(2024 Batch Onwards)

BM6AUDC250 Reg. No. | | | | | | | | |

St Aloysius (Deemed to be University)
Mangaluru
School of Business and Management
(UG Programme)
B.B.A./B.B.A. (Business Analytics) - Semester IV – Degree Examination
April/May - 2026
INCOME TAX- I

Time: 2½ Hours **Max Marks:60**

PART – A

Answer any TWO of the following. **(2x15=30)**

1. From the particulars given below compute the salary income of Mr. John for the assessment year 2025-26.

Particulars	₹
a) Annual Net salary received after deduction of the following	1,50,000
Income tax deducted at source	6,000
Own contribution to RPF	20,000
Rent of residential house provided	4,000
b) Profit Bonus	24,000
c) Fixed medical allowance	4,000 pm
d) Entertainment Allowance	12,000 p.a.
e) She went on tour for official purposes and received travelling allowance	6,000
f) City compensatory allowance	2000 pm
g) She was ill and was treated in a private hospital. Medical bills reimbursed	12,000
h) She was provided with rent free house owned by the company at Patna [Population 35 lakhs] company also provided a gardener to maintain this house. Salary of gardener paid by the company	500 p.m.
I) The electricity and water bill of the above house paid by the company	12,000 p.m.
a) She was provided with a car of 1.2 It. CC which was used partly for personal and partly for employment purposes.	
b) The company contributed towards RPF	6,80,000
c) Interest on RPF @12%	12,000

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2. Girish owns a big house and its FRV is ₹ 40,000 and standard rent ₹ 45,000. 25 % of the house is used for own profession, 25 % for own residence, 30% for let out for business at ₹ 2000 p.m. And 20 % let out for residence at ₹ 600 p.m. This portion (20%) was vacant for 1 month. The municipal taxes levied at 10% of municipal value amounted to ₹ 4800 and Girish bears 50% of the same. He borrowed ₹ 5,00,000 at 10 % p.a. for the construction of this house on 1-6-2021 which was completed on 31-7-2023. The loan outstanding as on 1st April of PY is ₹4,00,000. Compute his income from house property.

Contd...2

3. From the following incomes, which incomes are assessable in India if the assessee is (a) Resident, (b) Not ordinarily resident, and (c) Non-resident:
   1) Income from business in Kolkata, managed in U.S.A. ₹ 25,000
   2) Income from pension for services rendered in India, received in London ₹ 15,000
   3) Income from assets in Burma, received in India, ₹ 10,000
   4) Profit from business in Sri Lanka, deposited in a bank there, ₹ 15,000
   5) Income from profession in Kenya received there. The profession was set-up in India, ₹ 15,000.
   6) Interest on UK Government Securities, half of which received in India, ₹ 5,000.
   7) Interest on England Development Bonds (1/5 received in India), ₹ 50, 000.
   8) Income from agriculture in America, received there, but later on remitted to India, ₹ 81,000.
   9) Income from property in Canada, received outside India, ₹ 40,000.
   10) Income earned from business in Uganda, which is controlled from Delhi (₹ 25,000 is received in India), ₹ 45,000.
   11) Profit on sale of a building in India but received in Sri Lanka, ₹ 18,000.
   12) Salary received in India for services in rendered in London, ₹ 8,000.
   13) Income earned and received in Bangladesh from bank deposits there, ₹ 6,000.
   14) Income accrued in Bhopal but received in Singapore, ₹ 6,000.
   15) Income from agriculture in England, it is all spent on the education of children in London, ₹ 5,000.

4. Ms. Shivika retired from service on 30th June 2024 after serving for 31 years and 9 months. She is covered under the payment of Gratuity Act 1972 and received a gratuity of ₹ 2,90,000. Her monthly basic at the time of retirement was ₹44,400. DA- ₹8,000 pm (50% enters into retirement benefit). She also commuted half of her pension and received ₹90,000. She received ₹1,80,000 as earned leave encashment. She had 14 months earned leave to her credit. Determine the taxable gratuity and taxable commuted pension and earned leave encashment.

PART – B

Answer any <u>FOUR</u> of the following. **(4x5=20)**

5. Mr. Rajesh has retired from a private company on 30th November, 2024. He has worked for 18 years 6 months and 4 days. He received ₹4,00,000 as gratuity. His salary- Basic ₹16,500. He was also getting D.A. @ 25% of Basic Salary (30% goes to PF), Commission 2% of ₹5,00,000 turnover achieved in the last 10 months prior to the month of retirement. Determine his exempted gratuity if he doesn't come under Gratuity Act.

