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## B.Com SEM II

 22-23
## Question Papers

Roll No:
Total No. of Questions: 06
Total No: of pages: 02

## B.COM Semester End Examination

## PRACTICE OF INSURANCE (GE 2)

## Semester No: II CBCS

Duration: 02 Hrs.
Maximum Marks: 80

## Instructions:

1) All questions are compulsory, however internal choice is available.
2) Answer sub-question in Question No. I and Question No. 2 in not more than 100 words each.
3) Answer Question No. 3 to Question No. 6, each in not more than 400 words.
4) Figures to the right indicate maximum marks allotted to the question/sub-question.
5) Paper carries maximum of 80 marks.

## Q1. Write short notes on

a) Grace Days
b) Repudiation of claim in life insurance
c) Surveyors
d) Procedure for becoming agent
e) Online insurance
f) Poultry insurance

Q2. Write short notes on
a) Claim settlement ration
b) TPA
c) Objectives of insurance marketing
d) Bancassurance
e) Importance of Rural insurance
f) Double insurance


# Q3. A OIE('I) guidelines on best practices in ctaim management 

## OR

Q3. B IXplain the claim settlement process in I ife insurance

Q4. A Which are the prerequisites for becoming a successful insurance agent

## OR

Q4. B Explain the procedure for becoming insurance agent

Q5. A Explain the marketing strategies of insurance companies

## OR

Q5. B Explain the Traditional \& Modern distribution channels in Insurance

Q6. A What is Rural insurance? Explain the need \& potential for rural insurance

## OR

Q6. B Explain the different types of rural insurance policies

# SATERIPISANIEDUCATION SOCIETY'S 

Shri. Gopal Gaonkar Memorial
GOA MUITIFACULTY COLIEGI
GOA MUITIFACIETG
Dharbandora-Goa

Roll No:
Total No. of Pages: 02
Total No. of Questions: 06

## B. Com. Semester End Examination INTRODUCTION TO MARKETING (CC 5)

Semester No: II
CBCS Ordinance

Maximum Marks: 80

## Duration: 02 Hrs

## Instructions:

1 All questions are compulsory
2. Answer sub- questions in question 1 and 2 in not more than 100 words each.

3 Answer questions 3 to 6 in not more than 400 words
4. Figures to the right indicate maximum marks to the question

## SECTION - I

$$
(4 \times 4=16)
$$

1. Answer any Four Question
a. Write an explanatory note on Consumer Buying Behaviour.
b. What do you mean by Consumer Goods? Explain the concept with example.
c. Differentiate between a consumer and a customer.
d. What do you mean by Global Marketing? Explain.
e. What is online marketing? Explain the concept with few advantages.
f. Explain any four external factors influencing marketing environment.

$$
\begin{equation*}
(4 \times 4=16) \tag{4}
\end{equation*}
$$

2. Write Short Notes on the Following (Any Four)
a. Selling Vs. Marketing Concept
b. Marketing Research
c. Role of Inventory Management in Marketing
d. Social Responsibility of Marketing
e. Geographic Segmentation of Consumers
f. Marketing on Social Media

## SECTION - II

3. ^) What do you mean by Marketing? Describe various types of goods and their features with examples.

## OR

X) What do you mean by Marketing Environment? What are the major factors affecting marketing environment?
4. A) Define Marketing Segmentations? What are the broad parameters of segmentation? Explain in brief.

## OR

X) What do you mean by Marketing Research? Explain the importance of it for a business,
(12 Marks)
5. A) What do you mean by Marketing Mix? Discuss the role of 4 P 's in marketing mix decisions.
(12 Marks)

## OR

X) What steps would you take to manage your sales force for greater efficiency in Marketing? Explain.
6. A) Explain the concept of Service Marketing. Discuss the Features of Service Marketing in detail.
(12 Marks)
OR
X) Discuss various types of pricing decisions made in the process of deciding the marketing mix.

