1987 – F25 – C – S – 23

SIXTH SEMESTER B.COM. (CBCS) DEGREE
EXAMINATION, AUGUST/SEPTEMBER 2023
SEC – 1F : E-COMMERCE

Time : 3 Hours] [Max. Marks : 80

Instructions : *1) Answer **all** Sections according to **internal** choice.*
*2) Question No. **12** case study is **compulsory**.*

SECTION – A

Answer **any ten** questions. **Each** carries **two** marks. **(10×2=20)**

1. a) Define e-commerce.
   b) Name any two technical components used in e-commerce.
   c) Expand UPI and explain its purpose.
   d) How does Encryption ensures security in e-commerce ?
   e) What is WWW ?
   f) Describe Intranet.
   g) Explain the purpose of Web-server in e-commerce.
   h) Define protocol.
   i) What is tele-marketing ?
   j) Expand NEFT and RTGS.
   k) Describe e-tailing.
   l) Who is liable to deduct TDS ?

SECTION – B

Answer **any three** questions. **Each** carries **five** marks. **(3×5=15)**

2. List out any five essential requirements for safe e-commerce.
3. Mention any five benefits of e-commerce with suitable explanation.

4. Expand TCP/IP and explain its functions briefly.

5. How social media marketing is helpful in e-commerce ? Explain briefly.

6. Describe the functions of ATM.

7. Explain TCS and TDS in detail.

SECTION – C

Answer **any three** questions including Q. No. **12** which is **compulsory**. **Each** carries **fifteen** marks. **(3×15=45)**

8. Discuss the risks and challenges of e-commerce.

9. Explain any five technical infrastructure required for an e-commerce.

10. Mention the different types of marketing concepts in e-commerce with suitable explanation.

11. Describe the various electronic payment systems.

12. Write a detailed procedure to purchase a product online by using any electronic payment methods, including all the aspects from placing the order till delivery of the product, along with checking the shipping status.

13. Write short notes on **any three** of the following :
    a) e-commerce security
    b) Types of e-commerce
    c) e-customer relationship management
    d) Debit card and Credit card
    e) Steps involved in e-filing.

1988 – F26 – C – S – 23

SIXTH SEMESTER B.COM. (CBCS) DEGREE
EXAMINATION, AUGUST/SEPTEMBER 2023

BANKING IN INDIA

Time : 3 Hours] [Max. Marks : 80

Instructions : *1) Answer **all** the Sections as per internal choice.*
ಸೂಚನೆಗಳು : *ಆಂತರಿಕ ಆಯ್ಕೆಗನುಗುಣವಾಗಿ ಎಲ್ಲಾ ವಿಭಾಗಗಳಿಗೂ ಉತ್ತರಿಸಿರಿ.*

*2) Q. No. **11** (Case Study) is **compulsory**.*
*ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ **11** (ಪ್ರಕರಣ ಅಧ್ಯಯನ) **ಕಡ್ಡಾಯವಾಗಿದೆ.***

SECTION – A
ವಿಭಾಗ – ಅ

1. Answer **any ten** of the following. **(10×2=20)**
ಬೇಕಾದ **ಹತ್ತಕ್ಕೆ** ಉತ್ತರಿಸಿರಿ.

a) What is Commercial Bank ?
ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕ್ ಎಂದರೇನು ?

b) What is co-operative banks ?
ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳು ಎಂದರೇನು ?

c) What is monetary policy ?
ಹಣಕಾಸಿನ ನೀತಿ ಎಂದರೇನು ?

d) What is repo rate ?
ರೆಪೋ ದರ ಎಂದರೇನು ?

e) Which committee is called as committee on the financial system ?
ಯಾವ ಸಮಿತಿಯನ್ನು ಹಣಕಾಸಿನ ವ್ಯವಸ್ಥೆ ಸಮಿತಿ ಎಂದು ಕರೆಯಲಾಗಿದೆ ?

f) What is Banking Sector Reforms ?
ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದ ಸುಧಾರಣೆಗಳು ಎಂದರೇನು ?

g) What is Electronic Banking ?
ವಿದ್ಯುನ್ಮಾನ ಬ್ಯಾಂಕಿಂಗ್ ಎಂದರೇನು ?

h) State any two models of E-banking.
ಇ-ಬ್ಯಾಂಕಿಂಗ್‌ನ ಎರಡು ಮಾದರಿಗಳನ್ನು ತಿಳಿಸಿರಿ.

i) What is social banking ?
ಸಾಮಾಜಿಕ ಬ್ಯಾಂಕಿಂಗ್ ಎಂದರೇನು ?

j) What is micro credit ?
ಸೂಕ್ಷ್ಮ ಪತ್ತು ಎಂದರೇನು ?

k) What is international banking ?
ಅಂತರರಾಷ್ಟ್ರೀಯ ಬ್ಯಾಂಕಿಂಗ್ ಎಂದರೇನು ?

l) Give two examples of mergers of banking in India.
ಭಾರತದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ರೂಡೀಕರಣದ ಎರಡು ಉದಾಹರಣೆಗಳನ್ನು ನೀಡಿರಿ.

SECTION – B
ವಿಭಾಗ – ಬ

Answer **any three** of the following. (3×5=15)
ಬೇಕಾದ ಮೂರಕ್ಕೆ ಉತ್ತರಿಸಿರಿ.

2. Write a note on Indigenous Bankers.
ಸ್ಥಳೀಯ (ದೇಶೀಯ) ಬ್ಯಾಂಕರ್‌ಗಳ ಕುರಿತು ಟಿಪ್ಪಣಿ ಬರೆಯಿರಿ.

3. Explain the objectives of Banking Sector Reforms.
ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದ ಸುಧಾರಣೆಗಳ ಉದ್ದೇಶಗಳನ್ನು ವಿವರಿಸಿರಿ.

4. Explain the disadvantages of E-banking.
ಇ-ಬ್ಯಾಂಕಿಂಗ್‌ನ ಅನಾನುಕೂಲತೆಗಳನ್ನು ವಿವರಿಸಿರಿ.

5. Explain the objectives of Lead Bank Scheme.
ಲೀಡ್ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯ ಉದ್ದೇಶಗಳನ್ನು ವಿವರಿಸಿರಿ.