Contd...3

6. Ms. Riya has the following salary structure:
   a. Basic salary ₹15,000 p.m.
   b. Dearness Allowance 5,000 p.m. (not forming part of retirement benefit)
   c. Hostel Allowance ₹1,000 p.m. (does not have any child)
   d. Tiffin Allowance ₹500 p.m.
   e. Transport Allowance ₹200 p.m.
   f. Bonus 20,000 p.a.
   g. Commission ₹15,000 p.a.
   h. Free refreshment in office worth ₹5,000 p.a.
   i. Mobile phone facility by employer ₹900 p.m.
   j. Computer facility worth ₹10,000 p.a.

   She has been provided a Rent-free Accommodation (owned byemployer) in Kolkata. Company collects ₹ 700 p m rent from employee.
   Find out taxable perquisite value of RFA.

7. Compute taxable HRA from the given information:
   (I) Salary at ₹14,000p.m.
   (ii) D.A. at ₹4,000 p.m. D.A. enters into pay for service benefits.
   (iii) CCA at ₹800 p.m.
   (iv) HRA at ₹ 4,000 p.m.
   (v) Commission is ₹24,000
   (vi) Living in a rented house at Delhi and rent paid is ₹6,000 p.m.

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8. Explain different types of Provident Funds.
9. Mr. Jijo's total income includes agriculture income of ₹ 6,00,000 and non-agriculture income of ₹ 15,00,000. Compute his tax liability under old and new regime for the assessment year 2025-26.

10. Mr. Virat, a Scientist from Japan was appointed as a manager in a company in India on 1st April 2019. On 31st January 2022 he went to Nepal on deputation but left his family in India. On 1st May 2023 he came to India and took his family to Nepal on 31st October 2023. He returned to India and joined his original post on 5th July 2024. Determine his residential status for the AY 2025-26.

PART – C

Answer any FIVE of the following. **(5x2=10)**

11. Define Assessee.
12. Write the basic conditions under section 6(1) to be satisfied by an individual to become resident in India.
13. Who is a 'specified employee'?
14. Give the meaning of the term 'Perquisite'.
15. Who is a Person under Income Tax Act?
16. Distinguish between Tax Avoidance and Tax Evasion.
17. What are casual incomes? Give an example.
18. What is meant by an Assessment Year?

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Mapping of Questions with Bloom's Level and Course Outcomes (COs)

PART	A				B						C							
Q. No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Blooms Level	3	3	4	3	3	3	3	2	3	3	1	1	1	1	1	2	1	1
Mapped CO(s)	4	5	1	4	4	4	4	3	2	1	1	1	3	3	1	1	2	1

(2024 Batch Onwards)

BM6AUDC251 Reg. No.: | | | | | | | | |

St Aloysius (Deemed to be University)

Mangaluru

School of Business and Management

(UG Programme)

B.B.A. - Semester IV – Degree Examination

April/May - 2026

CONTEMPORARY BANKING

Time: $2^1/_2$ Hours Max Marks: 60

PART – A

Answer any TWO of the following. (2x15=30)

1. Explain the evolution of Banking in detail.
2. Explain the different types of account holders and the procedure associated with their bank operation in detail
3. Explain the special relationship between Banker and Customer in detail.
4. Explain in detail the principles of lending.

PART – B

Answer any FOUR of the following. (4x5=20)

5. Explain the various types of Crossing.
6. Explain the functions of RBI in detail
7. Write a detailed note on 'Non Performing Asset (NPA)'.
8. Explain the duties of the banker.
9. Write short note on new banking technology.
10. Explain the duties and responsibilities of collecting banker.

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PART – C

Answer any FIVE of the following. (5x2=10)

11. What is holder for value?
12. Give the meaning of Garnishee order.
13. Who is a banker?
14. What are priority lending?
15. Give the meaning of block chain.
16. Give the meaning of endorsement.

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Mapping of Questions with Bloom's Level and Course Outcomes (COs)

PART	A				B						C					
Q. No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Blooms Level	2	2	3	2	2	2	2	2	3	3	1	1	1	1	1	1
Mapped CO(s)	1	3	2	2	4	1	2	2	1	2	2	3	1	4	1	4

(2024 Batch Onwards)

BM6AUDC252 Reg. No.: | | | | | | | | |

St Aloysius (Deemed to be University)

Mangaluru

School of Business and Management

(UG Programme)

B.B.A./B.B.A. (Business Analytics) - Semester IV – Degree Examination

April/May - 2026

FINANCIAL MANAGEMENT

Time: $2^1/_2$ Hours **Max Marks: 60**

Note: Present Value Table will be Provided.

