.292	0.252	0.218	0.188	0.163	0.141	0.123	0.107	0.093	0.081	0.071
17	0.844	0.714	0.605	0.513	0.436	0.371	0.317	0.270	0.231	0.198	0.170	0.146	0.125	0.108	0.093	0.080	0.069	0.060
18	0.836	0.700	0.587	0.494	0.416	0.350	0.296	0.250	0.212	0.180	0.153	0.130	0.111	0.095	0.081	0.069	0.059	0.051
19	0.828	0.686	0.570	0.475	0.396	0.331	0.277	0.232	0.194	0.164	0.138	0.116	0.098	0.083	0.070	0.060	0.051	0.043
20	0.820	0.673	0.554	0.456	0.377	0.312	0.258	0.215	0.178	0.149	0.124	0.104	0.087	0.073	0.061	0.051	0.043	0.037
25	0.780	0.610	0.478	0.375	0.295	0.233	0.184	0.146	0.116	0.092	0.074	0.059	0.047	0.038	0.030	0.024	0.020	0.016
30	0.742	0.552	0.412	0.308	0.231	0.174	0.131	0.099	0.075	0.057	0.044	0.033	0.026	0.020	0.015	0.012	0.009	0.007
35	0.706	0.500	0.355	0.253	0.181	0.130	0.094	0.068	0.049	0.036	0.026	0.019	0.014	0.010	0.008	0.006	0.004	0.003
40	0.672	0.453	0.307	0.208	0.142	0.097	0.067	0.046	0.032	0.022	0.015	0.011	0.008	0.005	0.004	0.003	0.002	0.001
50	0.608	0.372	0.228	0.141	0.087	0.054	0.034	0.021	0.013	0.009	0.005	0.003	0.002	0.001	0.001	0.001	0.000	0.000

5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
0.952	0.943	0.935	0.926	0.917	0.909	0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847	0.840	0.833
0.907	0.890	0.873	0.857	0.842	0.826	0.812	0.797	0.783	0.769	0.756	0.743	0.731	0.718	0.706	0.694
0.864	0.840	0.816	0.794	0.772	0.751	0.731	0.712	0.693	0.675	0.658	0.641	0.624	0.609	0.593	0.579
0.823	0.792	0.763	0.735	0.708	0.683	0.659	0.636	0.613	0.592	0.572	0.552	0.534	0.516	0.499	0.482
0.784	0.747	0.713	0.681	0.650	0.621	0.593	0.567	0.543	0.519	0.497	0.476	0.456	0.437	0.419	0.402
0.746	0.705	0.666	0.630	0.596	0.564	0.535	0.507	0.480	0.456	0.432	0.410	0.390	0.370	0.352	0.335
0.711	0.665	0.623	0.583	0.547	0.513	0.482	0.452	0.425	0.400	0.376	0.354	0.333	0.314	0.296	0.279
0.677	0.627	0.582	0.540	0.502	0.467	0.434	0.404	0.376	0.351	0.327	0.305	0.285	0.266	0.249	0.233
0.645	0.592	0.544	0.500	0.460	0.424	0.391	0.361	0.333	0.308	0.284	0.263	0.243	0.225	0.209	0.194
0.614	0.558	0.508	0.463	0.422	0.386	0.352	0.322	0.295	0.270	0.247	0.227	0.208	0.191	0.176	0.162
0.585	0.527	0.475	0.429	0.388	0.350	0.317	0.287	0.261	0.237	0.215	0.195	0.178	0.162	0.148	0.135
0.557	0.497	0.444	0.397	0.356	0.319	0.286	0.257	0.231	0.208	0.187	0.168	0.152	0.137	0.124	0.112
0.530	0.469	0.415	0.368	0.326	0.290	0.258	0.229	0.204	0.182	0.163	0.145	0.130	0.116	0.104	0.093
0.505	0.442	0.388	0.340	0.299	0.263	0.232	0.205	0.181	0.160	0.141	0.125	0.111	0.099	0.088	0.078
0.481	0.417	0.362	0.315	0.275	0.239	0.209	0.183	0.160	0.140	0.123	0.108	0.095	0.084	0.074	0.065
0.458	0.394	0.339	0.292	0.252	0.218	0.188	0.163	0.141	0.123	0.107	0.093	0.081	0.071	0.062	0.054
0.436	0.371	0.317	0.270	0.231	0.198	0.170	0.146	0.125	0.108	0.093	0.080	0.069	0.060	0.052	0.045
0.416	0.350	0.296	0.250	0.212	0.180	0.153	0.130	0.111	0.095	0.081	0.069	0.059	0.051	0.044	0.038
0.396	0.331	0.277	0.232	0.194	0.164	0.138	0.116	0.098	0.083	0.070	0.060	0.051	0.043	0.037	0.031
0.377	0.312	0.258	0.215	0.178	0.149	0.124	0.104	0.087	0.073	0.061	0.051	0.043	0.037	0.031	0.026
0.295	0.233	0.184	0.146	0.116	0.092	0.074	0.059	0.047	0.038	0.030	0.024	0.020	0.016	0.013	0.010
0.231	0.174	0.131	0.099	0.075	0.057	0.044	0.033	0.026	0.020	0.015	0.012	0.009	0.007	0.005	0.004
0.181	0.130	0.094	0.068	0.049	0.036	0.026	0.019	0.014	0.010	0.008	0.006	0.004	0.003	0.002	0.002
0.142	0.097	0.067	0.046	0.032	0.022	0.015	0.011	0.008	0.005	0.004	0.003	0.002	0.001	0.001	0.001
0.087	0.054	0.034	0.021	0.013	0.009	0.005	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000