6. Explain the objectives of marketing of Banking Services.
ಬ್ಯಾಂಕಿಂಗ್ ಸೇವಾ ಮಾರಾಟದ ಉದ್ದೇಶಗಳನ್ನು ವಿವರಿಸಿರಿ.

SECTION – C

ವಿಭಾಗ – ಕ

Q. No. **11** is **compulsory** (Case Study). Answer **any two** of the remaining. **(3×15=45)**
ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ **11** ಕಡ್ಡಾಯವಾಗಿದೆ (ಪ್ರಕರಣ ಅಧ್ಯಯನ). ಉಳಿದವುಗಳಲ್ಲಿ ಬೇಕಾದ ಎರಡಕ್ಕೆ ಉತ್ತರಿಸಿರಿ.

7. Explain the functions of commercial banks.
   ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿರಿ.

8. Explain the Narasimhan Committee's recommendations in banking.
   ಬ್ಯಾಂಕಿಂಗ್‌ನಲ್ಲಿ ನರಸಿಂಹನ್ ಸಮಿತಿಯ ಶಿಫಾರಸ್ಸುಗಳನ್ನು ವಿವರಿಸಿರಿ.

9. What is Self Help Group ? Explain the characteristics of a good Self Help Group (SHG).
   ಸ್ವ-ಸಹಾಯ ಗುಂಪು ಎಂದರೇನು ? ಒಳ್ಳೆಯ ಸ್ವ-ಸಹಾಯ ಗುಂಪಿನ ಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿರಿ.

10. Explain the motives and regulations of mergers in banking sector in India.
    ಭಾರತದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದ ಕ್ರೂಡೀಕರಣದ ಉದ್ದೇಶಗಳನ್ನು ಮತ್ತು ನಿಯಂತ್ರಣಗಳನ್ನು ವಿವರಿಸಿರಿ.

11. Case Study (**compulsory**).
    "In modern days E-banking has been playing an important role in banking sector". As a customer of bank do you agree ? And how E-banking is better than the traditional banking ? Justify your answer.
    ಪ್ರಕರಣ ಅಧ್ಯಯನ (**ಕಡ್ಡಾಯವಾಗಿದೆ**).
    "ಆಧುನಿಕ ದಿನಮಾನಗಳಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದಲ್ಲಿ ಇ-ಬ್ಯಾಂಕಿಂಗ್ ಪ್ರಮುಖವಾದ ಪಾತ್ರವನ್ನು ವಹಿಸುತ್ತಿದೆ. ಬ್ಯಾಂಕಿನ ಗ್ರಾಹಕರಾಗಿ ಇದನ್ನು ಒಪ್ಪುತ್ತೀರಾ ? ಮತ್ತು ಹೇಗೆ ಇ-ಬ್ಯಾಂಕಿಂಗ್ ಸಾಂಪ್ರದಾಯಕ ಬ್ಯಾಂಕಿಂಗ್‌ಕ್ಕಿಂತಲೂ ಉತ್ತಮವಾಗಿದೆ ? ನಿಮ್ಮ ಉತ್ತರವನ್ನು ಸಮರ್ಥಿಸಿರಿ.

1984 – F22 – C – S – 23

SIXTH SEMESTER B.COM. (CBCS) DEGREE EXAMINATION, AUG./SEPT. 2023

Paper – II : INCOME TAX – LAW AND PRACTICE – II

Time : 3 Hours] [Max. Marks : 80

Instructions : 1) *Answer **all** Sections according to **internal choice.***

2) ***Use** of simple and non-programmable calculator is allowed.*

3) *Question No. **11**. Case study is **compulsory**.*

4) *Give working notes **wherever** is necessary.*

SECTION – A

1. Answer **any ten** of the following questions : **(10×2=20)**

a) What is capital gain ?

b) Name any two assets not included in the meaning of capital assets.

c) What do you mean by "Grossing up" ?

d) What do you mean by Gross Total Income ?

e) State the provisions U/S 57 regarding family pension.

f) What do you mean by sub-letting of house ?

g) Name any four incomes taxable under the head income from other sources.

h) What is meant by T.D.S. and state the rate of T.D.S. in case of winning from lottery during the P.Y. ?

i) What is self assessment ?

j) Who is a working partner ?

k) What is book profit ?

l) Expand CBDT and ITO.

SECTION – B

Answer **any three** of the following : **(3×5=15)**

2. Compute the taxable capital gain of Shri Amith for the Assessment year 2022-23.

Particulars	**Jewellery**
Year of acquisition	2012-13
Cost of acquisition	Rs. 1,50,000
Year of improvement	2014-15

[P.T.O.

Cost of improvement	Rs. 18,000
Selling expenses	Rs, 5,000
Sale proceeds	Rs. 15,00,000

The cost inflation index for the year 2012-13 = Rs. 200, 2014-15 = Rs. 240 and 2021-22 = Rs. 317.

3. Smt. Kavya furnishes the following details for the previous year ended 31-3-202
   a) Interest on securities issued by Government of India Rs. 20,000.
   b) Winning from lotteries (net) Rs. 14,000
   c) Interest on debentures of BDK Ltd. Rs. 3,600
   d) Dividend from Indian company Rs. 2,000
   e) Income from non-agricultural land Rs. 6,000.

   Compute her income from other sources for the assessment year 2022-23.
4. Smt. Deepa submits the following information for the previous year 2021-22.
   a) Gross salary Rs. 1,40,000
   b) Loss from self occupied property Rs. 40,000
   c) Business loss Rs. 1,00,000
   d) Income from interest from bank Rs. 50,000
   e) Winning from lottery (net) Rs, 35,000.

   Compute her gross total income for the assessment year 2022-23.
5. From the following particulars of Amruth, compute the amount of deduction allowable U/S-80C for the assessment year 2022-23.

Contribution to unrecognised provident fund	Rs. 16,000
National savings certificate purchase (VIII issue)	Rs. 10,000
Life insurance premium on own life	Rs. 70,000
Life insurance premium daughter's life	Rs. 40,000
Repayment of housing loan	Rs. 12,000

6. Explain in brief the powers of income tax officer.

SECTION – C

Question No. **11** is **compulsory**. Answer **any two** of the remaining. **(3×15=4**

7. From the following information furnished by Mr. Amar, compute his capital gains for the assessment year 2022-23.

Particulars	**Residential House (Rs.)**	**Jewellery (Rs.)**	**Non-listed Shares (Rs.)**
Cost of acquisition	10,00,000	12,00,000	2,00,000
Year of acquisition	1972-1973	1969-1970	2012-2013
Cost of additions	2,00,000	2,00,000	1,10,000
Year of additions	1977-1978	1979-1980	2013-2014

Cost of improvement	1,48,000	68,500	–
Year of improvement	2009-2010	2008-2009	–
Selling expenses	20,000	–	5,000
Sale proceeds	51,41,000	39,96,500	6,30,500
Year of sale	2021-2022	2021-2022	2021-2022

The fair market value of house property and jewellery on 1-4-2001 was Rs. 12,00,000 and Rs. 14,00,000 respectively.