Roll No:

Total No. of Oucstions: 04
I wal No: of pages: 02

## B.Com Semester End Examination

## Environmental Studies

## Semester No: II

## CBCS

## Duration: 01 Hrs.

Maximum Marks: 40

## Instructions:

1. All the questions are compulsory.
2. Figures in right indicate full marks.
3. Draw a diagram wherever is necessary
Q.1. Answer any Five of the following.
a. Define pollution and mention its types.
b. State the importance of water conservation.
c. What are the effects of Acid rain?
d. What are the mitigation measures of earthquakc?
e. Mention the risks due to chemical in foods. .
f. Define tourism and mention its type.
g. State the effects of solid waste
Q.2. A. Mention the control measures of urban and industrial waste.

## OR

A. Write a note on Environment protection Act.
B. State the cause and effect of water pollution.

P.T. 0

|lcallin
i
OR
A. (iive the importance of kalue education in schools.
B. what are the issues involved in Enforcement of Environment 1.egislation?
Q.4.A. Define mass tourism and add a note on degradation of Environment.

OR
A. Write a note on sustainable Tourism.
B. Write a note on eco- tourism site based on field visit.

# SITERI PISANI EDUCATION SOCIETY'S 

Shri. Gopal Gaonkar Memorial
GOA MULTI-FACULTY COLLEGE
Dharbandora-Goa

## Roll No:

$\qquad$
Total No. of Questions: 06
Total No. of pages: 05

## B.Com Semester End Examination

Financial Statement Analysis and Interpretation (UCOC104)

## Semester II

## CBCS

Duration: 02 Hrs
Instructions: 1. Question No. 1 is Compulsory.
2. Answer any three questions from Q. No. 2 - Q. No. 6.
3. Figures to the right indicate the maximum marks allotted.
4. Provide sufficient margin space in the answer book for recording marks.
5. Enter the appropriate main \& sub-question numbers in the answer book.
Q.1. Following is the Trail Balance of Procter \& Gamble Hygiene Ltd. as on $31^{\text {st }}$ March 2018.
(20 Marks)

| Particulars | Amount | Particulars | Amount |
| :--- | ---: | :--- | ---: |
| Premises | $15,36,000$ | $2,00,000$ Equity shares of Rs.10 <br> each | $20,00,000$ |
| Plant and Machinery | $16,50,000$ | $12 \%$ Debentures | $15,00,000$ |
| Opening stock of Finished <br> Goods | $3,75,000$ | Profit and Loss A/c (Balance as <br> on 1 | $1,31,250$ |
| Debtors | $4,35,000$ | Bills Payable 2017) | $1,85,000$ |
| Goodwill | $1,25,000$ | Creditors | $2,00,000$ |
| Cash \& Bank Balance | $2,40,750$ | Sales | $20,75,000$ |
| Interim Dividend | $1,96,250$ | General Reserve | $1,25,000$ |
| Purchase of Finished Goods | $9,25,000$ | Provision for Doubtful Debts | 17,500 |
| Share Issue Expenses | 25,000 |  |  |
| Salaries | $4,89,900$ |  |  |
| General Expenses | 34,175 |  |  |
| Advertisement Expenses | $1,01,125$ |  |  |


| Bad Debts | 10,550 |  |  |
| :--- | ---: | ---: | ---: |
| Interest on Debentures | 90,000 |  |  |
|  | $\underline{\mathbf{6 2 , 3 3}, \mathbf{7 5 0}}$ |  | $\underline{\mathbf{6 2 , 3 3}, \mathbf{7 5 0}}$ |

Additional Information:
a) Authorised Capital of the Company is $2,50,000$ equity shares of Rs. 10 each.
b) Write off $10 \%$ of Share Issue Expenses.
c) Stock of Finished goods on $31^{\text {st }}$ March 2018 is Rs. 4,75,000.
d) Create Provision for Doubtful Debts @ $5 \%$ on Debtors.
e) Provide Rs. 90,000 for Income Tax.
f) Depreciate Plant and Machinery @ $15 \%$ p.a.

From the above information prepare statement of Profit \& Loss Account under schedule III for the year ended 31 ${ }^{\text {st }}$ March 2018.
Q.2. From the following Balance Sheet of Shiv Leela Ltd. Prepare Common Size Financial Statement under schedule III and give your comments on them.

