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1B3N25341 (Pages : 2) Reg. No:........................

Name: ....

FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE

Third Semester BCOM Degree Examination, November 2025

COM3CJ201 – Business Regulations

(FYUGP 2024 Admission onwards)

Time: 2 hours

Max. Marks : 70

PART – A
All questions can be attended.
Each question carries Three mark.
Ceiling -24 Marks

		COs	Knowledge Level(KL)	Marks
1	What is cyber space?	CO4	Remember	3
2	A proposes by a letter sent by post to sell his house to B. B accepts the proposal by a letter sent by post. When can B revoke this acceptance?	CO1	Apply	3
3	What is bilateral mistake?	CO1	Remember	3
4	When does termination of agency becomes effective?	CO2	Remember	3
5	What is Contract of Guarantee?	CO1	Remember	3
6	A, an infant obtains a loan from B by falsely representing his age, B seeks to recover the loan from A. Discuss	CO1	Analyse	3
7	How lotteries are treated in contracts?	CO1	Remember	3
8	What is unilateral contract?	CO1	Remember	3
9	Define coercion.	CO1	Remember	3
10	Who can perform a contract?	CO1	Remember	3

PART – B

All questions can be attended.
Each question carries six marks.
Ceiling -36 Marks

		COs	Knowledge Level(KL)	Marks
11	'Time is the essence of contract' Comment	CO1	Understand	6
12	Write a note on Digital Signature	CO4	Understand	6
13	Under what circumstances an offer is terminated?	CO1	Remember	6
14	Bring out the difference between contract and quasi -contract.	CO1	Analyse	6
15	In a contract of guarantee, there are three parties and three agreements. Comment	CO2	Understand	6
16	'Mere silence is not fraud' Explain. What are the exceptions to this?	CO1	Analyse	6
17	What is meant by revocation of acceptance?	CO1	Remember	6
18	What are different kinds of guarantee?	CO2	Remember	6

PART - C

Answer any *one* questions.
Each question carries Ten marks.

		COs	Knowledge Level(KL)	Marks
19	Can a non-owner make a valid sale? Explain with legal principles.	CO3	Understand	10
20	What are the rights of Bailor and Bailee?	CO2	Remember	10

1 x 10 = 10 Marks

1B3N25342 (Pages : 4) Reg. No:..............................

Name: ....

FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE

Third Semester BCOM Degree Examination, November 2025

COM3CJ202 – Corporate Accounting

(FYUGP 2024 Admission onwards)

Time: 2 hours Max. Marks : 70

PART – A

All questions can be attended.

Each question carries **Three** Mark.

Ceiling - 24 Marks

Q No	Question	COs	Knowledge Level (KL)	Marks
1	What is reserve capital?		Understand	3
2	How right issue differ from public issue?		Analyse	3
3	What is issue of shares at discount? What are the journal entries required at the time of issuing shares at discount?		Understand	3
4	What is bearer debenture?		Understand	3
5	List out different sources bonus issue.		Remember	3
6	What is CRR?		Understand	3
7	What is negative goodwill?		Understand	3
8	A term loan is overdue for 95 days. Classify the asset as per RBI's prudential norms and briefly justify your answer.		Apply	3
9	What is bonus in reduction of premium?		Understand	3
10	How do you compare double insurance with re-insurance ?		Analyse	3

PART – B

All questions can be attended.

Each question carries **Six** marks.

Ceiling - 36 Marks

Q No	Question	COs	Knowledge Level (KL)	Marks
11	Difference between equity shares and preference shares.		Analyse	6
12	A company issued 1,200 shares of ₹10 each at par, payable ₹3 on application, ₹4 on allotment, ₹3 on call. Mr. E, holding 100 shares, failed to pay allotment and call. His shares were forfeited. Pass all journal entries.		Apply	6

