

Q. ~ 1. **Answer the following question in short.** [10]

1. Explain the concept of balanced growth.
2. What is actual growth rate?
3. Define warranted growth rate.
4. Who is empirical entrepreneur?
5. What are shocks and stimulants?

Q. ~ 2. Critically discuss the W.A. Lewis model of economic growth. [13]

OR

Q. ~ 2. (a) Discuss Domar's growth model. [07]

(b) Explain the methodology of cost-benefit analysis. [06]

Q. ~ 3. Critically explain the Rostow's stages of economic growth. [13]

OR

Q. ~ 3. (a) What is capital-output ratio? Explain the determinants and [07]

(b) limitations of capital-output ration. [06]

Q. ~ 4. **Write short notes (Any Two)** [14]

1. Uses of the economic model.
2. Difference between Harrod and Domar model.
3. Capital formation through bank credit.
4. Growth agents.



(1) All answers are compulsory.

(2) Right side number shows marks for each quest.

Q. 1. Answer in brief : (10)

a) State the characteristics of team.

b) State the sources of conflict.

c) What is meant by confidence by management?

d) Differentiate between vision & mission.

e) What is the difference between group and team?

Q. 2. "Reason for the change is hampered by opposition organization" - Explain. (12)

OR

Explain internal dynamics of team.

Q. 3. What is meant by conflict management ? Explain its levelsof intra-personal conflict. (13)

OR

Q. 3. A Explain the negative and positive role of conflict. (07)

B Describe the style of conflict.

Q.4. A Write any one : (08)

(1) Factor affecting to management by confidence.

(2) Business Process Re-engineering.

B Shlok ltd. Is a private company during production and sale at national level? During its period after foundation, it emphasized on co-ordination with quality control. After some years, gradually the sale went on decreasing. So, the marketing manager Mr. Satish Patel felt that instead of quality control, he should organize co-ordinating approach, so that employees of all the sections work based on system approach. So that team work, continuous reform and good relations can be established among suppliers and customers.

In above case which approach should be adopted by manager? Will this approach be beneficiary for the unit ?



1. Answer in brief : [10]

1. Explain AIDA approach.
2. State the limitations of pre-testing.
3. What is team based organisation ?
4. State which terms and conditions are decided at the time of appointing salesman.
5. State the types of compensation plans.

2. (a) What is advertising appeal? Explain the types of advertising appeal [07]

(b) "In spite of many difficulties of measuring advertising effectiveness, it is essential". [06]
Explain the statement.

OR

2. Explain post testing methods of measuring advertising effectiveness. [13]

3. (a) Discuss the factors affecting the salesman compensation plans. [07]

(b) Explain the importance of performance evaluation. [06]

OR

3. (a) Explain the methods of sales cost control [07]

(b) Explain salesman work load approach [06]

4. (a) Write short notes (Any One) [06]

1. Coupon - Return analysis method
2. Activity cost analysis method

(b) Case Study: [08]

Suvidha home appliances pays its sales people well. Many sales people draw five figure salary and have a bright Promotional prospect.

Suvidha has thought about an incentive plan to keep the sales people motivated. It has thought of providing house hold utilities to these people by performance.

They also want to introduce a travel plan, as a local or foreign travel is a dream of many people. Travel plan Scores more over the house hold utility plan. Travel plan is liked more as even family can go with sales people.

Can you think of same more incentives for Suvidha's sales people ?



J. Z. Shah Arts & H. P. Desai Commerce College, Amroli

Internal Test ~ 2019

M. Com. Semester ~ II (EM)

Financial & Management Accountancy ~ IV

Date : 05/03/2019

Time : 11:00 To 01:00

Roll No.

Total Marks : 50

Q - 1 Answer as Per Instructions:

- (A) The effect in cash flow statement as per AS-03 as operating activities, investing activities and financial activities from the following information: [05]

Particulars	As On 31-3-2017 Rs.	As On 31-3-2018 Rs.
General Reserve	1,62,500	3,49,500
Machinery (W.D.V)	4,37,500	4,50,500

- Balance of accumulate depreciation as on 31st March, 2017 and 31st March, 2018 has been included in the balance of above general reserves as on 31st March, 2017 and 31st March, 2018.
- The company purchased its first machinery on 1st June, 2016 while second machinery was purchased on 30-9-2017.
- Depreciation provided on machinery at 15% under diminishing balance method.