Balance Sheet as on $31^{\text {st }}$ March 2018.

| Liabilities | Amount | Assets | Amount |
| :--- | ---: | :--- | ---: |
| Equity share Capital | 100,000 | Fixed Assets | $2,25,000$ |
| 10\% Preference Share capital | $1,25,000$ | Investment | $1,00,000$ |
| General Reserve | 75,000 | Stock | 37,500 |
| Profit and loss Account | 15,000 | Debtors | $1,25,000$ |
| $12 \%$ Debentures | 60,000 | Bills receivables | 62,500 |
| Creditors | $1,50,000$ | Cash | 20,000 |
| Bills payable | 40,000 | Preliminary Expenses | 5,000 |
| Outstanding Expenses | 10,000 |  |  |
|  | $\mathbf{5 , 7 5 , 0 0 0}$ |  | $\mathbf{5 , 7 5 , 0 0 0}$ |

Q.3. From the following information given below prepare Profit \& Loss A/c and Balance Sheet of Sidharth Ltd. under Schedule III and calculate the ratio's and also provide your comments.
(20 Marks)
Trading, Profit \& Loss Account for the year ended 31 ${ }^{\text {st }}$ March 2018.

| Particulars | Amount | Particulars | Amount |
| :---: | :---: | :--- | :---: |
| To Opening Stock | 35,000 | By sales | $4,50,000$ |


| To Purchases | $2,70,000$ | By Closing Stock | 40,000 |
| :--- | ---: | :--- | ---: |
| To wages | $1,07,000$ | By Interest on Investment | 2,500 |
| To Salaries | 13,000 |  |  |
| To Rent | 2,500 |  |  |
| To Miscellaneous Expenses | 7,500 |  |  |
| To Selling Expenses | 5,000 |  |  |
| To Depreciation | 15,000 |  |  |
| To Interest | 2,500 |  |  |
| To Provision for tax | 10,000 |  |  |
| To Net Profit | 25,000 |  | $\mathbf{4 , 9 2 , 5 0 0}$ |

Balance Sheet as on $31^{\text {st }}$ March, 2018.

| Liabilities | Amount | Assets |  | Amount |
| :--- | ---: | :--- | ---: | ---: |
| Equity Share capital(Rs.10) | 75,000 | Fixed Assets | 80,000 |  |
| $8 \%$ Preference Share Capital <br> (Rs. 100) | 50,000 | Less: Depreciation | $\underline{15,000}$ | 65,000 |
| Reserve and Surplus |  |  |  |  |
| $10 \%$ Debentures | 31,000 | Investment | 50,000 |  |
| Bank Loan | 25,000 | Stock | 40,000 |  |
| Creditors | 20,000 | Debtors | 30,000 |  |
| Provision for Tax | 30,000 | Bills Receivables | 25,000 |  |
| Bank Overdraft | 10,000 | Cash | 42,500 |  |
| Bills Payable | 10,000 | Preliminary Expenses | 2,500 |  |
|  | 4,000 |  | $\underline{\mathbf{2 , 5 5 , 0 0 0}}$ |  |

## Calculate:

a) Liquid Ratio
b) Capital Gearing Ratio
c) Operating Ratio
d) Creditors Turnover Ratio
e) Stock Turnover Ratio

Q 4 . From the following data you are required to prepare a Cash Flow Statement
for the year ended on $31^{14}$ March 2017