He has purchased new residential house costing Rs. 6,00,000 on 3-02-2022. The cost inflation index were

2001-02 = Rs. 100, 2008-09 = Rs. 137, 2009-10 = Rs. 148, 2012-13 = Rs. 200, 2013-14 = Rs. 220, and 2021-2022 = Rs. 317.

8. From the following incomes received by Mr. Vikas for the previous year ended 31-03-2022, compute his income from other sources.
   1) Director's fees from a company Rs. 20,000
   2) Interest on bank term deposits Rs. 3,000
   3) Income from undisclosed sources Rs. 24,000
   4) Winning from lotteries (net) Rs. 28,000
   5) Royalty on a book written by him Rs. 8,000
   6) By giving lectures in functions Rs. 5,000
   7) Interest on loan given to a relative Rs. 4,000
   8) Interest on tax-free debentures of a company (net) (listed) Rs. 10,800
   9) Dividend from co-operative society Rs. 16,000
   10) Interest on post-office SB A/c Rs. 1,000
   11) Interest on Central Govt. Securities Rs. 4,400.

   He paid Rs. 200 for collection of dividend and Rs. 1,000 for typing of the manuscript of the book written by him.

9. Income of Vinayak for previous year 2021-2022 is as follows :

	Rs.
Gross salary	2,90,000
Income from L.O.P.	1,00,000
Loss from SOP (–)	50,000
Loss from speculation (–)	45,000
Income from business (before depreciation)	3,00,000
Income from capital gain	70,000
Current year depreciation	1,00,000
Stake money received	80,000
Loss from owning and maintaining horse race (–)	60,000

He wants to adjust the following brought forward losses and expenses. Loss on non-speculative business for the Assessment year 2017-18 Rs. 1,00,000 unabsorbed depreciation of 2016-17 Rs. 1,00,000. Compute his gross total income for the assessment year 2022-2023.

10. Calculate the amount of deduction allowable U/S 80C in the case of the following individuals.

Particulars	**Rahim Rs.**	**Rama Rs.**
Contribution to recognised provident fund	50,000	30,000
Life insurance premium paid	15,000	5,000
Purchase of national savings certificates (viii issue)	45,000	20,000
Repayment of housing loan	40,000	15,000
Contribution to public provident fund	60,000	30,000
Subscription to approved units of mutual fund	10,000	8,000
Tuition fee paid	15,000	12,000

11. Case study **(compulsory)** :

Mr. Vinay an individual, is working in a college at Dharwad as a lecturer. Details of his income for the previous year ending 31-3-2022 are as follows.

a) Basic salary Rs. 32,000 per month
b) Dearness allowance Rs. 6,000 per month (enters into retirement benefits)
c) House rent allowance received Rs. 3,300 per month (rent paid by him Rs. 4,600 per month)
d) Conveyance allowance Rs. 200 per month
e) Royalty received from the publication of a book Rs. 22,000 (expenses of book writing Rs. 12,000)
f) Remuneration from examination work Rs. 9,100 (including daily allowance of Rs. 8,000)
g) Life insurance premium paid
   i) On his own life Rs. 16,000 (sum assured Rs. 1,80,000)
   ii) On the life of his married daughter Rs. 10,000
   iii) On the life of his dependent brother Rs. 12,000.
h) National savings certificates (viii) issue purchased Rs. 18,000
i) Tuition fees of his son Rs. 12,000
j) Donation paid to an approved charitable institution Rs. 2,000
k) Profession tax paid Rs. 2,400 during the year.

Questions :

1) Compute the total income for the assessment year 2022-23
2) Give your advice if
   a) He does not opt. to be taxed under Section 115 BAC.
   b) He opts to be taxed under Section 115 BAC.

1985 – F23 – C – S – 23

VI SEMESTER B.COM. (CBCS) DEGREE EXAMINATION, AUGUST/SEPTEMBER 2023
GOODS AND SERVICE TAX (GST)

Time : 3 Hours] [Max. Marks : 80

Instructions : *1) Attempt **all** Sections according to **internal** choice.*
*2) **Use** of simple calculator is **allowed**.*
*3) Question No. **11** is **compulsory** (case-study).*

SECTION – A

1. Answer **any ten** of the following questions. **(10×2=20)**
 a) What is GST ?
 b) Write types of GST.
 c) State the taxable event of GST.
 d) What is debit note ?
 e) What is E-Invoice ?
 f) State the significance of time of supply.
 g) What is input supply ?
 h) How to avail ITC ?
 i) What is transaction value ?
 j) What is GST return ?
 k) Who are casual taxable person ?
 l) What are E-ledgers ?

SECTION – B

Answer **any three** of the following. **Each** question carries 5 marks. **(3×5=15)**

2. Make a list of goods and services which are exempt from GST.

3. Mr. Ishwar purchased an Air Conditioner from Mr. Alok for Rs. 4,00,000. Subject to a discount of Rs. 10,000 as per agreement. Other charges incurred by Mr. Ishwar are loading and unloading charges Rs. 3,000, shifting charges Rs. 1,000, Commission Rs. 800, Packing Rs. 400.

 Determine the value of Supply.

[P.T.O.

4. Shrigouri Engineers are manufacturers of motor vehicles parts. It is liable for 12% GST. Total turnover within the State Rs. 35,00,000. Export sales Rs. 6,50,000. His purchase of raw materials amounting to Rs. 70,00,000, on which GST paid at 12%. These raw materials are used for production.

   Calculate the GST payable.

5. Basavaraj Enterprises had supplied 1 truck load cement [180 bags @ Rs. 250 per bag] from their factory at Bagalkot of Karnataka to Telangana on 18-8-2022. Subject to trade discount @ 5%, cash discount @ 2% is offered. If advance of Rs. 2,00,000 is paid before delivery. Packing charges, Insurance charges paid by suppliers amounted to Rs. 2,000.

   Determine the value of Supply and calculate the GST payable at 12% assuming that advance is paid.

6. The BBV of Bhakti group of company for the month of January 2023 is given below.

   i) GST payable
      IGST – Rs. 3,00,000
      CGST – Rs. 1,50,000
      SGST – Rs. 1,50,000

   ii) ITC available on inward supply are as follows
      IGST – Rs. 2,00,000
      CGST – Rs. 1,60,000
      SGST – Rs. 1,70,000

   Calculate the GST payable.