PART – A

Answer any TWO of the following. **(2x15=30)**

1. Define financial management. Explain the core objectives of financial management.
2. Apex Manufacturing Ltd. is considering the purchase of a machine which costs ₹ 60,000. The machine has a life expectancy of 5 years and no salvage value. The tax rate is 30%. Assume the company uses the straight-line method of depreciation. The estimated cash flows before tax (CFBTBD) from the investment are as follows:

Year	1	2	3	4	5
CFBTBD (₹)	12,000	11,500	13,800	14,600	22,500

Evaluate the project, under:

I) Payback Period

ii) Average Rate of Return

iii) NPV at 12% discount rate

iv) Profitability Index at 12% discount rate.

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3. The following information is available for Summit Engineering Ltd.:

Earnings per share (EPS): ₹ 15

Rate of return on retained earnings (r): 13%

Cost of capital (k): 10%

Calculate the value of equity shares using Walter's Model and Gordon's Model under the following retention ratios:

i) 20%

ii) 40%

iii) 60%

iv) 80%

Based on the valuation results, Recommend whether the company should follow a high-dividend or high-retention policy.

Contd...2

4. Amul India provides the following information of its capital structure. EBIT is ₹ 5,00,000, tax rate is 50%. The company has ₹ 10,00,000 equity shares of ₹ 100 each under its capital structure. For the future development plans company is in need of additional ₹ 10,00,000. The following are alternative where company can raise funds:

   1. 50% equity share and 50% debentures with interest of 15%.
   2. 50% preference shares at 15% dividend and 50% by equity shares.
   3. 100% by equity shares.
   4. 100% by raising debentures by 14%.

   Determine which plan the company should opt.

PART – B

Answer any <u>FOUR</u> of the following. **(4x5=20)**

5. Explain the role of a finance manager.
6. Sterling Group has issued 1,20,000 equity shares of ₹ 120 each at 25% discount. Issue expenses are 12% of the issue price.

   i. Determine the cost of equity if the company plans to declare a dividend at 30%. ii. What will be the cost of equity if it is issued at Par, iii. What changes will you find out if shares are issued at 15% premium?
7. i) The company has 9% perpetual debentures of face value of 100. The company falls in the tax bracket of 35%. These debentures are redeemable after 10 years. Issue expense 10% of the issue price. Solve the cost of a debenture if

   a) Issued at par b) Issued at a premium of 10%. **(3)**

   ii) Raksha Ltd issued 10% preference shares of a face value of 100. Those shares are redeemable after 5 years at a discount of 5%. Issue expenses are 10% of the issue price. The dividend is 12.5% on the face value. Solve the cost of preference shares. **(2)**
8. Select the optimum capital structure from the following when the total amount is 10,00,000.

Debt Amount	After tax Cost of debt (Kd in %)	Cost of equity (Ke in %)
8,00,000	9	10
5,00,000	6	11
2,00,000	5	14
6,00,000	8	10
4,00,000	11	8

9. Lotus Engineering Ltd. has earnings per share of ₹ 14. The rate of return on investment is 18%, and the cost of equity is 13%.

   Show the value of the equity share, assuming a payout ratio of 40%, using:

   a) Walter's Model

   b) Gordon's Model

Contd...3

10. Medico Pharma Ltd. provides the following information:

a) Profit after tax but before depreciation for 5 years:

Year	CFATBD (₹)
1	30,000
2	50,000
3	60,000
4	1,70,000
5	2,10,000

b) Initial investment: ₹ 3,50,000

Analyse the investment decisions using Internal Rate of Return.

PART – C

Answer any FIVE of the following. **(5x2=10)**

11. Define annuity.
12. What is the component cost?
13. What do you mean by conventional cash flow?
14. A Company sells 80,000 units at ₹100. Variable cost is ₹80, and the fixed cost is 4,00,000. Find the Operating Leverage.
15. Explain financial structure.
16. List different types of Dividends.

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Mapping of Questions with Bloom's Level and Course Outcomes (COs)

PART	A				B						C					
Q. No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Blooms Level	5	5	5	5	5	5	3	3	3	4	1	1	1	1	2	1
Mapped CO(s)	CO 1	CO 2	CO 4	CO 3	CO 1	CO 1	CO 1	CO 3	CO 4	CO 2	CO 1	CO 1	CO 2	CO 3	CO 3	CO 4

(2024 Batch onwards)

IT3AUVE231b Reg. No.: | | | | | | | | |

St Aloysius (Deemed to be University)

Mangaluru

School of Information Science and Technology

(UG Programme)

B.Com./B.B.A. - Semester IV – Degree Examination

April/May - 2026

CYBER SECURITY

Time: 1 ½ Hours **Max Marks: 30**

SECTION – A

Answer any FIVE of the following. **(5x2=10)**

1. What is the role of user awareness in safe social media usage?
2. Write any two ways to safeguard oneself from cyber attack.
3. What is the role of the National Cyber Crime Reporting Portal in India?
4. What preventive steps can be taken against social engineering calls?
5. State two functions of the Internet Society.
6. Why the Indian penal code does not address modern cyber threats?
7. State two benefits of social media marketing.

