



PG – 651

II Semester M.Com. Degree Examination, November/December 2023

(CBCS) (2020-21)

COMMERCE

2.1 : Modern Indian Banking

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

1. a) Give the meaning of MCLR rate.
- b) What do you mean by money laundering ?
- c) State any 3 objectives of BASEL III.
- d) Define ALM.
- e) What do you mean by VAR analysis ?
- f) Give the meaning of MSF rate.
- g) Mention the 4 functions of RBI.
- h) Give the meaning of Marginal Stability Scheme.
- i) What do you mean by "Willful defaulter" ?
- j) Give the meaning of Back Testing.

SECTION – B

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

2. State the RBI guidelines for SFBs.
3. What are the primary objectives of ALM and how does it help financial institutions manage risk ?
4. How does money laundering impact the global economy and financial stability ?
5. What strategies and measures can bank employ to prevent the formation of NPAs in their loan portfolios ?

P.T.O.



6. Explain the Basel Committee on Banking Supervision's role and significance in setting global banking standards.
7. What is the Insolvency and Bankruptcy Code (IBC) ? What are its primary objectives in the context of the Indian financial system ?

#### SECTION – C

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

8. Discuss the role of the Debt Recovery Tribunals (DRTs) in the enforcement of the SARFAESI Act.
9. Explain the impact of NPAs on a bank's financial health, profitability and capital adequacy.
10. How do the BASEL regulations address various aspects of banking risk, including credit risk, market risk, and operational risk ?
11. What are the advantages and disadvantages of each of these monetary policy techniques and how do central banks decide which tool to use in different economic situations ?

#### SECTION – D

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

12. Can you provide examples or case studies illustrating successful ALM strategies and their impact on financial institutions.
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Second Semester M.Com. Degree Examination, November/December 2023  
(CBCS Scheme) (2020 – 21)

COMMERCE

Paper – 2.2 : Risk Management and Derivatives

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)
- What are the primary challenges that risks pose to businesses ?
  - How does Altman's Z Score Model classify companies based on their financial health ?
  - What is the Credit Risk Score provided by CIBIL ?
  - State the concept of risk and uncertainty.
  - Define operations risk and provide an example.
  - What is stress testing in the context of risk management ?
  - What are the economic benefits of derivatives for businesses and investors ?
  - Explain the term "Clearing and Settlement" in the context of futures trading.
  - Give the meaning of American option.
  - Define Yield Curve and mention its types.

SECTION – B

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

- How does the concept of Agri Risk Management help the agricultural sector mitigate risks ?
- Given the following information for a company :  
Asset value = \$ 5,000,000  
Standard Deviation of Asset Value = \$ 400,000  
Debt Amount = \$ 2,000,000  
Risk-Free Rate = 5%  
Calculate the default probability using the KMV model.

P.T.O.



4. Discuss the significance of the Yield Curve in assessing market conditions.
5. Explain the factors contributing to the growth of the derivatives market in India in recent years.
6. Explain the role of margin in managing risk in futures trading and discuss the different types of margin.
7. Suppose a stock is currently trading at \$ 100 per share. You are considering a European call option with a strike price of \$ 110 and a maturity of 6 months. The risk-free interest rate is 5% per annum. Calculate the option price using the Binomial option pricing model. Assume that there are two periods during the life of the option, and each period is three months.

### SECTION – C

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

8. Explore the significance of insurance in risk management, including the role of perils, clauses and risk covers in ensuring financial protection.
9. You are a credit risk analyst at XYZ Bank. You have been tasked with assessing the credit worthiness of a potential corporate borrower. The borrower's financial statements provide the following information :  
Total assets : \$ 5,000,000  
Total liabilities : \$ 3,200,000  
Earnings before interest and taxes (EBIT) : \$ 800,000  
Market value of equity : \$ 2,400,000  
Book value of equity : \$ 2,000,000  
Using Altman's Z Score Model, calculate the Z Score for this borrower and interpret the result. Also, provide your recommendation on whether the bank should extend credit to this borrower based on the Z Score.
10. Explain the challenges and complexities of implementing Stress Testing in risk management, using real-world examples.
11. Critically analyze the recent trends in derivative trading strategies, focusing on their effectiveness, risks and implications for market stability and investor behavior.



