



IV Semester M.Com. Degree Examination, November 2023
(CBCS) (2021-22)
COMMERCE

4.1 : Business Analytics

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) What do you mean by analytics ?
- b) What is data visualization ? Mention any 2 tools.
- c) What is internal data ? Give example.
- d) Define HR analytics.
- e) Mention the objectives of marketing analytics.
- f) What is data cleansing ?
- g) Mention any 4 web analytics tools.
- h) What do you mean by leads and conversion ?
- i) What is risk profiling ?
- j) What is compensation analytics ?

SECTION – B

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

2. Briefly explain the 4 types of analytics used in business.
3. Explain the functions of CRM analytics.
4. Write a note on different types of software used in business analytics.
5. Discuss the objectives and functions of finance analytics.
6. Elaborate the benefits of HR analytics.
7. How web analytics is advantageous for promotion ? Discuss in detail.

P.T.O.



SECTION – C

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

8. Explicit the relevance of business analytics in different fields.
9. Highlight the role of analytics in marketing analytics.
10. Write a note on portfolio stress testing in finance field.
11. Explain the areas in which HR analytic tools are widely used.

SECTION – D

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

ABCD Inc. has a problem, it is losing employees at a rate of 18% per year. Benchmarks in their industry are at 9%. For the past few years, new government regulations have been making the industry more competitive and profits are on a steady decline. The CEO has identified curbing the high turnover rate as a primary objective for the HR department.

The VP of Human Resources has hired a team of data analysts to look at the issue. The team performed advanced analysis on the anonymous corporate employee data integrated from several HR information systems. The data set contains common and specific HR-oriented features for approximately 1,560 individual employees. Topics include demographics, satisfaction with the job and the company, absences, salary and even travelling schedule. For each individual record, there is also information determining whether the corresponding employee left the company at the end of analyzed period. This information is used to identify key features connected to attrition. By identifying data patterns that can predict current employee behaviour in terms of attrition, the company can develop strategies to address the issue(s).

1. Which specific factors increase or decrease the probability of attrition ?
 2. Which individual employees across different jobs are at high risk of attrition ?
Why ?
 3. What are the factors that made this advanced analysis successful ?
Comment.
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IV Semester M.Com. Degree Examination, November 2023
(CBCS Scheme) (2021 – 22)

COMMERCE

Paper – 4.2 : Forensic Accounting and Auditing

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) What is Green flag ? What is relevance in fraud investigation ?
- b) Define Forensic Audit.
- c) What is ethical hacking ?
- d) Name any four merits of Forensic Accounting.
- e) What is Horizontal analysis ?
- f) Give the meaning of White collar crimes.
- g) Mention the uses of Benford Law in Fraud investigation.
- h) What is Fraud Triangle ?
- i) Name the most vital skills to be possessed by Forensic Accountant.
- j) Give any four examples of types of financial frauds.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks.

(4×5=20)

2. Write a note on the Fraud pentagon and its relevance.
3. Differentiate between Traditional Audit and Forensic Audit.

P.T.O.



4. Explain in brief about the benefits of Fraud Risk Assessment.
5. Discuss in brief on the CAATT and its impact on the Forensic fraud analysis.
6. What are the types of investigation ?
7. Write a note on "Thinking Forensically".

SECTION – C

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

8. Does a developing country like India has relevance of Forensic accounting and auditing in the current economic scenario ?
9. Explain the Forensic Audit procedure in detail and its relevance in Investigation process.
10. What is the role of GAS in obtain the evidence required for the fraud investigations ?
11. What is red flag ? What are the significance of identifying the Red flags in the prevention of Financial frauds ?

SECTION – D

12. **Compulsory** case study question.

(1×12=12)

India Ravels Corporation Ltd. has been involved in an accounting scandal fraud that saw the overstatement of company's profit by over 156 billion Indian rupees between the period 2017 – 2019. The Securities Exchange Board of India had investigated the scandal and investigated the report.

In the similar vein, Forensic audit of the company was commissioned and an interim report was issued.

Major contents of the Interim report are listed as below :

- The results of the report show that all the three common types of fraud were present in the cases.



- India Ravels Corporation Ltd. the financial statements were overstated by over 156 billion Indian rupees. Although the extent of the exact overstatement/ understatement cannot be readily ascertained, yet the duplication of payments, reclassification of expenses, questionable write-offs and overstatement of expenses ensured that the financial statements of the company were manipulated. India Ravels Corporation Ltd's management had an offshore account completely omitted from the books of accounts of company that was used to top up the salaries of the executive directors. Approval of the remuneration committee of the board was not obtained to make such payments to the directors. This was a clear case of asset misappropriation and conflict of interest.
- For the organization, the external auditors did not raise a whimper.
- Indeed, in this case of fraud, members of the public, employees of the organization and the investing public were at the receiving end.
- Costly litigation has also resulted for the organization.

