

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI 600 086**  
(For candidates admitted during the academic year 2023-2024 & thereafter)

**M.A. DEGREE EXAMINATION, NOVEMBER 2024**  
**HUMAN RESOURCE MANAGEMENT**  
**FIRST SEMESTER**

**COURSE : CORE**  
**PAPER : FINANCIAL CONCEPTS**  
**SUBJECT CODE : 23HR/PC/FC14**  
**TIME : 3 HOURS**

**MAX. MARKS: 100**

Q. No.	SECTION A	CO	KL
	<b>Answer ALL in 50 words</b>		
	<b>(10x2= 20 marks)</b>		
1	What is NIFTY ?	CO 1	K1
2	What is balance sheets ?	CO 1	K1
3	Define the term Clearing.	CO 1	K1
4	What is Demand Draft ?	CO 1	K1
5	Recall the importance of Net Banking.	CO 1	K1
6	What is crypto currency? Mention any two popular cryptocurrencies.	CO 1	K2
7	Why are loans needed?	CO 1	K2
8	State the objectives of Accounts.	CO 1	K2
9	Brief about the terms insurer and insured.	CO 1	K2
10	Assume a sum of Rs.10,000 is invested for one year at 10% interest compounded annually. Calculate the Future value of money.	CO 1	K2
Q. No.	SECTION B	CO	KL
	<b>Answer any TWO questions from each K level not exceeding 600 words.</b>		
	<b>(4x10=40 marks)</b>		
11	Classify and explain the types of Insurance.	CO2	K3
12	Elucidate about the Repayment of Loans.	CO2	K3
13	What is taxation? Enumerate the rights and obligations of taxpayer.	CO2	K3
14	Illustrate about crypto currency mining.	CO3	K4
15	Discuss various methods to cross a cheque.	CO 3	K4
16	Ajay is a trader dealing in textiles. For the following transactions, pass journal entries for the month of March, 2024. <b>March.</b>	CO 3	K4
	<b>Rs.</b>		
1	Commenced business with cash 70,000		
2	Purchased goods from X and Co. on credit 30,000		
3	Cash deposited into bank 40,000		
4	Bought a building from L and Co. on credit 95,000		
5	Cash withdrawn from bank for office use 5,000		
6	Cash withdrawn from bank for personal use of Ajay 4,000		
7	Towels given as charities 3,000		
8	Shirts taken over by Ajay for personal use 12,000		
9	Sarees distributed as free samples 3,000		
10	Goods (table clothes) used for office use 200		
Q. No.	SECTION – C		
	<b>Answer any ONE question from each K level</b>		
	<b>(2 x 20 = 40 marks)</b>		
17	You are a branch manager of Kaveri Bank. As a manager, explain about different types of bank accounts so that the client Mr.Kumaran will choose an appropriate account which will best suit him.	CO4	K5
18	Share your ideology on investing through mutual funds.	CO4	K5

19	Mr. Kalai invested Rs. 350000 at 10% p.a for 2 years. What will be the value of investment after two years, if interest is compounded a) Annually b) Semi-annually c) Quarterly d) Monthly.	CO 5	K6																																																																												
20	<p>The following is the Trial Balance of Mr. Deepak as on March 2024. You are required to prepare trading account and profit &amp; loss account.</p> <table border="1" data-bbox="288 398 1182 1189"> <thead> <tr> <th data-bbox="288 398 592 501">Particulars</th> <th data-bbox="592 398 751 501">Debit Amount (Rs)</th> <th data-bbox="751 398 1023 501">Particulars</th> <th data-bbox="1023 398 1182 501">Credit Amount (Rs)</th> </tr> </thead> <tbody> <tr> <td>Drawings</td> <td>36,000</td> <td>Capital</td> <td>2,50,000</td> </tr> <tr> <td>Insurance</td> <td>3,000</td> <td>Bills Payable</td> <td>3,600</td> </tr> <tr> <td>General expense</td> <td>29,000</td> <td>Creditors</td> <td>50,000</td> </tr> <tr> <td>Rent and taxes</td> <td>14,400</td> <td>Discount received</td> <td>10,400</td> </tr> <tr> <td>Lighting (factory)</td> <td>2,800</td> <td>Purchase return</td> <td>8,000</td> </tr> <tr> <td>Travelling expenses</td> <td>7,400</td> <td>Sales</td> <td>4,40,000</td> </tr> <tr> <td>Cash in hand</td> <td>12,600</td> <td></td> <td></td> </tr> <tr> <td>Bills receivable</td> <td>5,000</td> <td></td> <td></td> </tr> <tr> <td>Sundry debtors</td> <td>1,04,000</td> <td></td> <td></td> </tr> <tr> <td>Furniture</td> <td>16,000</td> <td></td> <td></td> </tr> <tr> <td>Plant and Machinery</td> <td>1,80,000</td> <td></td> <td></td> </tr> <tr> <td>Opening stock</td> <td>40,000</td> <td></td> <td></td> </tr> <tr> <td>Purchases</td> <td>1,60,000</td> <td></td> <td></td> </tr> <tr> <td>Sales return</td> <td>6,000</td> <td></td> <td></td> </tr> <tr> <td>Carriage inwards</td> <td>7,200</td> <td></td> <td></td> </tr> <tr> <td>Carriage outwards</td> <td>1,600</td> <td></td> <td></td> </tr> <tr> <td>Wages</td> <td>84,000</td> <td></td> <td></td> </tr> <tr> <td>Salaries</td> <td>53,000</td> <td></td> <td></td> </tr> </tbody> </table> <p data-bbox="288 1189 608 1240">Closing Stock Rs.35,000</p>	Particulars	Debit Amount (Rs)	Particulars	Credit Amount (Rs)	Drawings	36,000	Capital	2,50,000	Insurance	3,000	Bills Payable	3,600	General expense	29,000	Creditors	50,000	Rent and taxes	14,400	Discount received	10,400	Lighting (factory)	2,800	Purchase return	8,000	Travelling expenses	7,400	Sales	4,40,000	Cash in hand	12,600			Bills receivable	5,000			Sundry debtors	1,04,000			Furniture	16,000			Plant and Machinery	1,80,000			Opening stock	40,000			Purchases	1,60,000			Sales return	6,000			Carriage inwards	7,200			Carriage outwards	1,600			Wages	84,000			Salaries	53,000			CO 5	K6
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