

DIRECTORATE OF GOVERNMENT EXAMINATIONS, CHENNAI – 6
HIGHER SECONDARY SECOND YEAR EXAMINATION MARCH - 2025

KEY ANSWER FOR COMMERCE - ENGLISH MEDIUM

NOTE:

1. Answer written only in **BLUE or BLACK** should be evaluated.
2. In part -1 the correct answer should have been written with the option code.
3. Marks can be awarded, if students write in their own sentences with related to concept and explanations.

TOTAL MARKS – 90

PART – I

Answer all the Questions.

20×1=20

Q.No	Option	A Type	Q.No	Option	B Type
1	a	Modem	1	b	To Raise funds
2	b	To raise funds	2	b	Commercial Bank
3	a	Planning	3	b	Mutual funds
4	d	Mumbai	4	c	District Judge
5	b	Mutual funds	5	a	Art and Science
6	d	1992	6	d	Bear
7	a	Ralph Nader	7	d	External
8	a	Commercial Bill Market	8	d	George Odiorne
9	d	Goods and Service Tax	9	d	Mumbai
10	c	District Judge	10	a	Ralph Nader
11	a	Outside the Factory	11	a	July 2015
12	a	Art and Science	12	c	Manufacturing
13	c	Manufacturing	13	d	Goods and Service Tax
14	b	Customer	14	a	Outside the Factory
15	b	Commercial Bank	15	a	Modem
16	b	Pervasive	16	a	Planning
17	a	July 2015	17	b	Pervasive
18	d	Bear	18	a	Commercial Bill Market
19	d	George Odiorne	19	d	1992
20	d	External	20	b	Customer

PART – II

Answer any 7 Questions. Question No 30 is compulsory

7×2=14

21	Motivation <ul style="list-style-type: none"> ➤ The goals are achieved with the help of motivation. ➤ Motivation includes increasing the speed of performance of a work ➤ Developing a willingness on the part of workers. <p style="text-align: center;">(Any other related concepts marks can be awarded) (Any Two)</p>	2
22	OTCEI <ul style="list-style-type: none"> ➤ The OTCEI was set up by a premier financial Institution to allow the trading of securities across the electronic counters throughout the country. 	2
23	Remiser <ul style="list-style-type: none"> ➤ He acts as an agent of a member of a stock exchange. ➤ He obtains business for his principal ie., the member and gets a commission for that service. 	2
24	Human Resource Management <ul style="list-style-type: none"> ➤ The branch of management that deals with managing human resource is known as human resource management. ➤ Human Resource Management is a function of management concerned with hiring, motivating and maintaining people in an organisation. <p style="text-align: center;">(Any other related concepts marks can be awarded) (Any One)</p>	2
25	Grading <ul style="list-style-type: none"> ➤ Grading means classification of standardized products into certain well defined classes. 	2
26	Adulteration <ul style="list-style-type: none"> ➤ It refers to mixing or substituting undesirable material in food. <p style="text-align: center;">(If any two examples, full marks can be awarded) (Any One)</p>	2

27	District Forum <ul style="list-style-type: none"> ➤ As per the Consumer Protection Act of 1986 the establishment of a District Forum by the State Government in each district is necessary today, to protect the interest of aggrieved consumers in that district. <p>(Any other related concepts marks can be awarded)</p>	2
28	Contingent goods <ul style="list-style-type: none"> ➤ Contingent goods are the goods, the acquisition of which by the seller depends upon a contingency. (an event which may or may not happen). ➤ Contingent goods are a part of future goods. <p>(Any One)</p>	2
29	Voting <p>By casting his vote one formally declaring his opinion or wish in favour of or against a proposal or a candidate to be elected for an office.</p>	2
30	Entrepreneur <ul style="list-style-type: none"> ➤ Own Funds: ➤ Borrowing from close circles, banks, financial institutions. ➤ Borrowing from Venture capitalists ➤ Issue of shares and debentures ➤ Term loans. <p>(Any other related concepts marks can be awarded)</p> <p>(Any Two)</p>	2