Based on the above facts, answer the following.

- a) If you have to conduct a Forensic Audit, then what investigation mechanism you would follow to detect the real culprits behind this corporate fraud ?
 - b) In the above case it is mentioned that the three kinds of fraud has happened in the organization in the light of this statement, describe the kinds of fraud and what would have been the probable three kinds of fraud in the present case. Support your answers with the reasons and rationale.
 - c) Once the culprit is identified, what should have been the penalty and punishment for culprits as per the Indian laws ? Describe in brief.
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IV Semester M.Com. Degree Examination, November 2023

(CBCS)

(2021-22)

COMMERCE (Finance and Banking)

FB : 4.3 : Forex Management

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) Expand SWIFT.
- b) What do you mean by hedging ?
- c) Give the meaning of cross rates.
- d) How arbitrage is different from speculation ?
- e) What is plain vanilla swap ?
- f) What do you mean by exposure ?
- g) List the participants of forex markets.
- h) What do you mean by balance of payment ?
- i) What is direct quote ?
- j) What are floating rate ?

SECTION – B

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

2. Discuss the factors influencing the exchange rate.
3. Explain the types of exposures in forex market.
4. What is options ? Explain its types.
5. A foreign exchange trader gives the following quotes for the Euro Spot, one month, three months and six months to a US based treasurer.
\$0.02368/70 4/5 8/7 14/12. Calculate the outright quotes for one, three and six months forward.

P.T.O.



6. How are exchange rates determined under the following three systems : Free Float, Managed Float and Currency Pegging. Give illustration.
7. X Ltd., wishes to borrow US\$ at a fixed rate of interest. Y Ltd. wishes to borrow Japanese Yen at a fixed rate of interest. The amounts required by both the companies are roughly the same at current exchange rate. The companies have been quoted the following interest rate :

	Dollar	Yen
X Ltd.	4.00%	8.60%
Y Ltd.	5.50%	9.00%

Design a swap that will net a bank, acting as intermediately, 50 basis points per annum. Make the swap equally attractive to the two companies and ensure that all foreign exchange risk is assumed by the bank.

SECTION – C

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

8. Discuss the Purchasing Power Parity (PPP) theory and the rationale behind it.
9. Write a short note on :
- Gold Standard
 - Basket of Currencies
 - Asset Market Model.
10. "Determination of Exchange Rates remains a mystery". In light of this statement explain the factors that determine the FOREX.
11. Given the following data :
- Spot rate : Rs. 42.0010 = \$1
- 6 months forward rate : Rs. 42.8020 = \$1
- Annualised interest rate : Rupee = 12%
- Annualised interest rate : Dollar = 8%
- Calculate the arbitrage possibilities assuming the possibility for an investment of \$ 1000 by taking a loan at 8% in the US.



SECTION – D

Compulsory skill based question on subject :

(1×12=12)

12. Chemex, a U.S. maker of speciality chemicals, exports 40 percent of its \$600 million in annual sales : 5 percent goes to Canada and 7 percent each to Japan, Britain, Germany, France, and Italy. It incurs all its costs in U.S. dollars, while most of its export sales are priced in the local currency.

- a) How is Chemex affected by exchange rate changes ?
 - b) Distinguish between Chemex's transaction exposure and its operating exposure.
 - c) How can Chemex protect itself against transaction exposure ?
 - d) What financial, marketing, and production techniques can Chemex use to protect itself against operating exposure ?
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IV Semester M.Com. Degree Examination, November 2023
(CBCS Scheme) (2021 – 22)
COMMERCE (Finance and Banking)
FB – 4.4 : Security Analysis and Portfolio Management

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

- Distinguish between Systematic Risk and Unsystematic Risk.
- Compute Beta from the following details :

Particulars	Stock XYZ (%)	Sensex (%)
Standard Deviation	5	4
Correlation Coefficient	1.2	

- How does hedging help to beat the price fluctuations ?
- What do you mean by Discounted Cash Flow Method ?
- What do you mean by CML and SML ?
- What is the key component of the Markowitz portfolio theory ?
- What are formula plans in portfolio revision ? Mention its types.
- What is the meaning of IDR ?
- List any two Global Stock Exchanges and their Index.
- What are Green Bonds and Masala Bonds ?

SECTION – B

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

- Explain any 5 types of risk to be known as a Stock Market Investor.
- Explain the various forms of market efficiency under efficient market hypothesis.
- Explain in brief the active and passive portfolio management strategies.
- How do global market trends affect the domestic market ? Explain their relationship in recent context.



6. Mr. Govardhan is planning to invest in the stock market. He has made an analysis of two company stocks and each economic condition and has forecasted the following returns given below :

Economic Condition	Probability	ITC	HDFC
High Growth	0.5	15	20
Moderate Growth	0.3	12	18
Low Growth	0.2	8	10

Which security will Mr. Govardhan consider based on the risk and return ?