SECTION – D

**Compulsory** Skill based question on subject.

(1×12=12)

12. You are given the following information :

Current stock price ( $S_0$ ) = \$ 100

Strike price ( $K$ ) = \$ 110

Time to expiration ( $T$ ) = 1 year

Risk-free interest rate ( $r$ ) = 5% per annum

Volatility of the stock ( $\sigma$ ) = 20% per annum

- a) Calculate the value of a European call option using the Black-Scholes model.
- b) Calculate the value of a European Put option using the Black-Scholes model.



II Semester M.Com. Examination, November/December 2023  
(CBCS) (2020 – 21)  
COMMERCE

Paper – 2.3 : Advanced Research Methodology

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks.

(7×2=14)

- a) Define business research.
- b) What is Deductive Theory ?
- c) Give the meaning of degree of freedom.
- d) What is meant by note taking ?
- e) Give the purpose of Review of literature.
- f) What is sample size ?
- g) Distinguish between Probability and Non probability sampling.
- h) What is meant by pilot study ?
- i) Give the meaning of Hypothesis.
- j) Expand ANOVA and SPSS.

SECTION – B

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

2. Explain the steps in testing of hypothesis.
3. Differentiate between nominal and ratio scale.
4. What is a research proposal ? Explain its contents.
5. Explain the problems encountered by researchers in India.
6. Explain the tests of sound measurement.



7. The mean produce of wheat of a sample of 100 fields is 200 lbs. per acre with a standard deviation of 10 lbs. Another sample of 150 fields gives the mean of 220 lbs. with a standard deviation of 12 lbs. Can the two samples be considered to have been taken from the same population whose standard deviation is 11 lbs? Use 5 per cent level of significance.

### SECTION – C

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

(2×12=24)

8. What is Research? Briefly explain the different types of research.
9. What is sampling design? Explain the various methods of sampling in research.
10. Raju Restaurant near the railway station at Bengaluru has been having average sales of 500 tea cups per day. Because of the development of bus stand nearby, it expects to increase its sales. During the first 12 days after the start of the bus stand, the daily sales were as under:

560, 580, 490, 615, 505, 580, 570, 460, 600, 580, 530, 536

On the basis of this sample information, can one conclude that Raju Restaurant's sales have increased? Use 5 per cent level of significance.

11. Write a short note on:
- Tabulation
  - Type I and Type II Errors
  - Research Gap Identification
  - Multivariate Data Analysis.

### SECTION – D

**Compulsory** skill based question on subject.

(1×12=12)

12. Prepare a questionnaire on Customer Satisfaction towards purchase of products from Flipkart.
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II Semester M.Com. Examination, November/December 2023

(CBCS) (2020-21)

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Paper – 2.4 : Digital Marketing

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks : (7×2=14)
- What is digital marketing ? Give examples of digital marketing.
  - Define the term public relation.
  - Give the meaning of data driven strategy.
  - What influences marketing ?
  - Who are the stakeholders ?
  - Expand ICANN.
  - What is meant by positioning ?
  - What is affiliate marketing ?
  - Give the meaning of balanced scorecard.
  - Mention the uses of LinkedIn ?

SECTION – B

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

- Discuss the benefits and problems of digital marketing.
- Explain the various components of SWOC analysis.
- Briefly explain various types of data warehouses.
- Give an overview of global E-marketing issues.
- Discuss about CRM building blocks.
- Briefly explain about digital property and online expression.

P.T.O.





## SECTION – C

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

(2×12=24)

8. Explain the difference between digital marketing v/s real marketing.
9. Bring out the benefits and drawback of content management concept.
10. Elaborate the use of google analytics.
11. Elucidate the concept of social application marketing. Discuss the uses of social application marketing.

## SECTION – D

**Compulsory** skill based question :

(1×12=12)

12. A leading beverage company started in a humble way, through strategic planning and operationalization of its products, achieved an MNC status after two decades. It is now a near rival to the global brand coco-cola. The startup to an established company and brand status is owing to diversification of products and strategic alliances with local supply chain in different countries of the world. The company is now poised to go for digital campaign in the era of digital transformation and generation AI.