## Other Information:

a) Depreciation was provided on Land \& Building, Plant and Machinery \& Equipments for the year ended $31^{\text {st }}$ March 2017.
b) Dividend of Rs. 25,000 was paid during the year ended $31{ }^{\text {st }}$ March 2017.
c) Machinery of Rs. 25,000 and equipment of Rs. 10,000 were acquired during the year ended $31^{\text {st }}$ March 2017.
d) Income tax Provision was made for the year ended $31^{\text {st }}$ March 2017 of Rs. 65,000.
Q.5. From the following Balance Sheet of N. R. Pura Ltd. prepare a Comparative statement with Comment.
(20 Marks)

| Liabilities | $\mathbf{3 1}^{\text {st }}$ March <br> $\mathbf{2 0 1 7}$ | $\mathbf{3 1}$ st March <br> $\mathbf{2 0 1 8}$ | Assets | $\mathbf{3 1}^{\text {st }}$ March <br> $\mathbf{2 0 1 7}$ | $\mathbf{3 1}^{\text {st }}$ <br> March |
| :--- | ---: | ---: | :--- | ---: | :---: |
| $\mathbf{l}$Preference <br> Share Capital | $4,00,000$ | $4,00,000$ | Fixed Assets | $9,60,000$ | $18,40,000$ |
| Equity Share <br> Capital | $8,00,000$ | $8,00,000$ | Debtors | $4,00,000$ | $3,00,000$ |
| Profit \& Loss <br> Account | 60,000 | 80,000 | Stock | $1,60,000$ | 80,000 |


| General Reserve | 80,000 | $1,20,000$ | Bills Receivables | 80,000 | $1,20,000$ |
| :--- | ---: | ---: | :--- | ---: | ---: |
| Creditors | $1,60,000$ | $2,00,000$ | Cash at bank | $2,00,000$ | $3,32,000$ |
| Bank Overdraft | $2,00,000$ | $9,20,000$ | Prepaid Expenses | 40,000 | 48,000 |
| Provision for tax | 80,000 | $\mathbf{1 , 0 0 , 0 0 0}$ |  |  |  |
| Bills Payable | $\mathbf{6 0 , 0 0 0}$ | $1,00,000$ |  |  |  |
|  | $\underline{\mathbf{1 8 , 4 0 , 0 0 0}}$ | $\underline{\mathbf{2 7 , 2 0 , 0 0 0}}$ |  | $\underline{\mathbf{1 8 , 4 0 , 0 0 0}}$ | $\underline{\mathbf{2 7 , 2 0 , 0 0 0}}$ |

Q. 6. A. The following information is available of Docomo Ltd. Calculate EVA. (10 Marks)

| $12 \%$ Debt Capital | Rs. 4000000 |
| :--- | ---: |
| Equity Capital | Rs. 1000000 |
| Reserves \& Surplus | Rs. 15000000 |
| Capital Employed | Rs. 200000000 |
| Risk Free Rate | $9 \%$ |
| Beta Factor | $1.05 \%$ |
| Market Rate of Return | $19 \%$ |
| Operating profit after tax | Rs. 4200000000 |
| Tax rate | $30 \%$ |

Q.6. B. Explain the concept of Trend Analysis \& its advantages.

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## B. Com Semester End Examination <br> Managerial Economics (CC7) <br> Semester No: II <br> CBCS Ordinance

Duration: 02 Hrs
Maximum Marks: 80

## Instructions:

1 All questions are compulsory
2. Answer sub-questions in question 1 and 2 in not more than 100 words each.
3. Answer questions 3 to 6 in not more than 400 words
4. Figures to the right indicate full marks.
Q. 1 Answer any four of the following
(4X4=16 Marks)
a) Explain in brief on competition-based pricing.
b) What is meant by cyclical pricing?
c) What is margin of safety?
d) What is meant by transfer pricing?
e) List out short-term sources of finance.
f) What are uses of decision tree analysis?
Q. 2 Answer any four of the following
(4X4=16 Marks)
a) What is meant by capital budgeting?
b) Explain social cost benefit analysis.
c) Explain any two factors influencing investment decisions.
d) Explain maximin and minmax criterion.
e) Explain in brief on prisoner's dilemma.
f) What is two player zero sum game?
Q. 3 A) Explain different types of cost-based pricing strategies.
Q. 3 B) What is the best pricing strategy for inflation?
Q. 4 A) Explain the various concepts of profit.

OR
Q.4 B) Explain the concept of break even in profit planning.
Q. 5 A) Explain different methods of project evolution.
Q.5 B) Explain the need for capital budgeting.
Q. 6 A) Explain different sources of business risk.

