



GOA UNIVERSITY
Taleigao Plateau, Goa

PROGRAMME OF T.Y.B.COM. (CBCS) ORDINANCE OC-66
SEMESTER V REPEAT EXAMINATION OF
OCTOBER / NOVEMBER 2025

Instructions to Candidates:

1. Candidates are requested to be present at the place of examination fifteen minutes before the commencement of the examination.
2. Candidates are forbidden to take any book, paper or copy material of any kind into the examination hall and any student found copying will be penalized.
3. Centre and place of examination will be the respective college.
4. Mobile phones, blue-tooth enabled gadgets, communication devices etc. are not allowed in the examination hall.
5. The written examination will be conducted in the following order:

DAY & DATE	TIME	SUBJECT
SATURDAY 25-10-2025	10.00 A.M. TO 12.00 NOON	(UCOC111) INDUSTRIAL MANAGEMENT ✓
TUESDAY 28-10-2025	10.00 A.M. TO 12.00 NOON	(UCEC103) INDIAN MONETARY & FINANCIAL SYSTEM ✓
THURSDAY 30-10-2025	10.00 A.M. TO 12.00 NOON	(UCOD101) ACCOUNTING: INCOME TAX & GOODS AND SERVICE TAX ✓ (UCOD102) COST ACCOUNTING: COST ACCOUNTING - I (UCOD103) BUSINESS MANAGEMENT: INTERNATIONAL MARKETING MANAGEMENT ✓ (UCOD104) BANKING & FINANCIAL SERVICES: MODERN BANKING OPERATIONS & SERVICE
SATURDAY 01-11-2025	10.00 A.M. TO 12.00 NOON	(UCOD105) ACCOUNTING: AUDITING (UCOD106) COST ACCOUNTING: COST ACCOUNTING - II (UCOD107) BUSINESS MANAGEMENT: RETAIL MANAGEMENT STRATEGIES (UCOD108) BANKING & FINANCIAL SERVICES: BANK MANAGEMENT

TUESDAY 04-11-2025	10.00 A.M. TO 12.00 NOON	(UCOD109) ACCOUNTING: GOVERNMENT ACCOUNTING (UCOD110) COST ACCOUNTING: TECHNIQUES OF COSTING (UCOD111) BUSINESS MANAGEMENT: ADVERTISING MANAGEMENT (UCOD112) BANKING & FINANCIAL SERVICES: BANKING IN INDIA
THURSDAY 06-11-2025	10.00 A.M. TO 12.00 NOON	(UCOD113) ACCOUNTING: FINANCIAL REPORTING (UCOD114) COST ACCOUNTING: MANAGEMENT ACCOUNTING (UCOD115) BUSINESS MANAGEMENT: SERVICE MARKETING - II (UCOD116) BANKING & FINANCIAL SERVICES: FOREIGN EXCHANGE, FOREIGN TRADE AND INTERNATIONAL FINANCE

Date: 19 SEP 2025

Controller of Examinations





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T.Y.B.COM. SEMESTER V (CBCS) ORDINANCE

Paper Title: **INDUSTRIAL MANAGEMENT** Paper Code: **UCOC 111**

Duration: 2:00 Hours

Total Marks: 80

Instructions:

- i) All questions are **compulsory**, however **internal choice** is available.
- ii) Figure to the **right** indicates **maximum** marks to the question.
- iii) Answer sub questions in Question No. **1** and Questions No. **2** in not more than **100** words each
- iv) Answer Question No. **3** to Question No. **6** in not more than **400** words each.

1. Write short notes on Any Four of the following: (4x4= 16)

- a. Industrial Management Process.
- b. Problems of plant layout
- c. Scientific Management.
- d. Work environment.
- e. Industrial Productivity.
- f. Suggestion to improve Industrial productivity.

2. Write short notes on Any Four of the following: (4x4= 16)

- a. Deming Wheel.
- b. Benefits of Total Quality Management
- c. Quality Circles
- d. Effects of industrial accidents on employer
- e. OHSAS 18000
- f. Health program in industries

3. A) Explain the factors determining factory location . 12

OR

3. B) Describe the importance of industrial management.

4. A) State and explain the types of occupational hazards. 12

OR

4. B) Explain in detail factors influencing Industrial Productivity.

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T.Y.B.Com. (CBCS) Repeat (Semester - V)

Subject Name: **Business Management Major I**

Paper Title: International Marketing Management

Paper Code: **UCOD103**

Duration: 2:00 Hours

Total Marks: 80

Instructions:

1. All questions are **compulsory**, however internal choice is available.
2. Answer sub-questions in Question No. 1 and Question No. 2 in not more than **100** words each.
3. Answer Question No. 3 to Question No. 6 in not more than **400** words each.
4. Figures to the **right** indicate **maximum** marks allotted to the questions.

