

**2022/TDC (CBCS)/EVEN/SEM/  
COMDSE-601T (A/B)/150**

**TDC (CBCS) Even Semester Exam., 2022**

**COMMERCE**

**( 6th Semester )**

Course No. : COMDSE-601T

Full Marks : 70

Pass Marks : 28

Time : 3 hours

*The figures in the margin indicate full marks  
for the questions*

Candidates have to answer *either* Option—A  
*or* Option—B

**OPTION—A**

Course No. : COMDSE-601T (A)

**( Banking and Insurance )**

**SECTION—A**

Answer any *twenty* of the following as directed :

1×20=20

1. Who is a minor?
2. What is meant by scheduled bank?

( 2 )

3. In which year nationalization of Indian Commercial Banks took place?
4. Which bank was merged with Oriental Bank of Commerce and United Bank of India to become country's second largest bank?
5. The full form of IBRD is \_\_\_\_\_.  
( Fill in the blank )
6. Define cheque.
7. Who may endorse a negotiable instrument?
8. Write the concept of negligence in relation to payment of a cheque.
9. \_\_\_\_\_ cheque is payable in cash across the counter of a bank to any payee who present it for payment.  
( Fill in the blank )
10. A cheque is \_\_\_\_\_ on the death of payee.  
( Fill in the blank )
11. What is meant by hypothecation?
12. Give two examples of collateral security.

( 3 )

13. What do you mean by secured advances?
14. \_\_\_\_\_ is an advance given by bank to its customers.  
( Fill in the blank )
15. The party who pledges goods is called \_\_\_\_\_.  
( Fill in the blank )
16. What is meant by home banking?
17. Write the full form of RTGS.
18. \_\_\_\_\_ banking refers to use of smartphone or other cellular device to perform online banking services.  
( Fill in the blank )
19. The full form of POS is \_\_\_\_\_.  
( Fill in the blank )
20. What is meant by insurable interest?
21. Define the term 'risk'.
22. What is meant by marine insurance?
23. The Act governing insurance sector is \_\_\_\_\_.  
( Fill in the blank )

( 4 )

24. \_\_\_\_ risk refers to the risk inherent to the entire market.

( Fill in the blank )

25. What do you mean by digital cash?

#### SECTION—B

Answer any *five* of the following questions :  $2 \times 5 = 10$

26. Write two differences between savings deposit and current deposit.

27. Write two functions of EXIM Bank of India.

28. Differentiate between general crossing and special crossing.

29. State two features of cheque.

30. Differentiate between cash credit and overdraft.

31. Mention two differences between hypothecation and mortgage.

32. Mention two points how Internet banking differs from traditional banking.

( 5 )

33. Write a short note on smart card.

34. Differentiate between Reinsurance and Double insurance.

35. Name some types of Life Insurance Policies.

#### SECTION—C

Answer any *five* of the following questions :  $8 \times 5 = 40$

36. Explain the relationship between Bankers and Customers. 8

37. Discuss the various financial services offered by banks. 8

38. Explain the rights and privileges of a holder in due course. 8

39. What do you mean by crossing of cheque? Write the advantages and disadvantages of a crossed cheque.  $2+3+3=8$

40. Discuss the various forms of advances by banks. 8

41. Discuss the role of Reserve Bank of India (RBI) in regulating the lending activities of Banking Companies. Also write the powers of RBI with regard to bank advances.  $4+4=8$

( 6 )

42. Discuss the various modes of E-payment in India. 8
43. What is ATM? Discuss the services provided by ATMs. 2+6=8
44. Define insurance. Explain the importance of insurance. 2+6=8
45. Discuss the basic principles of insurance. 8

( 7 )

OPTION—B

Course No. : COMDSE-601T (B)

( Management Accounting )

SECTION—A

Answer any *twenty* of the following questions :  
1×20=20

1. Write two objectives of management accounting.
2. What is 'management accounting conventions'?
3. What is 'management information system'?
4. What is 'budgetary control'?
5. Write two Standard Costing Techniques.
6. What is 'value chain analysis'?
7. What is 'activity-based costing'?
8. What is 'total quality management'?
9. What is 'target costing'?

( 8 )

10. What is CVP analysis?
11. What is 'variable cost'?
12. What is budgeting?
13. Write two advantages of marginal costing.
14. What is 'sales budget'?
15. What is 'control ratio'?
16. What are 'responsibility centres'?
17. What is 'break-even analysis'?
18. Define the concept of cost.
19. What is 'variable cost'?
20. What is 'production budget'?
21. What is 'angle of incidence'?
22. Name two types of transfer pricing method.
23. What is 'fixed overhead variance'?
24. Write two limitations of standard costing.
25. What is 'responsibility accounting'?

( 9 )

SECTION—B

Answer any *five* of the following questions :  $2 \times 5 = 10$

26. What are the differences between Standard Cost and Standard Costing?
27. What are the steps involved in responsibility accounting?
28. What is 'investigation of variance'?
29. What are 'overhead variances'?
30. What is 'profit method of sales variance'?
31. What is 'cash budget'?
32. What are the different types of responsibility centres?
33. What are budget, budgeting and budgetary controls?
34. Differentiate between Standard Cost and Target Cost.
35. What is 'estimated cost'?

( 10 )

## SECTION—C

Answer any *five* of the following questions :  $8 \times 5 = 40$

36. Explain the nature and scope of management accounting.
37. What do you understand by Management Accounting? How does it differ from Cost Accounting?
38. What are emerging issues in management accounting?
39. What is 'budget period'? Differentiate between Budgeting and Forecasting.
40. Explain and illustrate the following :
- (a) Labour efficiency variance
- (b) Wage rate variance
41. "Responsibility Accounting is an important device for control." Discuss.

( 11 )

42. From the following data given below, calculate—

- (a) Material Cost Variance;
- (b) Material Price Variance;
- (c) Material Usage Variance :

Products	Standard Quantity (Units)	Standard Price (₹)	Actual Quantity (units)	Actual price (₹)
A	1050	2.00	1100	2.25
B	1500	3.25	1400	3.50
C	2100	3.50	2000	3.75

43. B Co. Ltd. has an overall P/V ratio of 40%. The marginal cost of product A is estimated to be ₹ 30.  
Determine the selling price for product A.
44. Product X takes 5 hours to make and Y requires 10 hours. In a month of 25 effective days of 8 hours a day, 1000 units of X and 600 units of Y were produced. The company employs 50 workers in the production department. The budgeted hours are 102000 for the year.  
Calculate capacity ratio, activity ratio and efficiency ratio.

45. There are two similar plants under the same management. The management desires to merge these two plants. The following particulars are available :

<i>Capacity Operation</i>	<i>Factory—I 100% (₹ lacs)</i>	<i>Factory—II 60% (₹ lacs)</i>
Sales	600	240
Variable Costs	440	180
Fixed Costs	80	40

You are required to calculate—

- (a) the capacity of merged plant to be operated for the purpose of break-even;
- (b) the profitability on working at 75% of the merged capacity.

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