**Questions :**

- 1) List the strength and opportunities of the company.
  - 2) What are the Weaknesses and the threats of the company in view of the absence of data protection and widespread IPR infringement ? Comment.
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II Semester M.Com. Examination, November/December 2023

(CBCS) (2020 – 21)

COMMERCE

Paper 2.5 : Emerging Trends in Entrepreneurship

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions, **each** question carries **two** marks. (7×2=14)
- What is Entrepreneurship ?
  - Mention the two types of start-ups.
  - What is Gig Economy ?
  - What is Disruptive Technology ?
  - What is meant by New Venture Planning ?
  - Define Business Plan.
  - What is Angel Investment ?
  - What do you understand by Crowd Funding ?
  - What is an intellectual property protection ?
  - What is meant by Venture Capital ?

SECTION – B

- Answer **any four** questions, **each** question carries **five** marks. (4×5=20)
- Write the importance of start-ups in the 21<sup>st</sup> century.
  - What are the advantages of acquiring an ongoing venture ?
  - Explain the criteria for evaluating new venture proposals.
  - Briefly explain the factors influencing entrepreneurship.

P.T.O.



6. Briefly explain the role of an entrepreneur in economic development.
7. Briefly explain the components of entrepreneurial leadership.

SECTION – C

Answer **any two** questions, **each** question carries **twelve** marks. (2×12=24)

8. Explain the recent Government policies and programmes in the promotion of an entrepreneurial environment.
9. Discuss the challenges in the Indian market for new Ventures and Franchisees.
10. Explain the opportunities and challenges for start-ups in India.
11. Describe the characteristics of Entrepreneurial leadership and explain the challenges for New-age Entrepreneurs.

SECTION – D

Answer the following question, that question carries **twelve** marks. (1×12=12)

12. Discuss Entrepreneurship as a career. What are the factors favouring entrepreneurship as a career option ?
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**II Semester M.Com. Degree Examination, November/December 2023**  
**(CBCS Scheme)**  
**(2020 – 21)**  
**COMMERCE**  
**Paper – 2.6 : Indian Ethos and Leadership**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
- Define the term Ethics.
  - What is meant by Social Environment ?
  - Mention two principles of Indian ethos.
  - What do you mean by ethical decision making ?
  - Give the meaning of Moral Leadership.
  - What are the determinants of Personality Development ?
  - What is the significance of emotional intelligence in the role of leader ?
  - What is the meaning of value for Indian managers ?
  - Write the meaning of brain stalling.
  - List out few stress management techniques.

**SECTION – B**

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

- Explain the importance of transcultural human values in management and management education.
- Meditation and yoga are techniques for improving inner capacity. Discuss this statement.
- Define Indian ethos and work ethos. State the factors responsible for poor work ethos in a business organization.
- Differentiate between Secular Values from Spiritual Values.

P.T.O.



6. How do spirituality helps to maintain work-life balance and entrance organizational efficiency ? Explain.
7. Discuss the relevance of value based management and its impact on the different stakeholders of a business.

### SECTION – C

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

8. "There is a close relationship between vibrant leadership and human values which deeply imparts organizational decision making and sustainability". Discuss.
9. "Values help to reduce, prevent and cope with stress". Comment on the statement from the perspective of an Indian manager.
10. Change does not occur in vacuum. There are number of factors operating both within and outside the organization which cause the change to take. Discuss the relevance of this statement in light of the forces imparting the change.
11. Write a note on the following :
  - Traits of a effective leader.
  - Self management.
  - Brain storming.
  - 360 degree feedback.

### SECTION – D

**Compulsory** skill based question on subject :

(1×12=12)

12. A patient with a history of fatigue, nausea, and anxiety sought help from a yoga therapy practitioner. The patient was referred to the practitioner by her oncologist when she refused treatment until after her surgery. She had been seen by other physicians who prescribed repeated doses of anti-nausea medication, but that did not improve her condition. On the first visit to the yoga therapist, the patient said she felt much better and no longer felt nauseous. She also enjoyed being in class each week with others doing the same as herself and found it helpful to have others who understood what she was going through. The practitioner suggested one more session each week for six weeks, followed by two additional sessions per week for another six weeks.