SECTION – C

Question **11** is **compulsory** (case study). Answer **any two** of the remaining questions. **(3×15=45**

7. Explain scope and significance of GST in India.

8. On July, 2022 Murali and Co. of Madurai supplied 25 tons of chemicals @ Rs. 80,000 per ton to Sudarshan of Belgaum. It has incurred following expenses.

Particulars	**Rs.**
Transport charges	3,12,000
Packing	72,000
Wages	5,000
Carriages	10,000

Loading charges	15,000
Insurance	2,000
Weighing charges	3,000
Special equipment charges	16,000
Allowance to driver	20,000
Inspection charges paid by Sudarshan on behalf of supplier	16,000
Late fee (not included in price)	1,000
Subsidy received from Govt. in relation to supply of supplier	1,00,000

GST applicable @ 18%.

Required :

a) State the type of supply.

b) Determine the value of supply.

c) Calculate the GST payable.

9. Amruta of Mumbai supplied following details for the month of June, 2022.

a) IGST paid on interstate inward supply Rs. 60,000.

b) CGST and SGST paid on intrastate inward supply amount to Rs. 80,000 and Rs. 80,000 respectively.

c) On 1-06-2022 ECL showed the balances as follows : IGST Rs. 6,000, CGST Rs. 2,000 and SGST Rs. 9,000.

d) GST payable on outward supply for the month of June, 2022 were as follows :

i) IGST – Rs. 40,000

ii) CGST – Rs. 1,41,500

iii) SGST – Rs. 1,41,500

Calculate the GST payable utilizing the ITC for the month of June, 2022.

10. Eastern computers of Delhi entered into contract to supply laptops to Royal computers of Davangere. The details of supply for the month of June, 2023 are given below.

i) 20 laptop each priced at Rs. 33,600 inclusive of GST @ 12%.

ii) 20 printers each priced at Rs. 4,000, GST payable @ 12% extra.

iii) Other charges shown in invoice are as follows :

a) Packing charges Rs. 4,000

b) Freight charges Rs. 2,000

c) Selling Commission Rs. 8,000

d) GST paid by the supplier Rs. 30,000
e) Donation paid by the supplier Rs. 10,000
f) Royal computers met advertising bill of the supplier amounting to Rs. 6,000
g) Royal computers are supplied with some parts to be assembled with laptops. The value of these supply are ascertained at Rs. 15,000
h) As per the agreement cash discount of Rs. 2,000 per laptop is allowed if advance of Rs. 2,00,000 is paid by Royal computers. Advance is paid by Royal computers.
i) ECL of Royal computers shows ITC balance as follows :

IGST – Rs. 3,000
SGST – Rs. 4,000
CGST – Rs. 5,000

Questions :

i) State the place of supply and type of GST applicable.
ii) Determine the value of supply.
iii) Calculate the amount of GST payable.

11. Case study (**compulsory**).

Mr. Kiran of Tamil Nadu has supplied you the following details.

Date	Particular	Amount ₹
8-06-22	Supply to Maharastra	28,00,000
9-06-22	Supply to Coimbatore	4,00,000
8-09-22	Export to Singapur	32,00,000
9-10-22	Exempted Supply	18,00,000
12-03-23	Inward Supply on which GST is payable on reverse charge	20,00,000

Mr. Kiran is not a registered trader under GST.

a) Calculate aggregate turnover for F.Y. 2022 – 23.
b) Explain the procedure to be followed by Kiran for GST registration.
c) List out the documents required for GST registration.

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SIXTH SEMESTER B.COM. (CBCS) DEGREE
EXAMINATION, AUGUST/SEPTEMBER 2023

COST ACCOUNTING – II

Paper – II

Time : 3 Hours] [Max. Marks : 80

Instructions : *1) Attempt **all** questions according to internal choice in **each** Section.*

*2) Working notes must be given **wherever** necessary.*

*3) **Non-programmable** calculator is **permitted.***

SECTION – A

Answer **any ten** of the following. **(10×2=20)**

1. a) What is profit reconciliation statement ?

b) Name four items of expenses charged only in financial account.

c) What is contract price ?

d) Calculate amount of profit to be transferred to P & L A/c. When contract price is Rs. 18,00,000/-, Cash received Rs. 9,60,000/- which is 80% of work certified and estimated profit Rs. 1,20,000/-.

e) What is normal loss ?

f) In a process industry input introduced was 1000 units, weight lost is 4% and scrap is 6% of input and actual output is 925 units. Calculate Abnormal Loss or Abnormal Gain.

g) Give two features of output costing.

h) What is job costing ? Where it is applied ?

i) What is operating costing ?

j) Calculate ton kms : Distance covered 500 kms, No. of days – 26 days, Capacity – 20 tons, Average load carried 80% of the capacity.

k) State two features of activity based costing system.

l) Mention two advantages of ABC system.

SECTION – B

Answer **any three** of the following, **each** question carries **5** marks. (3x5

2. Write reasons for disagreement in profit, while reconciling between cost and financial accounting.

3. Prepare process account of Vrushabhrajndra & Co., from the following :
   Material introduced 2000 units @ Rs. 10 per unit.

	Rs.
Sundry materials	16,000
Labour	24,000
Overheads	4,200

   Normal loss 10% of input, scrap value Rs. 2 per unit. Actual output 1800 units

4. The following information relates to Contract No. 501 of Siddaramagouda Construction Co. Ltd.

	Rs.
Contract price	36,00,000
Plant	1,20,000
Raw materials	9,84,000
General expenses	51,600

   As on the year end cash received was Rs. 14,40,000 being 80% of work certified. The value of materials remained at the end at site was Rs. 60,000. Depreciate plant by 10% work uncertified was Rs. 12,400.

   Prepare Contract Account.

5. The following data relate to the Nandita & Co., Sale of 10,000 units standard product which is sold at Rs. 10 per unit.

Materials	Rs. 20,000
Wages	Rs. 24,000
Machine hours worked	1,000 hours
Machine hour rate	Rs. 10 per hour
Office overhead	10% on works cost.

   Selling and distribution overhead 0.75 paise per unit prepare a cost sheet of Nandita & Co. to find out :

   a) Cost of production per unit and

   b) Total profit.

6. Guruprasad Transport Company is running 4 buses between Ranebennur to Shiggaon which are 50 kms apart. Seating capacity of each bus is 40 passengers. In the month of April 2023 actual passengers carried were 75% of seating capacity and all four buses run on all the days for the month. Each bus made one round trip per day. From the above find out passenger kms.