Present value interest factor of Re.1 per period at i% for n periods, PVIF(i,n).

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.84
2	0.980	0.961	0.943	0.925	0.907	0.890	0.873	0.857	0.842	0.826	0.812	0.797	0.783	0.769	0.756	0.743	0.731	0.71
3	0.971	0.942	0.915	0.889	0.864	0.840	0.816	0.794	0.772	0.751	0.731	0.712	0.693	0.675	0.658	0.641	0.624	0.60
4	0.961	0.924	0.888	0.855	0.823	0.792	0.763	0.735	0.708	0.683	0.659	0.636	0.613	0.592	0.572	0.552	0.534	0.51
5	0.951	0.906	0.863	0.822	0.784	0.747	0.713	0.681	0.650	0.621	0.593	0.567	0.543	0.519	0.497	0.476	0.456	0.43
6	0.942	0.888	0.837	0.790	0.746	0.705	0.666	0.630	0.596	0.564	0.535	0.507	0.480	0.456	0.432	0.410	0.390	0.370
7	0.933	0.871	0.813	0.760	0.711	0.665	0.623	0.583	0.547	0.513	0.482	0.452	0.425	0.400	0.376	0.354	0.333	0.314
8	0.923	0.853	0.789	0.731	0.677	0.627	0.582	0.540	0.502	0.467	0.434	0.404	0.376	0.351	0.327	0.305	0.285	0.266
9	0.914	0.837	0.766	0.703	0.645	0.592	0.544	0.500	0.460	0.424	0.391	0.361	0.333	0.308	0.284	0.263	0.243	0.225
10	0.905	0.820	0.744	0.676	0.614	0.558	0.508	0.463	0.422	0.386	0.352	0.322	0.295	0.270	0.247	0.227	0.208	0.191
11	0.895	0.804	0.722	0.650	0.585	0.527	0.475	0.429	0.388	0.350	0.317	0.287	0.261	0.237	0.215	0.195	0.178	0.162
12	0.887	0.788	0.701	0.625	0.557	0.497	0.444	0.397	0.356	0.319	0.286	0.257	0.231	0.208	0.187	0.168	0.152	0.137
13	0.879	0.773	0.681	0.601	0.530	0.469	0.415	0.368	0.326	0.290	0.258	0.229	0.204	0.182	0.163	0.145	0.130	0.116
14	0.870	0.758	0.661	0.577	0.505	0.442	0.388	0.340	0.299	0.263	0.232	0.205	0.181	0.160	0.141	0.125	0.111	0.099
15	0.861	0.743	0.642	0.555	0.481	0.417	0.362	0.315	0.275	0.239	0.209	0.183	0.160	0.140	0.123	0.108	0.095	0.084
16	0.853	0.728	0.623	0.534	0.458	0.394	0.339	0.292	0.252	0.218	0.188	0.163	0.141	0.123	0.107	0.093	0.081	0.071
17	0.844	0.714	0.605	0.513	0.436	0.371	0.317	0.270	0.231	0.198	0.170	0.146	0.125	0.108	0.093	0.080	0.069	0.060
18	0.836	0.700	0.587	0.494	0.416	0.350	0.296	0.250	0.212	0.180	0.153	0.130	0.111	0.095	0.081	0.069	0.059	0.051
19	0.828	0.686	0.570	0.475	0.396	0.331	0.277	0.232	0.194	0.164	0.138	0.116	0.098	0.083	0.070	0.060	0.051	0.043
20	0.820	0.673	0.554	0.456	0.377	0.312	0.258	0.215	0.178	0.149	0.124	0.104	0.087	0.073	0.061	0.051	0.043	0.037
25	0.780	0.610	0.478	0.375	0.295	0.233	0.184	0.146	0.116	0.092	0.074	0.059	0.047	0.038	0.030	0.024	0.020	0.016
30	0.742	0.552	0.412	0.308	0.231	0.174	0.131	0.099	0.075	0.057	0.044	0.033	0.026	0.020	0.015	0.012	0.009	0.007
35	0.706	0.500	0.355	0.253	0.181	0.130	0.094	0.068	0.049	0.036	0.026	0.019	0.014	0.010	0.008	0.006	0.004	0.003
40	0.672	0.453	0.307	0.208	0.142	0.097	0.067	0.046	0.032	0.022	0.015	0.011	0.008	0.005	0.004	0.003	0.002	0.001
50	0.608	0.372	0.228	0.141	0.087	0.054	0.034	0.021	0.013	0.009	0.005	0.003	0.002	0.001	0.001	0.001	0.000	0.000