7. The following data give the Nifty Return and Infosys Company's return for a particular period.

Nifty Return (R _m)	Infosys Return (R _j)
5	3
6	6
5	4
6	5
8	6
5	3
8	7
4	5
7	6

- a) What is β (Beta value) of Infosys Stock ?
 b) Find α (Alpha) of the security.

SECTION – C

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

8. A financial analyst is analyzing two investment alternatives ABC and XYZ. Their rates of returns under different probabilities are as follows :

Probability	Returns of ABC (%)	Returns of XYZ (%)
0.2	22	5
0.6	14	15
0.2	-4	25



- a) For Stock ABC & XYZ, determine expected rate of return, variance and standard deviation.
- b) What is the Portfolio Return and Portfolio Risk for the portfolio made up of 60% of ABC stock and 40% of XYZ Stock ?
9. What is Technical Analysis ? Explain the different types of Price Patterns of a Stock.
10. Write a note on :
- a) Sharpe Single Index Model
- b) Capital Asset Pricing Model
- c) Arbitrage Pricing Theory.
11. The data regarding the mutual fund performance has been provided :

Fund	Average Return – %	Beta	Standard Deviation
UTI Equity Fund	22	0.9	17
ICICI Prudential Small Cap Fund	25	1.15	18
SBI Magnum Mid Cap Fund	21	1.35	14
Kotak Equity Opportunity Fund	26	1.00	20
Risk free rate of return	16%		
Average return of the market	19.5%		
Standard Deviation of the Market	14%		

- i) Assess the performance of above funds using Sharpe, Treynor and Jensen's performance evaluation method.
- ii) Rank the portfolio using Sharpe, Treynor and Jensen's and interpret their results.

SECTION – D

Answer the following question.

(1×12=12)

12. What is meant by EIC Analysis ? Illuminate EIC analysis with an example of Indian Company listed in Indian Stock Market.
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IV Semester M.Com. Degree Examination, November 2023
(2021 – 22) (CBCS Scheme)
COMMERCE (Finance and Banking)
FB – 4.5 : Strategies for Banking Risk and Marketing Management

Time : 3 Hours

Max. Marks : 70

SECTION – A

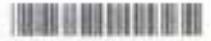
Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

1. a) What do you mean by money laundering ?
- b) Give the features of CASA deposits.
- c) Who are the high risk customers to the banks ?
- d) What is Agri Credit ?
- e) Why is CRM important for banks ?
- f) What is Bank Marketing ?
- g) Give the difference between banking fees and charges.
- h) What does account open kit consists of ?
- i) What do you mean by customer service management ?
- j) List the qualities required for customer relationship manager.

SECTION – B

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

2. Discuss the ancillary services offered by banks in India.
3. Explain the different stages of money laundering.
4. Prepare a detailed note on risk management in commercial banks.
5. Critically comment on the importance of KYC norms for banks and customers.
6. Differentiate between fee based and fund based services offered by banks.



7. Write a note on :

- a) e-KYC
- b) Cash Management.

SECTION – C

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

- 8. Explain the different secured and unsecured loans offered by Banks.
- 9. Examine the relevance of marketing in banking sector.
- 10. Discuss the promotional activities and campaign for lead generation of banking customers.
- 11. Examine the disruption in the banking sector and evaluate the role of fintech applications in improving banking and financial services quoting relevant examples.

SECTION – D

Compulsory skill based question on subject.

(1×12=12)

- 12. Banking in India originated in the last decade of the 18th Century. Among the first banks were the Bank of Hindustan, which was established in 1770 and liquidated in 1832 and the General Bank of India, established in 1786 but failed in 1791. The largest bank, and the oldest still in existence, is the State Bank of India. Today, our banking system is divided into commercial banks, regional rural banks and cooperative banks. Commercial banks play an important role in the financial system and the economy. As a key component of the financial system, banks allocate funds from savers to borrowers in an efficient manner, thereby making the overall economy more efficient. India requires stability, efficient service delivery, inclusion and a monetary policy transmission from our banking system. The banking sector reforms are directed toward improving the policy framework, financial health and the institutional framework. In the fast changing



financial landscape, banks will need to rework their business strategies, innovate on products tailored to customers' needs and improve efficiency in the delivery of customer-centric financial services to regain their role as principal financial intermediaries. Given India's relatively low credit penetration, this may even be a desirable outcome so as to enhance credit flow and revive the investment cycle. India needs a safe and efficient banking system to service the needs of a growing economy. The RBI would do well to use the current opportunity to strengthen the banking system.

In the above context, considering the recent developments and events in the banking sector,

- a) Prepare a SWOT analysis of the banking sector in India.
- b) Suggest the steps that can be taken by the authorities to overcome the challenges faced by the sector.