OR
Q. 6 B) Why effective decision making is the best choice? Explain.

# SATERI PISANI EDUCATION SOCIETY'S <br> Shri. Gopal Gaonkar Memorial <br> GOA MULTI-FACULTY COLLEGE <br> Dharbandora-Goa 

Roll No:

Total No. of Questions: 04 Total No: of pages:03

## B.Com Semester End Examination

## Commercial Arithmetic II (CC-08)

Semester No: II
CBCS
Duration: 2 Hrs.
Maximum Marks: 80
Instructions: i. Attempt all the questions. Internal choice has been provided for Q1-Q4
ii. Figures to the right indicate full marks.
iii. Use of non-scientific calculators is allowed.

## Q1. Answer the following:

a) Find the value of $k$, if $(2,3) \&(-2,-3)$ are equidistant from the point $(k, 0)$.
b) Check whether the $6^{\text {th }}$ derivative of the given function is zero.

$$
f(x)=5 x^{5}-4 x^{4}+6 x^{3}+7 x^{2}-x=10
$$

c) Solve the given linear programming problems graphically:

$$
\text { Maximize: } z=50 x+15 y
$$

where the constraints are: $\quad 5 x+y \leq 100$,

$$
\begin{gathered}
x+y \leq 50 \\
x \geq 0, y \geq 0
\end{gathered}
$$

d) The demand function is given as $P=D^{3}-3 D^{2}+1$. Find the average revenue, marginal revenue and total revenue when the demand is 10 units.

## OR

e) Find the value of $p$ if $(2, p)$ is the centre of the circle with $(-4,5)$ and $(1,8)$ as the end points of its diameter.

1) The total cost of manufacturing $x$ items is given by $c=2 x^{2}-10 x+7$. Find the average cost, the marginal cost and the marginal average cost when 15 units are produced.
g) If $y_{1}=\sin x$ and $y_{2}=\cos x$, show that $y_{1}^{\prime} y_{2}+y_{1}^{\prime \prime} y_{2}^{\prime}+y_{1}^{\prime} y_{2}^{\prime \prime}-y_{1}^{2}=0$
h) Solve the given linear programming problems graphically:

$$
\text { Minimize: } z=20 x+10 y
$$

where the constraints are: $3 x+y \geq 30$,

$$
\begin{gathered}
4 x+3 y \geq 60, \\
x \geq 0, y \geq 0
\end{gathered}
$$

## Q2. Answer the following:

a) Check whether $f(x)=x^{3}-6 x^{2}+9 x+15$ attains minima or maxima at the values
i. $x=3$
ii. $\quad x=1$
b) Integrate the following function : $\int_{2}^{3}\left(25 x^{4}-5 x^{3}+6 x^{2}+2 x-1\right) d x$
c) Find the value of $k$ if $(k+5):-8:: 2:(k-5)$
d) Find the derivative of

$$
\begin{array}{ll}
\text { i. } & \frac{\left(3 x^{2}-x-1\right)}{x^{3}} \\
\text { ii. } & x^{2} \log x
\end{array}
$$

## OR

e) Find the derivative of $x e^{x}+\frac{x-3}{x^{2}}$.
f) If $\frac{6 k}{7}$ is proportional to $\frac{3}{(k-1)}$, find the value of $k$.
g) Evaluate the integral of $\int_{1}^{2}(x+1)(x-3) d x$

$$
\begin{aligned}
& \text { h) Find maximum and minimum of } f(x)=2 x^{3}-15 x^{2}+36 x+1 \text { for the values } \\
& x=2 \text { and } x=3 \text {. }
\end{aligned}
$$