Q.1. Answer any four of the following:

(4x4=16)

- Differentiate between domestic marketing and international marketing
- Explain any four features of joint venture.
- Explain the concept of Trade Block.
- What are the objectives of international marketing?
- Explain in brief any four features of international marketing.
- What are the merits of Licensing strategy?

Q.2. Answer any four of the following:

(4x4=16)

- Discuss in brief any four international pricing strategies.
- Explain any four price quotations used in international pricing.
- Write a short note on trade fairs and exhibitions.
- What do you mean by personal selling?
- Discuss the importance of international advertising.
- Explain the concept of global branding.

Q.3.a. What are the challenges of international marketing?

(12 marks)

OR

- b. Explain the factors affecting international marketing environment.

Q.4.a. Discuss the various international market entry strategies for a business organization.

(12 marks)

OR

- b. Write a detailed note on export processing zones?

Q.5.a. Discuss the factors affecting international product pricing.

(12 marks)

OR

- b. What is dumping? Explain the different types of dumping strategies.

Q.6.a. Discuss the tools of export marketing communication mix.

(12 marks)

OR

- b. Explain the types of international market intermediaries.



GOA UNIVERSITY

T.Y.B.Com. (CBCS) Repeat (Semester - V)

Subject Name: Income Tax & Goods and Service Tax

Paper Title: Accounting Major I

Paper Code: UCOD101

Duration: 2:00 Hours

Total Marks: 80

Instructions:

- Question No. 1 is compulsory.
- Answer any three questions from Q. No.2 to Q.No.6.
- Figures to the **right** indicate **marks** allotted.
- Show important **working notes** as **fair work**.

Q. 1. A] Mr. Meetal, resident in India, aged 38 years provides following particulars for the Previous Year 2024-25. [5]

i	Gross Total Income	Rs. 9,23,000
ii	Deductions under Chapter VI-A	
	Sec 80C	Rs. 33,000
	Sec 80TTA	Rs. 10,000
iii	Advance Tax payment	Rs. 12,000

Calculate the net tax payable under old tax regime for the Assessment Year 2025-26.

B] Mrs. Meenal, has received the following cash gifts during the previous year 2024-25: [5]

	Rs.
i) From elder sister's friends	45,000
ii) From her mother's cousin brother in contemplation of his death	1,50,000
iii) On her marriage anniversary from her father	38,000
iv) Under will of her grandmother	51,000

Compute the amount of gifts chargeable to tax for the Assessment Year 2025-26.

C] Mrs. Jaquelin who is a resident in India, makes the following investments/ contributions/ payments during the financial year 2024-25: [5]

- Own contribution towards ULIP Rs. 42,000.
- Paid towards tuition fees of two school going children Rs. 28,000.
- Insurance premium on the life of her dependent father Rs. 36,000.
- Repayment of loan taken from SBI to construct her residential house: principal Rs. 80,000, interest Rs. 32,000.

Determine the amount of deduction U/s 80C for Assessment Year 2025-26 under old tax regime.

[5]

D] Mr. Vishwa, a registered GST dealer from Margao, provides the following information pertaining to November 2024.

- Intra-State purchase of goods from registered dealers Rs. 60,90,000.
- Intra-State supply of goods Rs. 68,10,000.
- The purchase and supply value are excluding GST.
- Balance of input tax at the beginning of November 2024 - Nil
- Rate applicable SGST @ 6% and CGST @ 6%.

Compute his Net GST liability for the month of November 2024.

[20]

Q. 2] Mr Mrunal, a resident individual (45% handicapped), 56 years of age provides the following information of the house properties owned by him for the previous year ended 31st March 2025.