13	ABC Ltd has issued 10,000 equity shares of Rs. 100 each fully paid and 6,000 redeemable preference shares of Rs. 100 each fully paid. On 31st Dec. 2025 the profit and loss statement showed undistributed profit of Rs. 50,000 and the general reserve account stood at Rs. 2,80,000. On 1.1.2026, the directors decided to issue 3,000, 6% preference shares of Rs. 100 each at 20% premium and to redeem the existing redeemable preference shares at Rs. 110 utilising as less profit as possible for the purpose. Pass necessary journal entries to record the above transaction. There was a bank balance of Rs. 4,00,000 on that date.		Apply	6
14	The market price of a company's share before a rights issue is ₹250. The company is issuing new shares in the ratio of 2 new shares for every 5 shares held at ₹200 per share. After the issue, the share is expected to quote at ₹230. Find the monetary benefit per share to an existing shareholder who exercises the rights.		Apply	6
15	What are bonus shares? What are the advantages of issuing bonus shares?		Understand	6
16	On 31-03-2026, the Life Fund was shown at ₹20,00,000 before the following adjustments: a. Interest accrued – ₹13,500 b. Premium outstanding – ₹15,200 c. Bonus in reduction of premium – ₹3,400 d. Claims intimated but not admitted – ₹10,000 e. Reinsurance recoveries – ₹4,700 f. Outstanding agents' commission – ₹1,800 Required: a) Pass necessary journal entries. b) Compute the adjusted Life Fund.		Apply	6
17	Profit & Loss statement of S Ltd shows the balance of Rs. 10,000 on 31st March, 2025. Profit earned during the year 2025-26 was Rs. 20,000. Calculate profit for Pre and Post acquisition period in the following cases:		Apply	6

	a) Shares in S Ltd were acquired by H Ltd on 1st April 2025. b) Shares in S Ltd were acquired by H Ltd on 31st March 2026 c) Shares in S Ltd were acquired by H Ltd on 1st October 2025.			
18	From the following details, compute the amount of provision required to be made in the P/L A/c of a commercial bank for the year 2024-25 Assets: Standard – 80,000 Sub-standard – 60,000 Doubtful: For one year (secured) – 24,000 For two to three years (secured) – 18,000 For more than three years (secured by mortgage of plant worth Rs. 5,000) – 9,000 Non-recoverable assets – 15,000		Apply	6

PART - C

Answer any *One* questions.
Each question carries Ten marks.

Q No	Question	COs	Knowledge Level (KL)	Marks
19	P Ltd acquired 75% shares in S Ltd on 1st April 2023. **Balance sheet as at 31st March 2024.** <table><tr><th>Liabilities</th><th>P Ltd (₹)</th><th>S Ltd (₹)</th></tr><tr><td>Share Capital</td><td>10,00,000</td><td>4,00,000</td></tr><tr><td>General Reserve (1-4-2023)</td><td>1,50,000</td><td>60,000</td></tr><tr><td>Profit & Loss A/c (1-4-2023)</td><td>1,00,000</td><td>40,000</td></tr><tr><td>Profit for the year (2023-24)</td><td>2,50,000</td><td>1,00,000</td></tr><tr><td>Creditors</td><td>1,50,000</td><td>1,20,000</td></tr></table>		Apply	10

	Assets | P Ltd (₹) | S Ltd (₹) Fixed Assets | 9,00,000 | 5,00,000 Investment in S Ltd | 3,00,000 | — Stock | 2,00,000 | 80,000 Debtors | 1,20,000 | 1,40,000 Cash | 80,000 | 1,00,000 Prepare consolidated balance sheet of P Ltd and its subsidiary S Ltd as on 31st March 2024.			
20	The Balance Sheet of XYZ Ltd. as on 31st March 2025 shows the following: **Liabilities:** Share Capital: 2,00,000 equity shares of ₹10 each fully paid – ₹20,00,000 General Reserve – ₹8,00,000 Securities Premium – ₹4,00,000 Profit & Loss Account – ₹6,00,000 **Assets:** Fixed Assets – ₹25,00,000 Current Assets – ₹13,00,000 The company decides to issue bonus shares in the ratio of 1:4 (one share for every four held), out of General Reserve and Profit & Loss Account. You are required to: Pass the necessary journal entries for the issue of bonus shares. Show the revised Share Capital in the Balance Sheet after the issue of bonus shares.		Apply	10

1 x 10 = 10 Marks

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Name: ....

FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE

Third Semester BCOM Degree Examination, November 2025

COM3MN205 – Personal Financial Planning

(FYUGP 2024 Admission onwards)

Time: 2 hours Max. Marks : 70

PART – A

All questions can be attended.

Each question carries **Three** mark.

Ceiling -24 Marks

		COs	Knowledge Level(KL)	Marks
1	What is personal Finance?	CO1	C	3
2	What do you mean by SMART goals?	CO1	C	3
3	Point out the major areas of personal finance.	CO2	C,P	3
4	What is the purpose of insurance in personal finance?	CO3	P	3
5	What is the Rule of 72 in compounding?	CO1	C	3
6	State the meaning of ponzi schemes?	CO1	C	3
7	What are the common ways of evading tax?	CO1	C	3
8	Give the meaning of Atal Pension Yojana?	CO1	C	3
9	What are ULIPs?	CO1	C	3
10	What is a CIBIL Score?	CO1	C	3

PART – B

All questions can be attended.

Each question carries **six** marks.

Ceiling -36 Marks

		Cos	Knowledge Level(KL)	Marks
11	Briefly explain Financial Planning Process?	CO2	C,P	6
12	Differentiate between term and whole life insurance?	CO1	C	6
13	How to use 50-30-20 budgeting rule?	CO1	C	6
14	What are the major differences between Income tax exemption and deduction?	CO1	C	6

15	How to avail education loan in India?	**CO2**	**C,P**	**6**
16	What are the requirements for reverse mortgage loan?	**CO2**	**C,P**	**6**
17	Briefly explain about the different types of retirement mutual funds?	**CO3**	**P**	**6**
18	What are the five components of financial literacy?	**CO3**	**P**	**6**

PART – C

Answer any *one* questions.

Each question carries **Ten** marks.

		Cos	Knowledge Level(KL)	Marks
19	How does personal finance planning help to achieve financial goals?	**CO2**	**C,P**	**10**
20	Explain the different types of insurance and also explain the tax benefits of insurance?	**CO3**	**P**	**10**

1 x 10 = 10 Marks

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Name: ....

FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE

Third Semester BCOM Degree Examination, November 2025

COM3MN206 – Fintech

(FYUGP 2024 Admission onwards)

Time: 2 hours Max. Marks : 70

PART – A

All questions can be attended.

Each question carries **Three** mark.

Ceiling -24 Marks

		COs	Knowledge Level(KL)	Marks
1	Mention any two key innovations in FinTech.			3
2	Give two examples of mobile payment applications in India.			3
3	What is blockchain technology?			3
4	Define Open Banking.			3
5	What is biometric authentication in digital banking			3
6	What is e-wallet in digital banking?			3
7	What is a virtual debit card ?			3
8	Give two advantages of using blockchain in FinTech			3
9	What is cryptocurrency?			3
10	What is Robo-advisory in financial services?			3

PART – B

All questions can be attended.
Each question carries **six** marks.
Ceiling -36 Marks

		COs	Knowledge Level(KL)	Marks
11	"FinTech has transformed customer experience in the financial sector" Comment on this argument.			6
12	"UPI has changed the way people make payments in India." Do you agree, State your Opinion			6
13	"Payment gateways ensure security and reliability in e-commerce payments" Discuss			6
14	"A business can legally accept cryptocurrencies as payment under Indian regulations" Do you agree with this statement, Explain			6
15	Explain how blockchain technology is transforming banking operations in India.			6
16	How RegTech and InsurTech contribute to the FinTech ecosystem in India?			6
17	"Open Banking enhances transparency and competition in the banking sector" Illustrate			6
18	Explain the importance of customer trust and data security in e-commerce payment systems.			6

PART - C

Answer any *one* questions.
Each question carries **Ten** marks.

		COs	Knowledge Level(KL)	Marks
19	"Blockchain can improve security in online and digital banking services." Discuss this statement			10
20	Demonstrate the role of fintech startups in promoting contract less payment adoption among Indian Consumers.			10

1 x 10 = 10 Marks