



PG – 1295

II Semester M.Com. Degree Examination, August/September 2025
(CBCS Scheme) (2020-21)
COMMERCE
Paper – 2.1 : Modern Indian Banking

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 local area banks ?
 - Write a short note on SWIFT.
 - What do you mean by core banking solution ?
 - What is back-testing and stress test for bank ?
 - Give the meaning of smart cards.
 - What are ALM strategies ?
 - Mention two financial inclusive schemes in India.
 - When reverse repo rate is considered ?
 - Define small finance banks.
 - What do you mean by risk management ?

SECTION – B

- Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)
- Explain the role of RBI in promoting SHG.
 - Elucidate the features of foreign banks in India.
 - Outline the case study of Mr. Niravmodi as a willful defaulter.
 - Write the role of AI and block chain technology on banking industry. Substantiate.
 - What do you mean by Basel ? Explain its three pillars Basel 1, 2 and 3 in detail.
 - What are E-frauds in banking system ? What are the guidelines issued by RBI to overcome E-frauds ?

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SECTION – C

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

8. Explain the role of RBI in prompting fintech instruments.
9. Mention the role of banking ombudsman scheme in banking sectors.
10. Jan dhan-Aadhar-Mobile (JAM) a recent initiative by central government of India had a positive impact on banking system. Explain.
11. What are the major reforms in banking sector after covid-19 in India ?

SECTION – D

Answer the following question :

(1×12=12)

12. Explain in detail the qualitative and quantitative techniques of monetary policy.



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Paper – 2.2 : Risk Management and Derivatives

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) Define the term 'Risk Management'.
- b) Write the concept of Agri Risk Management.
- c) What is a Credit Metrics Model ?
- d) What is KMV Model ?
- e) What do you mean by Quadratic Model ?
- f) Define the term 'Operational Risk Management (ORM)'.
- g) Mention the types of Derivatives.
- h) What is a swap contract ?
- i) What is meant by Cost of Carry Model ?
- j) What is meant by a flat yield curve ?

SECTION – B

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

2. Explain in brief the role of risk management in business and finance.
3. Discuss the principles of credit risk management.
4. Write a note on Monte Carlo Simulation.
5. Explain the types of participants in the derivatives market.
6. Consider a three month call option on ABC Company's stock with an exercise price of ₹ 45. If ABC is currently selling at ₹ 50 and the risk-free interest rate is 5%, what will be the price of the option ? Apply the Black-Scholes model to find call option value by assuming the standard deviation of the rate of return of ABC stock to be 0.4.

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7. Consider the call option on the stock of RDX Company. The stock currently trades for Rs. 22.75 per share. The option has one month to expiration and an exercise price of Rs. 20. The riskless interest rate is 5% (annually), and the variance of RDX's stock is 0.45.
- What is the value of the call option ?
 - The price exceeds Rs. 2.75. Why ?
 - Suppose the risk free interest rate was 7% instead of 5%. Find the option's value. Is this result consistent with your expectation ?

SECTION – C

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

- Explain in detail the different credit risk models used by banks and financial institutions.
- Explain the key factors contributing to the growth of the derivatives market. Also discuss the recent trends and developments in the Indian derivatives market.
- An investor has a Portfolio consisting of seven securities as shown below :

| Security | No. of Shares | Share Price (Rs.) | Beta |
|----------|---------------|-------------------|------|
| ABC Ltd. | 3,000 | 250 | 1.21 |
| XYZ Ltd. | 5,000 | 120 | 0.88 |
| LMN Ltd. | 4,000 | 180 | 1.12 |
| PQR Ltd. | 3,000 | 200 | 0.67 |
| STU Ltd. | 2,500 | 190 | 0.78 |
| UVW Ltd. | 2,000 | 150 | 1.09 |
| DEF Ltd. | 3,500 | 140 | 1.37 |

The cost of capital for the investor is given to be 10% P.A. The investor fears a fall in the prices of the shares in the near future. Accordingly, he approaches you for advice. You are required to :

- Calculate total portfolio value
- Calculate portfolio beta
- If index future is trading at 28,000, lot size 100, how many contracts must be shorted to hedge ?