SECTION – C

Question No. **11** is **compulsory**. Answer **any two** of the remaining, **each** carries **15** marks. **(3×15=45)**

7. a) What is 'Activity Based Costing' ?
   b) What are the terms used in ABC system ? Explain.
   c) What are the limitations of ABC system ?

8. Roopa Transport Co. Ltd., runs a bus between Ranebennur and Gadag. The distance between the cities is 150 kms. Seating capacity of the bus is 60 passengers. The bus run all the days in the month. Following are the particulars obtained from the book of the company for the month of March 2023.

Particulars	**Rs.**
Drivers salary	16,000
Conductor's salary	15,000
Manager's salary	20,000
Road Tax	22,500
Office expenses	5,000
Sundry charges	8,000
Diesel charges	14 per km
Cost of the bus	15,00,000
Depreciation on the bus 10% p.a.	–
Repairs and maintenance	6,000

The bus carries full capacity towards onward journey and 80% of its capacity towards return journey, daily the bus makes one round trip.

You are required to calculate cost per passenger km and also calculate fare to be charged to each passenger if company expected 20% profit on cost.

9. A product of Kotresh & Co. passes three different processes, prepare process accounts from the following information.

	Total Rs.	Process I Rs.	Process II Rs.	Process III Rs.
Sundry materials	8,482	2,000	3,020	3,462
Wages	12,000	3,000	4,000	5,000
Direct expenses	726	500	226	–
Production overhead	6,000	–	–	–

1000 units at Rs. 5 per unit were issued to Process – I, production overhead is recovered as 50% of wages. The following additional information was obtained.

Process	Output in units	Normal loss in %	Value of scrap Rs.
I	920 units	10%	3 per unit
II	870 units	5%	5 per unit
III	800 units	10%	6 per unit

There was no opening or closing stock of any type.

10. Veena & Jyoti Constructions undertook a contract on 01-01-2022 for a price of Rs. 15,00,000. From the following particulars prepare a contract account for the year ended 31-12-2022.

	Rs.
Material purchased	1,45,000
Materials issued to site	50,000
Wages paid	1,40,000
Direct expenses	8,000
Materials returned	3,000
Machinery installed	60,000
Overhead charges	9,000
Material at site	10,000
Wages outstanding	4,000
Cash received	6,75,000
Cost of work not certified	25,000
Machinery at site (31-12-2022)	35,000
Retention money	75,000

Besides Machinery, a plant costing Rs. 80,000 was used for three months, depreciation provided on plant at 15% p.a. Material Costing Rs. 6,000 was sold for Rs. 4,000, Overhead charges are paid for 3 quarters and overhead charges are due 4th quarter.

Case Study (**Compulsory**)

11. Kottureshwar & Co. produced and sold 600 washing machines during 2022. Following are the details :

Direct materials – Rs. 15,60,000

Direct wages – Rs. 8,40,000

Factory overheads – Rs. 4,20,000

Administrative overheads – Rs. 2,82,000

Sales price per unit – Rs. 6,000

For 2023 it is estimated that :

i) Each washing machine needs materials worth Rs. 2,700 and direct wages Rs. 1,500.

ii) Factory overheads are recovered percentage of Direct Wages.

iii) Total administrative overheads are fixed at all levels of activity.

Prepare a statement to show profits per unit if the selling price is reduced by Rs. 100 each actual.

(Pages : 8) **1439—F09—VI SC—Sep. 2023**

SIXTH SEMESTER B.Com. DEGREE (Non-CBCS) EXAMINATION
SEPTEMBER 2023

Revised

PRINCIPLES OF FOREIGN EXCHANGE

Time : Three Hours Maximum : 80 Marks

Answer **all** *the questions subjects to internal choice.*
Question no. 13 *(case study) is* **compulsory.**

Section A

1. Answer any *ten* :

(a) What is Foreign exchange ?

(b) What is strike price ?

(c) What is Hedger ?

(d) Name any *two* Exchange Rate Theories.

(e) What is indirect quotation ?

(f) What is Spot Rate ?

(g) Expand FERA and FEMA.

(h) What is Bid Price ?

(i) What is Risk ?

(j) What is Gross Rate ?

(k) What is Ask Rate ?

(l) Ascertain forward Premium

Spot rate 1 $ (Dollar) = ₹ 87

60 Days forward rate = ₹ 88.20

(10 × 2 = 20 marks)

Turn over

Section B

Answer any **three** *questions.*

2. Briefly explain different types of participants in Foreign Exchange Market ?
3. Explain about Foreign Exchange Market.
4. Briefly explain the principles of 'Interest Parity Theory.'
5. Find the Gross Rate between :
   (a) Dollar to Pound.
   (b) Pound to Dollar.
   (c) Euro to Pound.

   Pound = ₹ 95

   Dollar = ₹ 83

   Euro = ₹ 89

6. Explain the functions of clearing House.
7. Give the merits of Floating Exchange Rate System.

(3 × 5 = 15 ma

Section C

Answer any **three** *questions.*

Question No. 13 *(Case Study) is* **compulsory.**

8. What is Foreign Exchange Market ? Explain the different functions of Foreign Exchange Mar
9. Explain factors determining Exchange Rate.
10. Critically evaluate the principles of PPP theory.
11. Ascertain the forward rate for the following :

		Forward Points		
Currency	Spot Rate	30 Days	60 Days	90 Days
\$ to ₹	83.60 | 80	20 | 30	30 | 20	40 | 60
£ to \$	1.80 | 90	30 | 40	20 | 10	10 | 40
€ to \$	1.20 | 30	30 | 50	30 | 20	20 | 30
₹ | Rs to SLK Rs.	2.30 | 40	50 | 60	30 | 20	30 | 40

12. Translate the following Balance Sheet under Historical rate, Current rate and Current and Non-current rate method as on 31|03|2023 :

(a) Historical rate 1 $ (Dollar) = ₹ 70

(b) Current rate 1 $ (Dollar) = ₹ 80

Particulars	*Note*	*Amounts* (₹)
I. Equity and Liabilities		
1 Share holders Funds :		
a) Share Capital shares of ₹ 10 each	1	5,00,000
b) Reserves and Surplus	2	2,50,000
2 Long-term Liabilities		
Long term Borrowings (Debentures)	3	2,00,000
Current Liabilities	4	3,00,000
		12,50,000
II. Assets		
1 Non-Current Assets		
Tangible fixed Assets	5	5,00,000
Investments	6	2,50,000
2 Current Assets		
Inventories	7	1,50,000
Trade Receivables	8	1,00,000
Cash and Cash Equivalents	9	2,50,000
Total		12,50,000

After translating the above Balance Sheet find the Profit or Loss.