Present value interest factor of Re.1 per period at i% for n periods, PVIF(i,n).

4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%
0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.901	0.893	0.885	0.877	0.870	0.862	0.855	0.847	0.840	0.833
0.925	0.907	0.890	0.873	0.857	0.842	0.826	0.812	0.797	0.783	0.769	0.756	0.743	0.731	0.718	0.706	0.694
0.889	0.864	0.840	0.816	0.794	0.772	0.751	0.731	0.712	0.693	0.675	0.658	0.641	0.624	0.609	0.593	0.579
0.855	0.823	0.792	0.763	0.735	0.708	0.683	0.659	0.636	0.613	0.592	0.572	0.552	0.534	0.516	0.499	0.482
0.822	0.784	0.747	0.713	0.681	0.650	0.621	0.593	0.567	0.543	0.519	0.497	0.476	0.456	0.437	0.419	0.402
0.790	0.746	0.705	0.666	0.630	0.596	0.564	0.535	0.507	0.480	0.456	0.432	0.410	0.390	0.370	0.352	0.335
0.760	0.711	0.665	0.623	0.583	0.547	0.513	0.482	0.452	0.425	0.400	0.376	0.354	0.333	0.314	0.296	0.279
0.731	0.677	0.627	0.582	0.540	0.502	0.467	0.434	0.404	0.376	0.351	0.327	0.305	0.285	0.266	0.249	0.233
0.703	0.645	0.592	0.544	0.500	0.460	0.424	0.391	0.361	0.333	0.308	0.284	0.263	0.243	0.225	0.209	0.194
0.676	0.614	0.558	0.508	0.463	0.422	0.386	0.352	0.322	0.295	0.270	0.247	0.227	0.208	0.191	0.176	0.162
0.650	0.585	0.527	0.475	0.429	0.388	0.350	0.317	0.287	0.261	0.237	0.215	0.195	0.178	0.162	0.148	0.135
0.625	0.557	0.497	0.444	0.397	0.356	0.319	0.286	0.257	0.231	0.208	0.187	0.168	0.152	0.137	0.124	0.112
0.601	0.530	0.469	0.415	0.368	0.326	0.290	0.258	0.229	0.204	0.182	0.163	0.145	0.130	0.116	0.104	0.093
0.577	0.505	0.442	0.388	0.340	0.299	0.263	0.232	0.205	0.181	0.160	0.141	0.125	0.111	0.099	0.088	0.078
0.555	0.481	0.417	0.362	0.315	0.275	0.239	0.209	0.183	0.160	0.140	0.123	0.108	0.095	0.084	0.074	0.065
0.534	0.458	0.394	0.339	0.292	0.252	0.218	0.188	0.163	0.141	0.123	0.107	0.093	0.081	0.071	0.062	0.054
0.513	0.436	0.371	0.317	0.270	0.231	0.198	0.170	0.146	0.125	0.108	0.093	0.081	0.069	0.060	0.052	0.045
0.494	0.416	0.350	0.296	0.250	0.212	0.180	0.153	0.130	0.111	0.095	0.081	0.069	0.059	0.051	0.044	0.038
0.475	0.396	0.331	0.277	0.232	0.194	0.164	0.138	0.116	0.098	0.083	0.070	0.060	0.051	0.043	0.037	0.031
0.456	0.377	0.312	0.258	0.215	0.178	0.149	0.124	0.104	0.087	0.073	0.061	0.051	0.043	0.037	0.031	0.026
0.375	0.295	0.233	0.184	0.146	0.116	0.092	0.074	0.059	0.047	0.038	0.030	0.024	0.020	0.016	0.013	0.010
0.308	0.231	0.174	0.131	0.099	0.075	0.057	0.044	0.033	0.026	0.020	0.015	0.012	0.009	0.007	0.005	0.004
0.253	0.181	0.130	0.094	0.068	0.049	0.036	0.026	0.019	0.014	0.010	0.008	0.006	0.004	0.003	0.002	0.002
0.208	0.142	0.097	0.067	0.046	0.032	0.022	0.015	0.011	0.008	0.005	0.004	0.003	0.002	0.002	0.001	0.001
0.141	0.087	0.054	0.034	0.021	0.013	0.009	0.005	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)