11. Given the following information, 7.25 cash bond is to be hedged; the two future instruments are used as the hedging investment, find the two instruments hedge ratio.

| Instruments | Yield | Coupon | Convexity |
|------------------------|-------|--------|-----------|
| 7.5 due in ten years | 7.225 | 6.99 | 61.88 |
| 5 years T-note futures | 6.860 | 4.22 | 19.99 |
| T-bond futures | 7.500 | 11.52 | 185.92 |

SECTION – D

12. Answer the following question. (1×12=12)

XYZ bank is seeking fixed rate funding. It is able to finance at a cost of six month LIBOR + $\frac{1}{4}\%$ for \$100 million for 5 years. The bank is able to swap into a fixed rate at 8.50% versus six month LIBOR. Treating 6 months as exactly half a year :

- a) Set out the cash flows involved. What will be the all in cost of funds to XYZ bank ?
- b) Another possibility being considered is the issue of 'hybrid' instrument which pays 8.50% for the first 3 years and LIBOR – $\frac{1}{4}\%$ for the remaining 2 years. Given a 3 years swap rate of 9% indicate in general terms the method by which the bank would achieve fixed rate funding.
- c) In principle, without calculating the cash flows involved, does this deal seem attractive ?
- d) Briefly outline the risks which would be involved for the bank in such funding operation.



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COMMERCE

Paper – 2.3 : Advanced Research Methodology

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

(7×2=14)

1. a) What is theory in research ?
- b) Mention any two criteria of good research.
- c) Define standard error of estimate in the context of regression analysis.
- d) Define dependent and independent variables.
- e) Write the meaning of validity in research.
- f) Give two examples of qualitative data collection methods.
- g) What is sample error ?
- h) What is meant by testing of hypothesis ?
- i) Define chi-square test.
- j) Mention any two features of report writing.

SECTION – B

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

(4×5=20)

2. Explain the concept of Empiricism and Inductive theory.
3. What are the components of a good research problem ?
4. Differentiate between qualitative and quantitative research designs.
5. Discuss the process of classification and tabulation of data.
6. Explain the steps in testing a hypothesis.
7. Briefly discuss the role of Zotero or Mendeley in reference management.

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SECTION – C

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

8. Explain the research process from problem identification to hypothesis formulation. Discuss the importance of each step of a research study.
9. Explain the process of literature review and the importance of note-taking.
10. A company wants to determine whether product preference is independent of gender and product difference. A survey of 200 individuals shows the following :

| Gender | Product A | Product B | Product C | Total |
|--------|-----------|-----------|-----------|-------|
| Male | 40 | 30 | 20 | 90 |
| Female | 30 | 50 | 30 | 110 |
| Total | 70 | 80 | 50 | 200 |

Use Chi-square test, determine whether product preference is independent of gender and product difference at 5% level of significance.

11. A bank collected customer satisfaction scores from three different branches. The scores are :

Branch A : 82, 85, 88, 84, 87

Branch B : 79, 78, 80, 77, 76

Branch C : 90, 91, 89, 88, 92

Test at 5% level of significance whether there is a difference in customer satisfaction among the branches using One-Way ANOVA.

SECTION – D

12. Answer the following question. (1×12=12)

Create a research design outline for a study on "impact of social media on academic performance of postgraduate students." Include research objectives, methods, sampling design and data collection tools.



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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 do you mean by Performance Metrics in Digital Marketing ?
 - What is Organic Traffic ?
 - State two objectives of E-Marketing.
 - What is meant by Affiliate Marketing ?
 - Write any two functions of Distribution Channel in Digital Marketing.
 - What do you mean by Web Analytics ?
 - Mention any two types of Online Consumers.
 - Define technological readiness in E-Marketing.
 - What is content governance ?
 - What do you understand by data democratization ?

SECTION – B

- Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)
- Explain the role of balanced scorecard in evaluating digital marketing performance.
 - Critically examine the influence of online advertising strategies on customer buying patterns.
 - Write a note on Real-Space approaches in digital marketing.
 - Explain the concept and benefits of Integrated Marketing Communication (IMC).
 - Analyse the role of customer loyalty programs in enhancing online business performance.
 - Evaluate the impact of unethical digital marketing practices on brand reputation and customer relationship.