- (B) Azad Co. acquired 7,500 shares of Bina co. on 1-1-2018. Total shares of Bina Co. were 10,000. On 1-1-2018 and 31-12-2018 Machinery of Bina co. showed balances of Rs. 2,00,000 and Rs. 1,80,000 respectively. On 1-7-2018 Machinery were revalued at Rs. 2,60,000. What shall be the effect of this transaction on calculation of Captial Reserve, Minority Interest and Depreciation. [04]

- Q - 2 The manager of Drashti Ltd. Is entitled to a salary of Rs. 6,000 p.m. and in addition to a commission of 5% of the net profit of the company before charging such salary and commission. The profit and loss account of the company for the year ended 31-3-2018 was as under: [15]

Expenses	Rs.	Income	Rs.
Administrative Exp	1,04,000	Gross Profit	12,60,000
Salary and Bonus	4,00,000	Subsidy	40,000
Ex-gratia Payment employees	10,000	Profit on sale of	
Scientific research Exp.	1,80,000	building	20,000
Distribution Exp.	68,000		
Debenture interest	32,000		
Directors fees	6,000		
Donations	4,400		
Loss on sale of Machinery	2,000		
Provision for Depreciation	11,600		
Development rebate reserve	2,000		
Commission to the manager (on account)	20,000		
Provision for tax	2,00,000		
Net Profit	2,80,000		
	13,20,000		13,20,000

Additional Information:

1. Depreciation allowable under companies Act. Rs. 15,600.
2. Cost price of building sold during the year was Rs. 60,000 while its depreciation value was Rs. 50,000.
3. Cost price of machinery sold was Rs. 40,000 while its depreciated value was Rs. 20,000
4. Amount of salary included the salary of Rs. 72,000 paid to the manager.

From the above information find out the outstanding commission payable to the manager.

OR

Q. 2 The following are the Balance Sheets of Ram Ltd. and Sita Ltd. as on 31-12-2018:

[15]

Liabilities	Ram	Sita	Assets	Ram	Sita
Eq. share of Rs. 100 each	5,00,000	2,00,000	Goodwill	40,000	30,000
General reserve as on 1-1-2018	1,00,000	60,000	L&B	2,00,000	1,30,000
Profit and Loss A/c	1,40,000	90,000	P & M	1,60,000	90,000
Bills payable	--	40,000	Stock	1,00,000	90,000
Creditors	80,000	50,000	Debtors	20,000	75,000
			Investments:	2,40,000	--
			1,500 shares in Sita Ltd. at cost		
			Cash at Bank	60,000	25,000
	8,20,000	4,40,000		8,20,000	4,40,000

The profit and loss A/c of Sita Ltd. showed credited balance of Rs. 50,000 on 1-1-18. A dividend of 15% was paid in October, 2018 for the year 2017. This dividend was credited to profit and loss a/c by Ram Ltd. ram Ltd. acquired the shares of sita Ltd. on 1-7-2018. The bills payable of Sita Ltd. were all issued in favour of Ram Ltd. which got the bills discounted.

Included in the creditors of Sita Ltd.it Rs. 20,000 for goods supplied by Ram Ltd. included in stock of Sita Ltd. are goods to the value of Rs. 8,000 which are supplied by Ram Ltd. at a profit of 33 1/3% on cost.

In arriving at the value of Sita Ltd shares the plant and machinery which then stood in the books at Rs. 1,00,000 was revalued at Rs. 1,50,000. The new value was not incorporated in the books. No changes in these assets have been made since the date.

Prepare the consolidated Balance sheet from the above information as at 31-12-2018.

Q. 3 The following are the final accounts of Jalaram Ltd. for the year ended 31-3-2017 :

[14]

Profit and Loss Account for the year ended 31-3-2018

Particulars	Rs.
Sales	59,88,800
Interest On Investment	1,20,000
Dividend Income	80,000
(A)	<u>61,88,800</u>
Raw Materials Consumed	23,72,400
Sundry Opening Expenses	21,20,000
Interest On Debentures	72,000
Loss On Sale Of Investment	4,000
Depreciation On Plant & Machinery	3,30,000