Subject: Income Tax (Direct Tax)

Date: 07/06/2022   Time: 02.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:

1. Question No. 1 is compulsory
2. Answer Any THREE (3) Questions from Q. No. 2 to Q. No. 6.
3. Each question carries 20 marks.
4. Working notes forms the part of answer.

Q. 1. Answer the following questions.   (4 x 5 = 20)

a) Ms. Suji, a foreign national (not being a person of Indian Origin), comes to India for the first time on 15th April 2016. During the financial years, 2016-17, 2017-18, 2018-19, 2019-20 and 2020-21 she was in India for 130 days, 80 days, 13 days, 210 days and 75 days respectively. Determine her residential status for the A-Y 2021-22.

b) Mr. Kashinath, a resident of Delhi, receives House Rent Allowance from his employer Rs. 7000 p.m. He pays rent Rs. 5500 p.m. and he receives a monthly salary of Rs. 23000. Calculate the HRA exempt u/s 10 (13A) and HRA taxable for A-Y 2021-22.

c) Ms. Durga provides the details relating to her Plant and Machinery A/c (Block I) and Furniture (Block II) for the P.Y. 2020-21.

	Block I	Block II
	Plant & Machinery	Furniture
Particulars	Rs	Rs
W.D.V. at the beginning of year 1-4-2020	450000	300000
Purchased & installation on 12-6-2020	100000	100000
Purchased & installation on 25-12-2020	150000	180000
Sales of old machinery	75000	80000
Rate of depreciation	25%	15%

Compute the depreciation admissible for the block for A.Y. 2021-22.

d) Mr. Kapil is engaged in the business of plying, hiring or leasing goods carriages. He owned 4 heavy goods vehicle having gross weight of 13 Tons and 5 other than heavy goods vehicle during the P.Y. 2020-21. What will be his estimated income as per the provisions of section 44AE?

Q. 2 Mrs. Madhuri, employee of Directorate of Education, Govt. of Goa provides you the following information for the year ending 31st March 2021.

Basic Salary Rs. 38400 p.m.

Dearness Allowance 40% up to August 2020 and thereafter 45%.

Arrears of salary received for VII pay 1,20,000.

In March 2021, she took Rs 13,000 advance against salary.

Transport Allowance 1,600 p.m. (spent Rs 1,500 p.m.).

Uniform Allowance 12,000 (spent Rs 11,000).

Conveyance Allowance 10,000 (spent Rs 15,000).

House Rent allowance Rs 24,500. She was staying in her own house. In October 2020, she spent Rs 9,500 for repairs of the house.

Employer's contribution to Recognized Provident Fund Rs 78,590.

Interest credited to above provident fund @ 13%, Rs 39,000.

Children Education Allowance @ Rs 75 per child per month for 3 children.

Entertainment Allowance received Rs. 4,600 (spent Rs. 5,000).