**Yoga therapy approach :**

The yoga therapy session involved a series of seated postures and movements that required the patient to focus on her breathing. It was a way for her to express herself, ground herself in the present moment and re-establish control over her body and mind.

The practitioner also suggested certain dietary changes, taking more time to chew food and drink between sips for half an hour before meals and drinking hot water with lemon every morning on an empty stomach.

The patient enjoyed taking these dietary changes that improved her health and how she felt at work. She said she could tolerate standing longer at work, which helped her get used to being there longer than usual. She also felt that the dietary changes made her feel lighter and more in control of her physical body.

**Results :**

After several weekly sessions, the patient and her family members reported a great improvement in her energy level and body functioning. She also mentioned feeling much more confident to take on maintenance responsibilities, and she was back to her normal routine of cooking and cleaning at home.

The Practitioner suggested continuing the exercises for two more weeks following the six week training. The patient continued practicing yoga at home for two hours each week after that total.

She also mentioned that she enjoyed sleeping more soundly, sleeping through the night without waking up several times during the night from feeling sick or cold.

**Questions :**

- a) Yoga is intended to have an optimizing effect. Explain the various benefits of yoga therapy.
  - b) Explain how the benefits of yoga is mediated by specific factors, such as exercise, meditation, philosophy, spirituality and lifestyle.
  - c) The potential benefits of yoga is modified by cultural and societal influences. Justify.
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2.7 : Artificial and Business Intelligence

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks.

(7×2=14)

- a) Can machine be Intelligent ? Justify.
- b) What is Turing test ?
- c) What is Contextual Intelligence ?
- d) What is knowledge representation ?
- e) Define backward thinking.
- f) What is Linguistic Intelligence ?
- g) What is Auditory Learning ?
- h) What is Nexidia ?
- i) What is Machine-To-Machine (M2M) Communications ?
- j) What is Competitive Intelligence ?

SECTION – B

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

2. What are the benefits of knowledge sharing within an Organization ?
3. What is Human Capital Analytics ? Explain.
4. Explain the Intelligent Systems and its applications.
5. What is Supervised Learning ? Explain.

P.T.O.



6. How big data is used in Winning Political Elections ?
7. What is descriptive analytics ? Explain.

#### SECTION – C

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

(2×12=24)

8. Explain knowledge acquisition techniques.
9. Explain AI knowledge cycle.
10. What are the Areas of AI ? Explain with an example.
11. Explain the types of machine learning.

#### SECTION – D

12. Answer the following :

(1×12=12)

(Compulsory Skill-based Question on Subject/Paper) Skill-based Question.

The amount of medical information available is doubling every five years and much of this data is unstructured. Physicians simply don't have time to read every journal that can help them keep up to date with the latest advances. Mistakes in diagnosis are likely to happen and clients have become more aware of the evidence. Analytics will transform the field of medicine into Evidence-based medicine. How can healthcare providers address these problems ? IBM's Watson cognitive computing system can analyze large amounts of unstructured text and develop hypotheses based on that analysis. Physicians can use Watson to assist in diagnosing and treating patients. First, the





physician might describe symptoms and other related factors to the system. Watson can then identify the key pieces of information and mine the patient's data to find relevant facts about family history, current medications and other existing conditions. It combines this information with current findings from tests, and then forms and tests a hypothesis by examining a variety of data sources – treatment guidelines, electronic medical record data and doctors' and nurses' notes as well as peer-reviewed research and clinical studies. From here, Watson can provide potential treatment options and its confidence rating for each suggestion. Watson has been deployed at many leading healthcare institutions to improve the quality and efficiency of healthcare decisions; to help clinicians uncover insights from its patient information in Electronic Medical Records (EMR); among other benefits.

- 1) How would IBM Watson change medical practices in the future ? Explain.
  - 2) In what other industries and functions could this technology be applied ? Explain.
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