Particulars	House No I	House No II	House No III
Nature of Occupation	Let out	Self-occupied	Self-occupied
	Rs.	Rs.	Rs.
Fair Rental Value	5,50,000	8,25,000	7,65,000
Municipal Value	6,00,000	7,30,000	6,48,000
Standard Rent	4,50,000	-	-
Annual Rent	4,80,000	-	-
Municipal Taxes paid by the owner	2%	2.5%	3%
Unrealised rent	20,000	-	-
Vacancy Period	1 months	-	-
Interest on borrowed capital for construction	10,000	40,000	50,000
Fire insurance premium for the property	4,000	6,000	4,800
House Repairs	15,000	-	13,000
Loan borrowed for construction of the house in the year	2014	2020	2021

Additional information:

- You are informed that his computed income from salaries is Rs.12,60,000 and from business Rs. 4,28,000.
- He has donated towards National Defence Fund Rs. 24,000 and National Children's Fund Rs. 18,000.
- He has repaid Rs. 60,000 as interest on loan taken for his son's education pursuing MBA in Mumbai.

Compute his taxable income for the Assessment Year 2025-26 assuming that he has opted for old tax regime.

[15]

Q. 3. A] Mrs. Pooja, a resident in India, aged 46 years, gives you the following details of income earned during the Previous Year 2024-25.

- Royalty received from publishing a book in India (literary in nature) Rs. 2,50,000.
- Interest from Savings Bank Account in Central Bank of India Rs. 10,500.
- Interest on fixed deposits with Central Bank of India Rs. 1,08,900 (Net after TDS of Rs. 12,100).
- Winnings from newspaper quizzes Rs. 8,400.
- Hire charges from machinery Rs. 1,25,000. Amount spent for repairs and insurance of the machinery Rs. 7,500.

6. Dividend from foreign company received in India Rs. 6,400.
7. Family pension received from Central Government Rs. 8,000 p.m.
8. Interest on 7% Debentures in Royal Foods Ltd Rs. 10,400. She spent Rs. 200 as commission to collect the interest.
9. Income Tax refund (including interest Rs. 720) Rs. 8,640.
10. Computed income from salary Rs. 12,58,000.

[5]



GOA UNIVERSITY

T.Y.B.Com. (CBCS) Repeat (Semester - V)

Subject Name: Indian Monetary and Financial System

Paper Title: Indian Monetary and Financial System

Paper Code: UCEC 103

Duration: 2:00 Hours

Total Marks: 80

- Instructions:**
- i) All questions are compulsory. However Internal Choice is provided.
 - ii) Figures to the right indicate full marks.
 - iii) Answer sub-questions in Q.1 and Q.2 in not more than 100 words.
 - iv) Answer Q.3 to Q.6 in not more than 400 words.
-

Q.No.1 Answer ANY FOUR in approximately 100 words.

(4x4=16 marks)

- i. State any two functions of money.
- ii. Explain any two components of money.
- iii. Briefly explain the structure of formal financial system.
- iv. Explain the term Flow of Funds Matrix.
- v. Write a brief note on informal financial system.
- vi. Briefly explain financial instruments as a component of financial system.

Q.No.2 Answer ANY FOUR in approximately 100 words.

(4x4=16 marks)

- a) Explain the role of Central Bank in money market. (Any Two points)
- b) Write a brief note on Primary Equity Market in India.
- c) Explain the role of Securities and Exchange Board of India in investor protection. (Any two points)
- d) Explain the role of Development Financial Institutions. (Any two points)
- e) State the role of Commercial Banks in project finance. (Any two points)
- f) Explain the term Life insurance.

Q. No.3. A. Explain any four Quantitative instruments used by the Reserve Bank of India to control money supply.

(12 marks)

OR

B. Explain the role played by the financial system in the economic development.

(12 marks)

Q.No.4.A. Explain any six features of capital market.

(12 marks)

OR

B. Discuss the sources of working capital finance.

(12 marks)

Q.No.5. A. Give an overview of Indian money market.

(12 marks)

OR

B. Explain the different instruments of capital market.

(12 marks)

Q.No.6. A. Briefly explain any three financial services.

(12 marks)

OR

B. Explain the role of mutual funds in capital market development.

(12 marks)



GOA UNIVERSITY

B.COM. SEMESTER- V (CBCS) REPEAT

Paper title: BUSINESS MANAGEMENT
MAJOR III: ADVERTISING MANAGEMENT

Paper code: UCOD-111

Duration: 2:00 Hours

Max. Marks: 80

- Instructions:**
- All questions are **compulsory**, however **internal choice** is available.
 - Answer sub-questions in Question no. 1 and Question no. 2 in not more than **100 words each**.
 - Answer to Question no. 3 to Question no. 6 must be of approximately **400 words each**.
 - Figures to the right indicate maximum marks to the questions.
 - Start **each** question on a **fresh** page.

Q1. Answer any four of the following questions.