13. Case Study (*Compulsory*) :

B.K. Company is importing a machine at $ 2,00,000 (Dollar) from New York, Money payable Dollar after 60 days. Today's exchange rate is ₹ 76 per Dollar. B.K. Company expects Dollar appreciate to ₹ 78 per Dollar. He enters into a call option deal with his banker on the follow terms :

Premium	₹ 1 per Dollar
Strike price	₹ 77 per Dollar

Find out the price if the market price after 60 days is :

(a) ₹ 75 ;

(b) ₹ 79

(c) ₹ 77

Explain your decision in :

1 In the money.

2 Out of the money.

3 At the money.

(3 × 15 = 45 ma

Kannada Version

ಸೂಚನೆಗಳು: ಆಂತರಿಕ ಆಯ್ಕೆಗೆ ಒಳಪಟ್ಟು ಎಲ್ಲಾ ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಿಸಿರಿ.
ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ 13 (ಪ್ರಕರಣ ಅಧ್ಯಯನ) ಕಡ್ಡಾಯ.

ವಿಭಾಗ - ಅ

1. ಬೇಕಾದ ಹತ್ತಕ್ಕೆ ಉತ್ತರಿಸಿರಿ:

(a) ವಿದೇಶಿ ವಿನಿಮಯ ಎಂದರೇನು?

(b) ಷರತ್ತಿನ ಬೆಲೆ ಎಂದರೇನು?

(c) ಹೆಡ್ಜರ್ ಅಥವಾ ಬೇಲಿಕರಣ ಎಂದರೇನು?

(d) ಯಾವುದಾದರೂ ಎರಡು ವಿನಿಮಯ ದರದ ಸಿದ್ಧಾಂತಗಳನ್ನು ಹೆಸರಿಸಿ.

(e) ಅಪ್ರತ್ಯಕ್ಷ ದರಪಟ್ಟ ಎಂದರೇನು?

(f) ಸದ್ಯದ ದರ ಎಂದರೇನು?

(g) FERA ಮತ್ತು FEMA ವಿಸ್ತರಿಸಿರಿ.

(h) ಹೇಳಿದ ದರ ಎಂದರೇನು?

(i) ನಷ್ಟ ಭಯ ಎಂದರೇನು?

(j) ಅಡ್ಡದರ ಎಂದರೇನು?

(k) ಮಾರುವ ಬೆಲೆ ಎಂದರೇನು?

(l) ಮುಂದಿನ ಪ್ರೀಮಿಯಂ ದರವನ್ನು ಕಂಡು ಹಿಡಿಯಿರಿ.

ತಕ್ಷಣ ದರ 1 $ (ಡಾಲರ್) = ರೂ. 87

60 ದಿನಗಳ ನಂತರದ ದರ = ರೂ. 88.20

(10 × 2 = 20 marks)

ವಿಭಾಗ - ಬ

ಬೇಕಾದ ಮೂರಕ್ಕೆ ಉತ್ತರಿಸಿರಿ.

2. ವಿದೇಶಿ ವಿನಿಮಯ ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಭಾಗವಹಿಸುವವರ ವಿಧಗಳನ್ನು ಸಂಕ್ಷಿಪ್ತವಾಗಿ ವಿವರಿಸಿರಿ.
3. ವಿದೇಶಿ ವಿನಿಮಯ ಮಾರುಕಟ್ಟೆ ಕುರಿತು ವಿವರಿಸಿರಿ.
4. ಬಡ್ಡಿದರ ಸಮಾನತೆಯ ಸಿದ್ಧಾಂತವನ್ನು ಸಂಕ್ಷಿಪ್ತವಾಗಿ ವಿವರಿಸಿರಿ.
5. ಕೆಳಗಿನವುಗಳ ಅಡ್ಡದರ ಕಂಡು ಹಿಡಿಯಿರಿ.
   (a) ಡಾಲರ್ ಮತ್ತು ಪೌಂಡ್.
   (b) ಪೌಂಡ್ ಮತ್ತು ಡಾಲರ್.
   (c) ಯುರೋ ಮತ್ತು ಪೌಂಡ್

   ಪೌಂಡ್ = ರೂ. 95

   ಡಾಲರ್ = ರೂ. 83

   ಯುರೋ = ರೂ. 89
6. ತೀರುವೆ ಮನೆಯ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿರಿ.
7. ಬದಲಾಗುವ ವಿನಿಮಯ ದರದ ಅನುಕೂಲತೆಗಳನ್ನು ತಿಳಿಸಿರಿ.

(3 × 5 = 15 ma

ವಿಭಾಗ - ಕ

ಬೇಕಾದ ಮೂರಕ್ಕೆ ಉತ್ತರಿಸಿರಿ. ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ 13 (ಪ್ರಕರಣ ಅಧ್ಯಯನ) **ಕಡ್ಡಾಯ.**

8. ವಿದೇಶಿ ವಿನಿಮಯ ಮಾರುಕಟ್ಟೆ ಎಂದರೇನು? ಅದರ ವಿವಿಧ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿರಿ.
9. ವಿನಿಮಯ ದರ ನಿರ್ಧರಿಸುವ ಅಂಶಗಳನ್ನು ವಿವರಿಸಿರಿ.
10. ಪಿ.ಪಿ.ಪಿ. ಸಿದ್ಧಾಂತವನ್ನು ವಿಮರ್ಶಾತ್ಮಕವಾಗಿ ವಿವರಿಸಿರಿ.
11. ಕೆಳಗಿನವುಗಳಿಗೆ ಮುಂದಿನ ದರವನ್ನು ಕಂಡು ಹಿಡಿಯಿರಿ :

ಚಲಾವಣೆಯ ನಾಣ್ಯ	ಪ್ರಸ್ತುತದರ	30 ದಿನಗಳು	60 ದಿನಗಳು	90 ದಿನಗಳು
\$ to ₹	83.60|80	20|30	30|20	40|60
£ to \$	1.80|90	30|40	20|10	10|40
€ to \$	1.20|30	30|50	30|20	20|30
₹ | Rs to SLK Rs.	2.30|40	50|60	30|20	30|40

12. ಕೆಳಗೆ ತೋರಿಸಿದ ಆಢಾವೆ ಪತ್ರಿಕೆಯು ದಿನಾಂಕ : 31|03|2023 ರಂದು ತಯಾರಿಸಿದ್ದು ಇದನ್ನು ಐತಿಹಾಸಿಕ ಬೆಲೆ, ಚಾಲ್ತಿ, ಬೆಲೆ ಮತ್ತು ಚಾಲ್ತಿ ಮತ್ತು ಚಾಲ್ತಿ ಇಲ್ಲದ ಬೆಲೆಯಲ್ಲಿರುವಂತೆ ಪರಿವರ್ತಿಸಿರಿ.