Compute her taxable income from Salaries for the Assessment Year 2021-22   **(20 Marks)**

Q.3 Mr. Saurav, an entrepreneur, provides the following Profit and Loss Account of his proprietary business M/s Saurav Traders for the year ending March 31, 2021

Particulars	Rs	Particulars	Rs
To Wealth Tax	5750	By Gross Profit	1,58,500
To Travelling Expenses	14000	By Government Subsidy	66000
To Insurance on Employees Health	2250	By Dividend from Foreign Cos	10000
To General Expenses	8000	By Dividend from Indian Cos	50000
To Telephone charges	5650	By Profit on sale of Plant	20000
To RDD	2000	By Sundry Business Receipts	10000
To Diwali Expenses	4350	By Rent from House Property	30000
To Donation	4000	By Export Award from Government	42000
To Advertisement	10500		
To Salaries	56,000		
To Depreciation	10000		
To Interest on capital	5000		
To Interest on loan	10000		
To Godown Rent	8000		
To Provision for Income Tax	7000		
To Net Profit	234000		
	3,86,500		**3,86,500**

Additional Information:

1. Salary includes payment of Rs. 20,000 out of India on which no tax has been deducted at source.
2. Diwali expenses include Rs. 2,500 spent to purchase a books for his son.
3. Half of Telephone charges are related to residential purpose.
4. Travelling expenses include Rs.2,400 spent on travelling to attend Religious place.
5. Advertisement includes an advertisement of Rs. 2,500 in a political Party's Souvenir.
6. Depreciation allowable as per Income Tax Rules Rs. 8650.

Compute the taxable profit of Mr. Saurav for the Assessment Year 2021-22   **(20 Marks)**

Q. 4 a) Mr. Mendes, an Advocate provides the Receipt and Payment Account for the year ending 31st March 2021.

Receipts	Rs.	Payments	Rs.
To Cash on hand 1-4-2020	5000	By Printing & Stationary	300
To Fees received from clients	60240	By Telephone charges (1/2 for profession)	1000
		By General Expenses	3000
		By Donations	1000
		By Staff Salary	3000
		By purchase of computer	15000
		By Electrical charges (70% for residence)	1500
		By Medical Insurance policy (Self)	6,000
		By Preventive medical checkup (wife)	6,000
		By Life Insurance Premium (Daughter)	3,000
		By Cash-in Hand 31-3-2021	24940
	65240		65240

Compute his taxable income from profession for A.Y. 2021-22.   **(10 Marks)**

Q. 4 b) Answer the followings. **(Any Two)**   **(2 x 5 = 10 Marks)**

    i) Definition of Salary u/s 17(1)

    ii) Definition of Profit in lieu of salary u/s 17(3)

    iii) Explain the term 'Income' as per Income Tax Act 1961

Q. 5 a) Answer the followings. **(Any Two)**   **(2 x 5 = 10 Marks)**

    i) Define 'Person' as per Income Tax Act 1961

    ii) Explain section 5 A of Income Tax Act 1961

    iii) Exemption of Gratuity under Payment of Gratuity Act 1972.

Q.5 b) Mr. Divakar is working with ACGL. He furnishes you the following information of his income for the financial year 2020-21.
1. Basic Salary Rs. 60,000 per month
2. Dearness Allowance @ 10 % of basic salary.
3. Bonus declared but not received Rs. 25,000
4. House Rent Allowance Rs. 10,000 per month (Exempt Rs. 7,000 per month)
5. Children's Hostel Expenditure Allowance Rs. 500 per month for one child.
6. Travelling Allowance Rs. 6,000. (Spent Rs. 400 p.m.)
7. Entertainment Allowance Rs. 1,500 per month.
8. Perquisite value of car Rs. 18,000 being used for personal purpose.
9. Professional Tax paid Rs. 200 p.m.

Compute taxable salary of Mr. Divakar for the A.Y. 2020-21.   **(10 Marks)**

Q. 6 Answer the followings.   **(Any Four)**   **(4 x 5 = 20 Marks)**

    i) Define 'Company' as per Income Tax Act 1961

    ii) Leave Travel Concession exempt u/s 10 (5).

    iii) Definition of Perquisite u/s 17(2)

    iv) Section 44 AD of Income Tax Act 1961

    v) Provisions of payments exceeding Rs. 10000 u/s 40 A.

******* END *********

ZANTYE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYE COLLEGE OF COMMERCE
BICHOLIM – GOA
**S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END
EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)**
Subject: INDIAN ECONOMY

Date: 18/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks

Q 1) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
  i) Briefly explain the concept of economic growth and economic development.
  ii) Explain any four characteristics of underdeveloped countries.
  iii) Briefly explain the concept of underdevelopment.
  iv) Differentiate between Gross Domestic Product at current prices and Gross Domestic
     Product at constant prices.
  v) Write a short note on infant mortality rate.
  vi) Briefly explain the concept of gender ratio.