(4x4=16)

- What is advertising ethics and social responsibility?
- Explain the limitations of advertising.
- What is institutional advertising?
- What is copywriting?
- Briefly explain any four essentials of effective copywriting.
- Explain any two types of illustrations.

Q2. Answer any four of the following questions.

(4x4=16)

- What is client turnover?
- Explain any four principles of the client-agency relationship.
- What are the career options available in the advertising field?
- What is behavioural research?
- Explain any two post-testing methods of measuring advertising effectiveness.
- Briefly explain the importance of research in advertising (any four points).

Q3. a) Explain the types of advertising media.

(12)

OR

b) Explain the factors influencing the growth of advertising.

(12)

Q4. a) Explain the elements of an advertisement layout.

(12)

OR

b) Explain the principles of effective layout.

(12)

Q5. a) Explain the types of advertising agencies.

(12)

OR

b) Explain the functions of an advertising agency.

(12)

Q6. a) Explain the pre-testing methods of measuring advertising effectiveness.

(12)

OR

b) Explain the merits and demerits of DAGMAR.

(12)



GOA UNIVERSITY

T.Y.B.Com. (CBCS) Repeat (Semester VI)

Subject Name: Business Management

Paper Title: Major V - Financial Management II

Paper Code: UCOD119

Duration: 2:00 Hours

Total Marks: 80

Instructions:

1. Q.No.1 is compulsory
2. Answer any three questions from Q. No. 2 to Q. No. 6
3. Figures to the right indicate full marks
4. Working note should form part of the solution

Q.1) Write short notes on any four of the following:

(5×4=20)

- A) Gordon's Model
- B) Explicit and Implicit Cost
- C) Project Classification
- D) Financial Leverage
- E) Net Operating Income Approach of Capital Structure
- F) Irrelevance theory

Q.2 a) Akash Badal Co.'s equity share is currently selling at Rs. 150. It is paying a dividend of Rs. 5.50 per share. The dividends are expected to grow at 10% p.a. after one year. Income tax rate is 40% and brokerage is 2%. Calculate cost of retained earnings. **(5)**

b) Following information is available with regard to Asha Ltd.

Sources of funds	Book value (Rs)	After tax cost of capital
Equity share capital	30,00,000	0.11
Retained earnings	20,00,000	0.10
Preference share capital	10,00,000	0.13
Debentures	20,00,000	0.07

You are required to calculate the weighted cost of capital by using book value weights. **(5)**

c) Sonu Ltd. issued 10,000 ten years 8% debentures at Rs. 100 each at 4% discount. These debentures are to be redeemed after 10 years at 5% premium. The cost of issue is 2%. corporate tax rate is 50%. Calculate after tax cost of debt. **(5)**

d) Write a note on 'cost of equity capital' **(5)**

Q.3 a) Goa Ply Ltd, is considering the purchase of a machine. Two machines A and B are available, the details of which are given below. You are requested to advise the company as to which machine is more profitable under

- 1) Pay back period method and
- 2) ARR methods.

The Income Tax rate is 50%.

(15)

Particulars	Machine A	Machine B
Cost	Rs. 2,50,000	Rs. 3,00,000
Life	6 years	6 years
Scrap value	Rs. 10,000	Nil
Profits(before depreciation and taxes)		
1st year	1,00,000	80,000
2nd year	1,20,000	1,40,000
3rd year	1,40,000	1,60,000
4th year	80,000	80,000
5th year	1,00,000	80,000
6th year	60,000	60,000

Q.3 b) Write note on Cost of Preference Share Capital.

(5)

Q.4 a) The following data are available for the two firms A & B

Particulars	A	B
Units sold per year	25,000	30,000
Unit selling price (Rs)	30	35
Unit variable costs (Rs)	20	25
Fixed cost per year (Rs)	50,000	60,000
Interest (Rs)	10,000	20,000
Preference Dividend (Rs)	5,000	10,000
No of equity Shares	10,000	12,000
Tax rate	40%	50%

For each of the above firms calculate

- 1) EBIT
- 2) EPS
- 3) Operating leverage
- 4) Financial leverage

(15)

Q.4 b) Write note on Walter's Model of Dividend

(5)

Q.5 a) Explain the forms of dividend.

(10)

Q.5 b) Explain in brief

(10)

- 1) Net Present Value Method
- 2) Internal Rate of Return

Q.6 a) Explain the determinants of dividend policy of a firm

(10)

Q.6 b) Explain in detail any five factors influencing capital structure

(10)