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SECTION - B

Answer any TWO of the following. **(2x5=10)**

8. What is IT ACT 2000? Explain its salient features.
9. Explain the communication and web technology required for data transfer over the Internet.
10. Suggest best practices for individuals to ensure safe and responsible use of social media.
11. Read the following case studies carefully and answer the questions that follow:

    Case Study: SolarWinds Supply Chain Attack (2020)

    In December 2020, a major cyber espionage attack was discovered involving the American IT company SolarWinds. Hackers managed to insert malicious code into the company's Orion software updates. Orion is a widely used network monitoring tool by government agencies and private companies. When customers downloaded the routine software update, they unknowingly installed malware into their own systems. This type of attack is called a supply chain attack because it targets trusted software vendors to reach multiple victims indirectly.

    The attack affected several high-profile organizations, including the United States Department of Homeland Security, the United States Department of the Treasury, and many Fortune 500 companies. Hackers were able to monitor internal emails, access sensitive data, and spy on confidential

Contd...2

communications for months before the breach was detected. It was later reported that the attackers gained access to nearly 18,000 customers through the infected update.

The consequences were severe. The U.S. government launched multiple investigations, imposed sanctions, and strengthened cybersecurity policies. The incident caused reputational damage to SolarWinds and raised global concerns about supply chain security. The attack highlighted the importance of verifying software integrity, continuous network monitoring, and implementing zero-trust security models to prevent unauthorized access.

Questions:

i) What type of cyber-attack was carried out in the SolarWinds incident?

ii) How did hackers spread the malware to customers?

iii) Name any two organizations that were affected.

iv) Approximately how many customers installed the infected update?

v) Mention two major consequences of this attack.

SECTION – C

Answer any ONE of the following. **(1x10=10)**

12. Analyze the major issues and challenges faced in the field of cyber security.
13. Discuss with examples the various types of social media networks.

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Mapping of Questions with Bloom's Level and Course Outcomes (COs)

Section	A							B				C	
Q. No.	1	2	3	4	5	6	7	8	9	10	11	12	13
Blooms Level	L1	L1	L1	L1	L2	L2	L2	L1	L2	L3	L4	L4	L2
Mapped CO(s)	CO3	CO2	CO1	CO2	CO1	CO2	CO3	CO1	CO1	CO3	CO2	CO2	CO3

(2024 batch onwards)

AH4GUVE281 Reg. No. | | | | | | | | |

St Aloysius (Deemed to be University)
Mangaluru
SCHOOL OF ARTS AND HUMANITIES
(UG Programme)
B.Com./B.B.A.– Semester IV -Degree Examination

April / May - 2026

FOUNDATION COURSE IN GENDER EQUITY AND VALUE EDUCATION

Time: 2 Hrs. **Max Marks: 50**

I. Answer any FIVE of the following questions in just one sentence each. **(5×1=5)**

1. What is gender sensitization?
2. When was the POCSO act passed?
3. Give an example for masculinity and femininity.
4. Mention the offences related to marriage.
5. List the major causes for maternal mortality.
6. What are gender roles?
7. Who is the current chairperson of the National Commission for Women?

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II. Answer any FIVE of the following questions in about two sentences each. **(5×2=10)**

8. How does patriarchy impact society?
9. What are the causes for female feticide and infanticide?
10. Highlight the changes made to the MTP act in 2021?
11. State any two functions of the state commission for women.
12. Suggest strategies to promote gender sensitization.
13. What are the reasons for low sex ratio in India?
14. When was the act against domestic violence passed?

III. Answer any TWO of the following questions in 20 lines each. **(2x10=20)**

15. Describe the characteristics of Matriarchy and Patriarchy.
16. Describe some of the laws that protect the rights of women and children.
17. Critically evaluate the current status of women in India
18. Discuss the initiatives taken by the government to promote the rights of women.

PART – B
VALUE EDUCATION (IV semester)

IV. Answer any ONE of the following in not less than a page. **(5x1=5)**

19. Suggest various methods to promote religious harmony in Mangaluru.
20. Define sustainable development and explain its key principles.

V. Answer any ONE of the following in not less than two pages. **(10x1=10)**

21. Define professional ethics and explain its key attributes.
22. Critically analyze the obstacles to take individual responsibility in society.

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Mapping of Questions with Bloom's Level and Course Outcomes (COs)

	A																		B			
Q. No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Blooms Level	2	1	2	1	1	1	1	4	4	2	1	6	4	1	2	2	5	2	3	2	2	4
Mapped CO(s)	1	4	1	4	2	1	4	3	3	4	4	2	2	4	1	4	2	4	4	4	4	4