

**SUBJECT CODE : 20HR /PC/FC14**

**M.A. DEGREE EXAMINATION, NOVEMBER 2022**  
**HUMAN RESOURCE MANAGEMENT**  
**FIRST SEMESTER**

**COURSE : CORE**

**PAPER : FINANCIAL CONCEPTS**

**TIME : 3 HOURS**

**MAX. MARKS: 100**

**SECTION - A**

**ANSWER ALL QUESTIONS. EACH ANSWER SHOULD NOT EXCEED 50 WORDS:**

**(10 x 2 = 20)**

1. State the golden rules of Double Entry System.
2. Give two examples for expenditure.
3. What do you mean by a pass book?
4. State any two features of a savings bank account.
5. What is book keeping?
6. Mention the importance of Taxation.
7. Differentiate the terms insurer and insured.
8. List the benefits of Online Payment.
9. What is SENSEX?
10. Write the objectives of Investment.

**SECTION - B**

**ANSWER ANY FOUR QUESTIONS. EACH ANSWER SHOULD NOT EXCEED 600 WORDS:**

**(4 x 10 = 40)**

11. Differentiate between direct tax and indirect tax.
12. Explain the features and mode of operation of a fixed deposit account.
13. What are the various types of insurance? Explain them.
14. Explain the benefits of mutual funds.
15. What is crossing of cheque? Explain the various types of crossing in detail.
16. Prepare trial balance from the following information:

Particulars	Rs.	Paticulars	. Rs.
Purchases	1,00,000	Sales	1,50,000
Bank Loan	75,000	Creditors	50,000
Debtors	1,50,000	Cash	90,000
Stock	35,000	Capital	1,00,000

**SECTION - C**

**ANSWER ANY TWO QUESTIONS. EACH ANSWER SHOULD NOT EXCEED 1200 WORDS:**

**(2 x 20 = 40)**

17. Explain the various modes of electronic money.
18. Explain the various types of loans and repayment.
19. X Ltd furnishes the following transactions during the month of April, 2017 are as under:

Date	Details
01.04.2017	Business Started with cash Rs. 1,50,000
01.04.2017	Goods purchased from Manisha Rs. 36,000.
02.04.2017	Goods sold to Priya for Rs. 16,000.
05.04.2017	Sold goods to Nidhi Rs. 14,000.
08.04.2017	Nidhi pays Rs. 14,000 cash.
10.04.2017	Purchased goods for Rs. 20,000 on credit from Ritu.
18.04.2017	Paid rent Rs. 2,000
24.04.2017	Purchased office furniture for Rs. 11,200
30.04.2017	Cash sales Rs. 2,300.
30.04.2017	Payment of salaries in cash Rs. 12,000.

Record journal entries for the above transactions.

20. Mr. X has started his employment in a private company. He wants to save a part of his income and is looking for different investment avenues. He has the following options.
- Mr. X deposits Rs.50000 in IOB. Interest is compounded annually at 6% p.a for 3 years.
  - Mr. X deposits Rs.50000 in IOB. Interest is compounded half yearly at 6% p.a for 3 years.
  - Mr. X deposits Rs 15000 at the end of each year for 3 years at 10%.
  - Mr. X deposits Rs 15000 at the beginning of each year for 3 years at 10%.

Calculate the maturity value of each of the above option and state which option Mr. X would choose.

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