(a) ಐತಿಹಾಸಿಕ ಬೆಲೆ 1 $ (ಡಾಲರ್) = ರೂ. 70

(b) ಚಾಲ್ತಿ ಬೆಲೆ 1 $ (ಡಾಲರ್) = ರೂ. 80

ತಪಶೀಲು	ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ	ಮೊತ್ತ (₹)
I. ಶೇರು ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳು :		
1 ಶೇರುದಾರರ ನಿಧಿಗಳು :		
a) ಶೇರು ಬಂಡವಾಳ ಪ್ರತಿ ಶೇರಿನ ಬೆಲೆ ರೂ. 10	1	5,00,000
b) ಕಾಯ್ದಿಟ್ಟ ನಿಧಿ ಹಾಗೂ ಹೆಚ್ಚುವರಿ ನಿಧಿ	2	2,50,000
2 ದೀರ್ಘಾವಧಿ ಜವಾಬ್ದಾರಿಗಳು :		
ದೀರ್ಘಾವಧಿ ಪಡೆದ ಸಾಲಗಳು (ಸಾಲ ಪತ್ರಗಳು)	3	2,00,000
3 ಚಾಲ್ತಿ ಜವಾಬ್ದಾರಿಗಳು (ಸಾಲಿಗರು)	4	3,00,000
ಒಟ್ಟು		12,50,000
II. ಆಸ್ತಿಗಳು :		
1 ಚಾಲ್ತಿ ಇಲ್ಲದ ಆಸ್ತಿಗಳು :		
ಸ್ಪಷ್ಟ ಸ್ಥಿರ ಆಸ್ತಿಗಳು	5	5,00,000
ಹೂಡಿಕೆಗಳು	6	2,50,000
2 ಚಾಲ್ತಿ ಆಸ್ತಿಗಳು		
ಸಾಮಗ್ರಿಗಳು	7	1,50,000
ವ್ಯಾಪಾರಿ ಬರತಕ್ಕವುಗಳು	8	1,00,000
ನಗದು ಮತ್ತು ನಗದು ಸಮಾನ	9	2,50,000
ಒಟ್ಟು		12,50,000

ಮೇಲ್ಕಾಣಿಸಿದ ಆಢಾವೆ ಪತ್ರಿಕೆಯನ್ನು ಪರಿವರ್ತಿಸಿದ ನಂತರ ಲಾಭ ಅಥವಾ ನಷ್ಟವನ್ನು ಕಂಡು ಹಿಡಿಯಿರಿ.

13. ಪ್ರಕರಣ ಅಧ್ಯಯನ (ಕಡ್ಡಾಯ):

ನ್ಯೂಯಾರ್ಕ್‌ದಿಂದ ಬಿ.ಕೆ. ಕಂಪನಿ ಇವರು $ 2,00,000 ಡಾಲರ್ ಕಿಮ್ಮತ್ತಿನ ಯಂತ್ರೋಪಕರಣವನ್ನು ಆಮ... ಮಾಡಿಕೊಳ್ಳುತ್ತಿದ್ದಾರೆ. ಈ ಹಣವನ್ನು ಡಾಲರ್ ರೂಪದಲ್ಲಿ 60 ದಿನಗಳ ನಂತರ ಪಾವತಿ ಮಾಡಬೇಕಾಗಿದೆ. ಡಾಲ... ಇಂದಿನ ಬೆಲೆ ರೂ. 76 ಇರುತ್ತದೆ. ಬಿ.ಕೆ. ಕಂಪನಿ ಅವರು ಡಾಲರ್ ಬೆಲೆ ರೂ. 78ಕ್ಕೆ ಬರುವ ಸಂಭವ ಇದೆ ಎ... ಊಹಿಸಿರುತ್ತಾರೆ. ಈ ಹಣಕ್ಕಾಗಿ ಇವರು ತಮ್ಮ ಬ್ಯಾಂಕರ್ ನೊಡನೆ ಡಾಲರ್‌ನ ಕೊಳ್ಳುವ ವ್ಯಾಪಾರ (Call Opti... ಷರತ್ತಿನೊಂದಿಗೆ ಭಾಗವಹಿಸುತ್ತಾರೆ. ಷರತ್ತುಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

ಪ್ರೀಮಿಯಂ ದರ	ರೂ. 1 ಪ್ರತಿ ಡಾಲರ್
ಷರತ್ತಿನ (Strike) ಬೆಲೆ	ರೂ. 77 ಪ್ರತಿ ಡಾಲರ್

60 ದಿನಗಳ ನಂತರ ಮಾರುಕಟ್ಟೆ. ಬೆಲೆಯು ಕೆಳಗೆ ತೋರಿಸಿದಂತೆ ಇದರೆ, ಇವುಗಳ ಅವಕಾಶದ (Option) ದರ ಕಂ... ಹಿಡಿಯಿರಿ :

(a) ₹ 75 ;

(b) ₹ 79

(c) ₹ 77

ನಿಮ್ಮ ತೀರ್ಮಾನವನ್ನು ವಿವರಿಸಲು ಆಯಾಮಗಳು:

1 ಖರೀದಿ ನಡೆಯ ಬಹುದು

2 ಖರೀದಿ ನಡೆಯದಿರಬಹುದು

3 ಖರೀದಿ ನಡೆಯ ಬಹುದು ಅಥವಾ ಇಲ್ಲ

(3 × 15 = 45 mar...

1989 – F27 – C – S – 23

SIXTH SEMESTER B.COM. (CBCS) DEGREE EXAMINATION,
AUGUST/SEPTEMBER 2023
INSURANCE IN INDIA

Time : 3 Hours] [Max. Marks : 80

Instructions : 1) ***All Sections are compulsory.***
ಸೂಚನೆಗಳು : ಎಲ್ಲಾ ವಿಭಾಗಗಳು ಕಡ್ಡಾಯವಾಗಿವೆ.
2) ***Question No. 11 is compulsory (case study).***
ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ **11** ಕಡ್ಡಾಯವಾಗಿದೆ (ಪ್ರಕರಣ ಅಧ್ಯಯನ).

SECTION – A

ವಿಭಾಗ - ಅ

Answer **any ten** of the following. **(10×2=20)**

ಬೇಕಾದ ಹತ್ತಕ್ಕೆ ಉತ್ತರಿಸಿರಿ.