PART - III

Answer any 7 Questions, Question No.40 is compulsory

7×3=21

31	Taylor's Principles <ol style="list-style-type: none"> 1. Science, Not Rule of Thumb. 2. Harmony not Discord 3. Mental Revolution 4. Cooperation, Not individualism. 5. Development of each and every person to his or her greatest efficiency and prosperity. <p>(Any Three)</p>	3
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32	Type of Commercial Bill <ol style="list-style-type: none"> 1. Demand Bills 2. Clean bills and documentary bills 3. Inland bills and foreign bills 4. Indigenous Bills 5. Accommodation Bills <p style="text-align: right;">(Any Three Headings)</p>	3
33	Limitations of Stock Exchange <ul style="list-style-type: none"> ➤ Lack of uniformity and control of stock exchanges. ➤ Absence of restriction on the membership of stock exchanges. ➤ Failure to control unhealthy speculation. ➤ Allowing more than one charge in the place. ➤ Non–Insistence of margin requirement in stock exchange or in the case of produce exchanges. ➤ No proper regulation of listing of securities on the stock exchange. <p style="text-align: right;">(Any Three)</p>	3
34	Ordinary Resolution <ul style="list-style-type: none"> ➤ To change or rectify the name of the company ➤ To alter the share capital of the company ➤ To redeem the debentures ➤ To declare the dividends ➤ To appoint the directors ➤ To approve annual accounts and balance sheet. etc., <p style="text-align: right;">(Any Three)</p>	3
35	Role of Marketer <ol style="list-style-type: none"> I. Instigator II. Innovator III. Integrator IV. Implementer <p style="text-align: right;">(Any Three)</p>	3
36	Members of the National Commission <ul style="list-style-type: none"> ➤ The National Commission should have five members ➤ One should be from judiciary ➤ Four other members of ability, knowledge and experience from any other fields. ➤ It should include a woman. 	3

37	Liberalisation <ul style="list-style-type: none"> ➤ Liberalization refers to laws or rules being liberalized, or relaxed, by a government. <p>(Any other related concepts marks can be awarded)</p>	3
38	Presumptions to Negotiable Instrument <ul style="list-style-type: none"> ➤ Every negotiable instrument is presumed to have been drawn, accepted etc. for consideration. ➤ A negotiable instrument is presumed to have been accepted. ➤ Every negotiable instrument bearing, a date is presumed to have been made or drawn on such a date. ➤ It is presumed to have been accepted within a reasonable time after the date and before its maturity. ➤ The transfer of a negotiable instrument is presumed to have been made before maturity. ➤ The endorsements appearing upon a negotiable instrument are presumed to have been made in the order to which they appear thereon. ➤ When a negotiable instrument has been lost, it is presumed to have been duly stamped. ➤ The holder of a negotiable instrument is presumed to be a holder in due course. <p>(Any Three)</p>	3
39	Drone Entrepreneur <ul style="list-style-type: none"> ➤ Drone entrepreneurs are those who are totally opposed to changes unfolding in the environment. ➤ They used to operate in the niche market. ➤ They are similar to fabian entrepreneur in doggedly pursuing their conventional practices. 	3
40	Significance of Placement <ul style="list-style-type: none"> ➤ It improves employee morale ➤ It helps in reducing employee turnover ➤ It helps in reducing conflict rates or accidents ➤ It avoids misfit between the candidates and the job. ➤ It helps the candidate to work as per the predetermined objectives of the organization ➤ It involves assigning a specific rank and responsibilities to an individual ➤ It helps to avoid short term staff shortage. <p>(Any Three)</p>	3

PART – IV

Answer all the questions.

7×5=35

41 (a)	Principles of management i) Division of work ii) Authority and Responsibility iii) Discipline iv) Unity of command v) Unity of direction vi) Subordination of individual interest to mutual interest vii) Remuneration viii) The degree of centralization ix) Line of authority / Scalar chain. x) order xi) Equity xii) Stability of tenure of personnel xiii) Initiative xiv) Esprit de Corps / Team spirit (Any five with Small explanation) Two marks can be awarded, if headings alone.	5
(OR)		
41 (b)	Steps in filing complaint in consumer court i) Details of the consumer like name, address, product or services purchase details of the company, etc. ii) Necessary details of the problem faced and describe the deficiency in service iii) Action taken by the company in response to the customer complaint. iv) Action expected from the company. v) Time period given to the company to take action . vi) The legal action that will be taken upon failure by the company in sending a reply to the legal notice. (Any other related concepts marks can be awarded) (Any five)	5

42 (a)	<p>Advantages of Liberalisation</p> <ul style="list-style-type: none"> a) Increase in foreign investment b) Increase the foreign exchange reserve. c) Increase in consumption. d) Control over price. e) Reduction in external borrowing. <p>Disadvantages of liberalisation</p> <ul style="list-style-type: none"> a) Increase in unemployment. b) Loss to domestic units. c) Increased dependence on foreign nations. d) Unbalanced development. <p>(Combination of any Five Advantages & Disadvantages with explanation)</p> <p>(Two marks can be awarded for headings)</p>	5
(OR)		
42 (b)	<p>Characteristics of money market</p> <ul style="list-style-type: none"> 1. Short-term funds 2. Maturity period 3. Conversion of cash 4. No formal place 5. Sub-markets 6. Role of market 7. Highly organized Banking system 8. Existence of secondary Market 9. Demand and supply of funds 10. Wholesale Market 11. Flexibility 12. Presence of a central Bank <p>(Any five with small explanation)</p> <p>(Two marks can be awarded for headings)</p>	5