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SECTION – C

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

8. Explain different digital business models with suitable examples.
9. Discuss the role of social media strategies in customer acquisition and retention.
10. Explain the elements of a Data-Driven digital marketing strategy and its benefits.
11. Evaluate the impact of technological barriers and legal regulations on the growth of emerging digital marketing practices.

SECTION – D

12. Answer the following question.

(1×12=12)

A tech. start-up, FreshBasket, is preparing to launch a new mobile app for online grocery shopping. The app promise to deliver fresh produce and household essentials within two hours of placing an order. The start-up aims to target urban professionals and households in metro cities.

The company plans to use digital marketing as its primary channel for customer acquisition due to its limited offline presence and marketing budget. They are considering methods like SEO, content marketing, social media ads and email campaigns but are uncertain about where to begin and how to allocate resources.

The grocery delivery market is highly competitive with big players like BigBasket, Blinkit and Swiggy Instamart. These competitors already have a strong brand presence and loyal customer base. Therefore, FreshBasket needs innovative strategies to differentiate itself, increase app downloads, and retain customers in a competitive environment.

The management team is particularly concerned about measuring the effectiveness of their campaigns. They want to ensure that every rupee spent brings measurable results in terms of customer acquisition, engagement, and retention.

As a digital marketing strategist, you are asked to develop an initial plan focusing on cost-effective techniques that ensure maximum reach and engagement for the launch phase.

- a) What digital marketing strategies should FreshBasket adopt to acquire new customers quickly ?
 - b) How can SEO and content marketing help in increasing the app's visibility and organic traffic ?
 - c) Suggest three measurable Key Performance Indicators (KPIs) to track the success of the digital marketing campaign.
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Paper – 2.5 : Emerging Trends in Entrepreneurship

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) Give the meaning of entrepreneurship.
- b) What do you mean by corporate entrepreneur ?
- c) Write down any two difference between manager and entrepreneur.
- d) Define the role of buyable startup in creating value for investors and larger companies.
- e) State any two objectives of Entrepreneurial Training.
- f) Give the meaning of entrepreneurial leadership.
- g) State how Mind mapping supports strategic thinking.
- h) Who are digital nomads ?
 - i) Give the meaning of angel investment.
 - j) Write down any two types of patent.

SECTION – B

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

2. Explain why entrepreneurship is important for the economic and social development of country.
3. Discuss the role of Khadi and village industry promoting commission in promoting EDP.

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4. Write a short note on New Gen Innovation and Entrepreneurship Development Centre.
5. Explain David C. McClellan theory of need achievement.
6. Explain the steps involved in evaluating franchising opportunities and analyse their significance in entrepreneurial decision making.
7. Explain the GOI initiative for encouraging young entrepreneur in India.

SECTION – C

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

(2×12=24)

8. What is EDP ? Why are EDPs are important to encourage young entrepreneurs in India ?
9. Critically examine the opportunities and barriers for entrepreneur in global business environment.
10. What do you understand about Acquiring venture ? Write down the benefits and drawbacks of acquiring an on going venture.
11. Discuss how Artificial Intelligence (AI) is transforming entrepreneurial activities and creating new business opportunities.

SECTION – D

Answer the following.

(1×12=12)

12. Year by Year the population of world is increasing but resources are not increasing with the same proportion. India is the second most populated country in the world and most of its population is settled in villages or rural part you can say. The gap between urban and rural sector is increasing exponentially. Success of new economic trends such as micro finance and increasing number of companies in the rural sectors that exists a large untapped market at the bottom of the economic pyramid. In the current scenario rural markets and self-help groups have gained never before significance. Many institutes both profit and non-profit are focusing on rural entrepreneurship.