1. a) When 'IRDA' was established ?
'ಐಆರ್‌ಡಿಎ'ಯು ಯಾವಾಗ ಸ್ಥಾಪಿಸಲ್ಪಟ್ಟಿತು ?

b) Who is the Chairman of 'IRDA' ?
'ಐಆರ್‌ಡಿಎ'ಯ ಅಧ್ಯಕ್ಷರು ಯಾರು ?

c) What is Public Sector Insurance Company ?
ಸಾರ್ವಜನಿಕ ವಲಯದ ವಿಮಾ ಕಂಪನಿ ಎಂದರೇನು ?

d) Write two benefits of reforms in insurance sector.
ವಿಮಾ ಕ್ಷೇತ್ರದಲ್ಲಿ ಸುಧಾರಣೆಗಳ ಎರಡು ಲಾಭಗಳನ್ನು ಬರೆಯಿರಿ.

e) Mention two functions of rural insurance.
ಗ್ರಾಮೀಣ ವಿಮೆಯ ಎರಡು ಕಾರ್ಯಗಳನ್ನು ಉಲ್ಲೇಖಿಸಿರಿ.

f) What is personal insurance ?
ವೈಯಕ್ತಿಕ ವಿಮೆ ಎಂದರೇನು ?

g) What is crop insurance ?
ಬೆಳೆ ವಿಮೆ ಎಂದರೇನು ?

[P.T.O.

h) State any two types of micro insurance policies.
ಸೂಕ್ಷ್ಮ ವಿಮೆ ಪಾಲಿಸಿಯ ಯಾವುದಾದರೂ ಎರಡು ಪ್ರಕಾರಗಳನ್ನು ತಿಳಿಸಿರಿ.

i) What is life assurance fund ?
ಜೀವ ಭರವಸೆಯ ನಿಧಿ ಎಂದರೇನು ?

j) What is capital market ?
ಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆ ಎಂದರೇನು ?

k) Name two names of General Insurance Company.
ಸಾಮಾನ್ಯ ವಿಮೆಯ ಎರಡು ಕಂಪನಿಗಳನ್ನು ಹೆಸರಿಸಿರಿ.

l) Expand :
ವಿಸ್ತರಿಸಿ :

i) IRDA

ii) GICI.

SECTION – B
ವಿಭಾಗ - ಬ

Answer any three of the following. (3x5=15)
ಬೇಕಾದ ಮೂರಕ್ಕೆ ಉತ್ತರಿಸಿರಿ.

2. Explain the objectives of IRDA.
'ಐಆರ್‌ಡಿಎ'ಯ ಉದ್ದೇಶಗಳನ್ನು ವಿವರಿಸಿರಿ.

3. Explain the benefits of private insurance companies.
ಖಾಸಗಿ ವಿಮಾ ಕಂಪನಿಗಳ ಲಾಭಗಳನ್ನು ವಿವರಿಸಿರಿ.

4. Explain the features of rural insurance.
ಗ್ರಾಮೀಣ ವಿಮೆಯ ಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿರಿ.

5. Distinguish between money market and capital market.
ಹಣದ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆ ಇವುಗಳ ನಡುವಿನ ವ್ಯತ್ಯಾಸಗಳನ್ನು ಬರೆಯಿರಿ.

6. Explain the objectives of micro insurance.
ಸೂಕ್ಷ್ಮ ವಿಮೆಯ ಉದ್ದೇಶಗಳನ್ನು ವಿವರಿಸಿರಿ.

SECTION – C
ವಿಭಾಗ - ಕ

swer any three of the following. Question No. 11 is **compulsory** (case study). **(3×15=45)**
ಾದ ಮೂರಕ್ಕೆ ಉತ್ತರಿಸಿರಿ. ಪ್ರಶ್ನೆ 11 ಕಡ್ಡಾಯ (ಪ್ರಕರಣ ಅಧ್ಯಯನ).

Explain the functions of IRDA.
'ಐಆರ್‌ಡಿಎ'ಯ ಕಾರ್ಯಗಳನ್ನು ವಿವರಿಸಿರಿ.

Explain the various reforms taken place in Indian Insurance Industry.
ಭಾರತದ ವಿಮಾ ಉದ್ದಿಮೆಯಲ್ಲಿ ಆಗಿರುವ ಸುಧಾರಣೆಗಳನ್ನು ವಿವರಿಸಿರಿ.

Explain the features and growth of Micro Insurance in India.
ಭಾರತದಲ್ಲಿ ಸೂಕ್ಷ್ಮ ವಿಮೆಯ ಲಕ್ಷಣಗಳು ಹಾಗೂ ಬೆಳವಣಿಗೆಯನ್ನು ವಿವರಿಸಿರಿ.

Explain the features of Money Market and Capital Market.
ಹಣದ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳ ಲಕ್ಷಣಗಳನ್ನು ವಿವರಿಸಿರಿ.

Case study :

Mr. Amogh has insured his crops of 20 acres of land worth ₹ 40 lakhs and he paid insurance premium as per norms. Due to severe drought situation the crops were lost. In this situation :

a) Explain the settlement and procedure for claims.

b) Give your opinion and suggestions.

ಪ್ರಕರಣ ಅಧ್ಯಯನ :

ಶ್ರೀ ಅಮೋಘ್ ಎಂಬುವವರು 20 ಎಕರೆ ಜಮೀನಿನ ₹ 40 ಲಕ್ಷ ಮೌಲ್ಯದ ಬೆಳೆಗಳನ್ನು ವಿಮೆಗೆ ಒಳಪಡಿಸಿದ್ದಾರೆ. ಅವರ ನಿಯಮಾನುಸಾರ ವಿಮಾ ಕಂತನ್ನು ಸಂದಾಯ ಮಾಡಿರುತ್ತಾರೆ. ಭೀಕರ ಬರಗಾಲದ ಪರಿಣಾಮವಾಗಿ ಅವರ ಬೆಳೆಗಳು ನಾಶವಾಗಿವೆ. ಇಂತಹ ಸನ್ನಿವೇಶದಲ್ಲಿ :

a) ವಿಮಾ ಪರಿಹಾರಧನ ಪಡೆಯುವ ಕಾರ್ಯವಿಧಾನ ಹಾಗೂ ಅಂತಿಮ ಹೊಂದಾಣಿಕೆ ಕುರಿತು ವಿವರಿಸಿರಿ.

b) ನಿಮ್ಮ ಅಭಿಪ್ರಾಯ ಮತ್ತು ಸಲಹೆಗಳನ್ನು ನೀಡಿರಿ.