Q3. Answer the following:
a) Find the equation of the line passing through intersection of the lines $3 x+y=9 \& 2 x-y=6$ and parallel to the line $5 x-2 y=1$.
b) Maria paid Rs 280.00 for a jacket that was discounted by $30 \%$. She paid Rs. 400.00 for a purse that was discounted by $25 \%$. What was the original price of the jacket and the
c) The demand
i. $\lim _{x \rightarrow 4} \frac{\left(x^{2}-9 x+20\right)}{(x-4)}$

$$
\text { ii. } \lim _{x \rightarrow 0} \frac{\sin x \cdot \tan x}{x^{2}}
$$

## OR

e) Find the equation of the line passing through the points $(1,9)$ and $(-2,-3)$ and perpendicular to the line $3 x+y=4$.
f) The supply function is given by $P=2 x-3$. Find the producer's surplus at $x_{1}=5$
g) Evaluate

$$
\begin{aligned}
& \text { i. } \lim _{x \rightarrow 2} \frac{2 x^{2}-x-6}{x-2} \\
& \text { ii. } \lim _{x \rightarrow 2} \frac{x^{3}-8}{x-2}
\end{aligned}
$$

h) Raj works for 40 hours per month. He spends $35 \%$ of his work time doing desk work and spends the remaining time doing field work. Find out how many hours Raj spends doing desk work and field work.

## Q4. Answer the following:

(4X5=20)
a) Check whether the given points are vertices of a right-angled triangle:

$$
A(6,1), \quad B(3,-1), \quad C(-2,4)
$$

b) Find out in which ratio does the point $(4,8)$ divide the line segment joined by $A(10,1), B(-8,20)$
c) 3 students, $\mathrm{A}, \mathrm{B}$ and C are given 4 hours to complete a puzzle.

Students take $3 \frac{1}{2}, 2 \frac{3}{4}$ and $1 \frac{1}{4}$ hours to complete a puzzle respectively.
i. Find out what percent of time did winner require.
d) Evaluate
i. $\quad \int_{5}^{6}(x+5)(x-3)(x+1) d x$
ii. $\int_{0}^{\pi} \frac{1}{x \cdot \log x} d x$,

## OR

e) Check whether the triangle formed by joining $P=(0,5), Q=(-1,2)$, $R=(0,-5)$ is isosceles.
f) Find the coordinates of $X$ if $X$ divides $M N$ in the ratio $3: 4$ where $M=(3,-9)$ and $N=(4,7)$.
g) Find the ratio of
i. $\quad 150 \mathrm{~m}$ to 340 km
ii. $\quad 300 \mathrm{~cm}$ to 1.50 km
iii. 2.5 km to 450 cm
h) Evaluate
i. $\quad \lim _{x \rightarrow 5} \frac{x^{5}-3125}{x-5}$
ii. $\int_{0}^{1} \frac{\log x+1}{x \log x} d x$

Roll No:
Total No: of Questions: 06
Total No: of pages: 02

## B.Com. Semester End Examination

## Collective Bargaining and Negotiation Skills (COS-102)

Semester No: IV
Duration: 02 Hrs.
Maximum Marks: $\mathbf{8 0}$ Marks

## Instructions: -

1. All questions are compulsory, however internal choice is available.
2. Figures to the right indicate full marks allotted to each question.
3. Start each new question on a fresh page.
4. Provide sufficient margin space in the answer book for recording marks
5. Enter the appropriate main \& sub-question numbers in the answer-book.
Q.1. Write short notes on any four of the following
a) What is collective bargaining?
b) Hick's paradox
c) Characteristics of collective bargaining (Any 4 points)
d) Duration of agreement
e) Difficulties faced in the collective bargaining process (Any 4 points)
f) Coverage of agreement
Q.2. Write short notes on any four of the following
a) Integrative agreement
b) Advantages of a coalition agreement
c) Impasse resolution and its causes
d) Fractional bargaining
e) Contract ratification
f) Post-negotiation administration of the agreement

3 X. Explain the Conflict -choice model of negotiation.

Q．4．X．Explain the pre－requisites for successful collective bargaining．

# Y．Explain the levels of collective bargaining with the help of a suitable diagram． 

 $\left(12 M_{a_{r_{k}}}\right.$ OR Y．Explain in detail the negotiation process．Q．6．X．What is a grievance？Explain binding up the wounds．

## OR

Y．Explain collective bargaining and the emerging scenario in general．