Q 2) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
  i) Write a short note on Industrial Policy Resolution, 1956.
  ii) Discuss the non-institutional sources of agricultural finance.
  iii) Explain any two policies for Agricultural and Rural development.
  iv) Explain any two problems of agricultural marketing in India.
  v) Write a short note on National Bank for Agriculture and Rural Development (NABARD).
  vi) Give any four reasons for the failure of five year plans.

Q 3) A) Explain any six measures of development and underdevelopment.   **(12 Marks)**
              OR
     B) What is Human Development Index? Explain the method used by United Nations
        Development Program to calculate Human Development Index?   **(12 Marks)**

Q 4) A) Explain any six features of Indian Economy.   **(12 Marks)**
              OR
     B) Explain the population demographics of India.   **(12 Marks)**

Q 5) A) Explain any four achievements of economic planning in India.   **(12 Marks)**
              OR
     B) Discuss the new Industrial Policy, 1991.   **(12 Marks)**

Q 6) A) Discuss any six objectives of economic planning in India.   **(12 Marks)**
              OR
     B) Discuss any three structural reforms since 1991.   **(12 Marks)**

xxxx END xxxxxx

**S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END
EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)**
Subject: MASS COMMUNICATION

Date: 16/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks

Q. 1) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
   a) Psychological barriers to Communication.
   b) Impact of Cinema on Audience.
   c) Social Media for Marketing.
   d) Advantages and disadvantages of Mass Communication.
   e) Pros and Cons of News Websites.

Q. 2) i) What is Communication? Explain the process of communication with the
   help of Communication Cycle .   **(12 Marks)**
                    OR
   ii) List the different barriers to communication and write detailed note on
   any three of them.   **(12 Marks)**

Q. 3) i) Write in detail about the growth of Television in India.   **(12 Marks)**
                    OR
   ii) Explain popular TV formats in India.   **(12 Marks)**

Q. 4) i) Write detail notes on various Journalistic values.   **(12 Marks)**
                    OR
   ii) Explain in detail various types / genres of magazines.   **(12 Marks)**

Q. 5) i) Explain in detail the key aspects of film making.   **(12 Marks)**
                    OR
   ii) Write the critical appreciation of a film that you have watched.   **(12 Marks)**

Q. 6) Write short notes on Any Four :   **(4 X 4 = 16 Marks)**
   a) General interest magazines.

   b) "Feedback " – a very important element of communication.

   c) Impact of TV on the other Media.

   d) Freedom of the press.

   e) Effects of social Media on Youth.

******* END *******

S.Y.B.COM. (SEMESTER – IV) (Regular & Repeat) SEMESTER END EXAMINATION JUNE 2022, (Offline / Physical Mode) (CBCS Pattern)
Subject: SALESMANSHIP AND SALES MANAGEMENT

Date: 18/06/2022   Time: 2.00 p.m. to 4.00 p.m.   Max. Marks: 80

INSTRUCTIONS:
1. All questions are compulsory however internal choice is available
2. Figures to the right indicate full marks

Q. 1) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
a. Write short note on sales research
b. Explain long term objectives of sales management
c. Explain any four mental qualities of salesman
d. Explain role of relationship marketing in personal selling
e. Write short note on value added selling
f. Explain features of sales organization

Q. 2) Answer **any four** of the following questions: **(4 X 4 = 16 Marks)**
a. Explain importance of salesmanship to business
b. What do you mean by line organization?
c. Write short note on sales budget
d. Explain any four character qualities of salesman
e. Write short note on test marketing
f. Explain quantitative objectives of sales management

Q3. a.) What do you mean by personal selling? State and explain in tools in personal selling.   (12)

OR

b.) Explain in detail steps involved in selling process.   (12)

Q.4. a.) Explain sales forecasting. State and explain in detail qualitative methods of sales forecasting.   (12)

OR

b.) Elucidate importance of goal setting for sales organization.   (12)

Q5. a.) Explain in detail functions' of sales manager.   (12)

OR

b.) What do you mean by sales organization? Explain its importance.   (12)

Q.6. a.) Explain in detail recruitment selection process.   (12)

OR

b.) Elucidate importance of salesmanship to customers and society.   (12)

******* END *******