Danapur is a village near Patna, with a population of 250 families. It is far from all the amenities of an urban area be it good transportation facility or 24 hours electricity because of which infrastructure, education and employment opportunities are inadequate. The main source of income in the village is agriculture which is around 1000 INR per month. As agriculture related activities are seasonal the women in the village do knitting, sewing and allied activities when they are not engaged in agricultural activities. The knitting work done by this woman are exceptional and can compete with high end designers.

Questions :

- i) Do this rural people need an entrepreneur who can help them to reach to right buyer. Justify your answer.
 - ii) What are the other business options available which these villagers can do when they are not doing activities related to agriculture ?
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COMMERCE

Paper – 2.6 : Indian Ethos and Leadership

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

1. a) Define Indian Ethos in the context of management.
- b) What are the key features of Work Ethos ?
- c) What does the quote "In the happiness of his subjects lies the king's happiness; in their welfare, his welfare" emphasise in Kautilya's Arthashastra ?
- d) What is meant by Moral Leadership ?
- e) Mention any two differences between Ethics and Ethos.
- f) State two causes of poor work ethos in organizations.
- g) What is the role of Emotional Intelligence in leadership ?
- h) Mention two techniques used for Stress Management.
- i) Define Personality Development from the Indian perspective.
- j) What is meant by Trans-Cultural Human Values ?

SECTION – B

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

2. Explain the relevance of Indian Ethos in modern managerial decision-making with examples.
3. Explain the importance of values for managers in a globally changing business environment.
4. How does communication skill contribute to leadership effectiveness ?
5. Examine the significance of leadership style analysis and 360-degree feedback in organizations.

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6. Describe the relevance of meditation and yoga in stress management in Indian corporate culture.
7. Evaluate the role of Indian heritage in business and production practices.

SECTION – C

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

8. Describe in detail the model of management in the Indian socio-political environment and its influence on corporate practices.
9. Analyse the relationship between leadership, organizational culture and values with suitable examples.
10. Explain the skills required for leadership and performance management with reference to coaching, mentoring and conflict resolution.
11. Examine the impact of work values on various stakeholders such as employees, customers, government, competitors and society with reference to Indian ethos.

SECTION – D

Answer the following question :

(1×12=12)

12. As an HR manager of a reputed company, prepare a brief report recommending three practical strategies for incorporating Indian ethos and leadership principles into your organization's leadership development program. Justify how these strategies would improve organizational performance and employee satisfaction.



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COMMERCE

Paper – 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)
- What is Turing Test ?
 - Define AI.
 - What is knowledge representation ?
 - What is structural knowledge ?
 - What is linear regression in AI ?
 - Define intelligent system.
 - Give the meaning of intelligence cycle.
 - What is business intelligence ?
 - What is big data ?
 - What is competitive intelligence ?

SECTION – B

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

- What are the goals of Artificial Intelligence ?
- How Artificial Intelligence in Robotics are beneficial ?
- Differentiate between knowledge and skills with examples.
- Explain types of Intelligence with examples.
- How to avoid analysis pitfalls in AI ?
- Highlight recent trends in Business Intelligence.

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SECTION – C

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

8. What are the AI domains ? Elaborate and explain.
9. How can knowledge creation be done using AI ? Elucidate.
10. Elucidate Benchmarking analysis.
11. Explain BI capabilities in Business Solution.

SECTION – D

12. Answer the following questions. (1×12=12)

ShopX is a mid-sized retail chain in Europe struggling with stockouts and inefficient shelf management. In 2024, they implemented SmartShelf, an AI-powered inventory and customer behavior tracking system. SmartShelf uses computer vision and machine learning to monitor shelf stock levels, analyze which products customers interact with and send restocking alerts to staff in real time.

The AI also collects and analyzes data on foot traffic patterns and customer preferences, enabling the store to optimize product placement and promotions.

Results after 6 months :

- Stockouts reduced by 40%
- Revenue increased by 18%
- Customer satisfaction scores improved by 22%
- However, there were concerns about customer privacy and the cost of AI system maintenance.

Questions :

- a) Evaluate the benefits ShopX gained from using SmartShelf. Were these benefits more operational, customer-facing or both ?
 - b) If you were a competitor of ShopX, how might you respond to their AI implementation ?
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