43 (a)	Characteristics of Human Resource <ul style="list-style-type: none"> i) Human resource is the only factor of production that lives. ii) Human resource created all other resources iii) It is only the labour of employees that is hired and not the employee himself iv) Human resource exhibits innovation and creativity v) Human resource alone can think, act, analyse and interpret vi) Human resources are emotional beings vii) Human resources can be motivated either financially or non financially viii) The behaviour of human resources are unpredictable ix) Human resources are movable x) Human resources can work as a team xi) Over years Human resources gains value and appreciates. <p style="text-align: right;">(Any five)</p>	5
(OR)		
43 (b)	KMP <ul style="list-style-type: none"> i) The Chief Executive officer ii) The Managing Director or the Manager iii) The company secretary iv) The whole-time Director v) The Chief Financial officer and vi) Such other officer as may be prescribed. <p style="text-align: right;">(Any five)</p>	5
44 (a)	Evaluation of marketing <ul style="list-style-type: none"> i) Barter system ii) Production orientation iii) Sales orientation iv) Marketing orientation v) Consumer orientation vi) Management orientation <p style="text-align: right;">(Any five with Small explanation) (Two marks can be awarded for headings)</p>	5
(OR)		

44 (b)	<p>Requisites of valid Endorsement</p> <ol style="list-style-type: none"> 1) Endorsement is to be made on the face of the instrument or on its back. It is usually made on the back of a negotiable instrument. 2) When there is no space for making further endorsements a piece of paper can be attached to the negotiable instrument for this purpose. This piece of paper is called 'Allonge'. 3) Endorsement for only a part of the amount of the instrument is invalid. It can be made only for the entire amount. 4) If the endorsee's name is wrongly spelt, the endorsee should sign the same as spelt in the instrument and write the correct spelling within brackets after his endorsement. 5) Where, however, the instrument has been partly paid, a note to that effect can be given on the instrument and endorsement made for the balance amount. 6) Endorsement is completed only when delivery of the instrument is made. On the death of endorsee who has endorsed an instrument but has not delivered it to the endorsee, the instrument becomes invalid. 7) It is presumed that the endorsements appearing on a negotiable instrument, were made in the order in which they appear thereon. 8) Signing in block letters does not constitute regular endorsement. 9) The prefixes or suffixes added to the names of the payees or endorsees must be omitted in the endorsement. 10) Endorsement must be in ink. 11) If the payee is an illiterate person, he can endorse it by affixing his thumb impression on the instrument. But it must be duly attested by somebody who should give his full address thereon. 12) A person duly authorised to endorse a cheque or a bill must indicate that he is signing in it on behalf of his principal by using such words as "for", "on behalf of" or "per pro". <p style="text-align: right;">(Any five)</p>	5
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45 (a)	Types of Financial Market <ul style="list-style-type: none"> i) Debt Market ii) Equity Market iii) Money Market iv) Capital Market v) Primary Market vi) Secondary Market vii) Cash / Spot Market viii) Forward or Futures Market ix) Exchange Traded Market x) Over-the-Counter Market <p style="text-align: right;"> (Any five with small explanation) (Two marks can be awarded for headings) </p>	5
(OR)		
45 (b)	Various types of Tests <ul style="list-style-type: none"> A) Ability test <ul style="list-style-type: none"> 1. Aptitude test 2. Achievement test 3. Intelligence test 4. Judgement test B) Personality test <ul style="list-style-type: none"> 1. Interest test 2. Personality Inventory test 3. Attitude test. 4. Projective / Thematic Trusts <p style="text-align: right;"> (Any five with small explanation) (Two marks can be awarded for headings) </p>	5
46 (a)	Five Government Entrepreneurial Schemes <ul style="list-style-type: none"> 1. Startup india 2. Make in india 3. Atal innovation Mission(AIM) 4. Support to Training and Employment programme for Women(STEP) 5. Jan Dhan –Aadhaar-Mobile(JAM) 6. Digital india 7. Stand-up-india 8. Trade related Entrepreneurship Assistance and Development(TREAD) 	5

	<p>d) Trading in dematerialized securities on the National stock Exchange (NSE) commenced in December 26, 1996.</p> <p>e) The Bombay stock exchange (BSE) also extended the facility of trading in dematerialized securities from December 29, 1997.</p> <p>(Combination of any Five From (NSE) and (NSDL)) (Any other related concepts marks can be awarded)</p>	
(OR)		
47 b)	<p>Importance of Entrepreneurship</p> <ol style="list-style-type: none"> 1. Innovation 2. Contribution to Gross Domestic Product (GDP) 3. Balanced Regional Development 4. Export promotion 5. Full utilisation of Latent Resource 6. Reduction of concentration of Economic power in few hands. 7. Better standard of living. <p>(Any Five with small Explanation)</p>	5