Depreciation On Furniture & Fittings	60,000
Cost Of Issue Of Debenture (Amortized)	3,200
Interest Expenses	1,60,000
Foreign Exchange Loss	16,000
(B)	<u>51,37,600</u>
<i>Net Profit before taxation & extra-ordinary item (A-B)</i>	<i>10,51,200</i>
+ extra-ordinary item insurance proceeds from earthquake disaster settlement	72,000
Less: Income Tax	5,19,200
<i>Net Profit after tax (C)</i>	<i>6,04,000</i>
+ balance of profit & Loss A/C	42,000
	<u>6,46,000</u>
Less : preference dividend paid	28,000
Capital redemption reserve	1,20,000
Debenture redemption reserve	60,000
General reserve	50,000
Proposed dividend	2,40,000
Proposed corporate dividend tax	<u>24,000</u>
	5,22,000
<i>Balance carried to balance sheet</i>	<u>1,24,000</u>

Balance sheet as on 31-3-2016 and 31-3-2017

Liabilities	31-3-2018 Rs.	31-3-2017 Rs.	Assets	31-3-2018 Rs.	31-3-2017 Rs.
Equity share capital	16,80,000	14,00,000	Plant & Machinery	20,70,000	20,00,000
14% Pref. share Capital	-	4,00,000	Furniture	5,40,000	6,00,000
Capital Redemption reserve	1,20,000	-	Investment	-	2,00,000
Securities premium	56,000	-	Stock	11,25,600	9,10,000
Debenture Redem. Reserve	3,00,000	2,40,000	Debtors	7,78,400	5,50,400
General Reserve	9,34,000	8,84,000	Cash & Bank	1,74,000	81,200
Profit & Loss A/C.	1,24,000	42,000	Advance Payment of Income Tax	5,20,000	4,80,000
12% Debenture	6,00,000	5,60,000	Interest Receivable	40,000	-
Creditors	5,58,800	5,12,800	Cost of issue of Debenture	-	3,200
Provision for income tax	5,19,200	4,80,000			
Proposed Dividend	2,40,000	2,40,000			
Proposed Corporate Dividend Tax	24,000	26,000			
Interest payable	92,000	40,000			
	<u>52,48,400</u>	<u>48,24,800</u>		<u>52,48,400</u>	<u>48,24,800</u>

Additional Information:

1. Interest expense was Rs. 1,60,000 of which was Rs. 68,000 was paid during the period Rs.

40,000 relating to interest expenses of the prior period was also paid during the year.

2. During the year all the preference share were redeemed for the purpose. Fully paid equity shares of the nominal value of Rs. 2,80,000 were issued at a premium of 20% to the existing equity shareholder on right basis.
3. New debenture has issue at 10% discount.

Prepare cash-flow statement as per A.S. 03 for the year ending 31-3-2018.

Q - 4 Write Short Notes: (any two)

[12]

1. Revaluation of Assets of subsidiary company
2. Utilities of cash flow statement
3. Steps of designing an accounting system
4. Concept of social responsibility

Date : 06/03/2019

Time : 11:00 To 01:00

Roll No.

Total Marks : 50

Q – 1 [A] From the following information find out value added; and missing items and calculate value added earning per employee ratio, earning per employee ratio and sale per employee ratio. **[05]**

Numbers of employees is 95, the cost of outside purchase service is Rs. 9,20,000 which is 40% of value added.

Balances

Salary and wages	(?)
Contribution of employee's insurance scheme	35,000
Contribution to P. F	28,000
Income tax provision	2,76,000
Loss on sale of furniture	75,000
Interest on loan	40,000
Dividend	1,46,000
Depreciation	2,00,000
Retained earnings	2,88,000

Q – 1 [B] The life Insurance fund of Jency Life Insurance Ltd. was Rs. 45,45,000 on 31-3-18. Its actual valuation on 31-3-2018 disclosed a net liabilities of Rs. 38,38,000. An interim bonus of Rs. 84,000 was paid to the policy holder during the previous two years. The surplus brought forward from the previous valuation was Rs. 4,75,000. The director proposed to carry forward Rs. 4,00,000 and to divide the balance between the policy holder and shareholder. **[05]**

Prepare : (1) The valuation balance sheet,
(2) The net profit for the valuation period
(3) The distribution of the surplus.

Q – 2 Following are the trial balance of Baroda H.O. and London branch as on 31-3-2017 : **[14]**

Particulars	H.O.		London Branch	
	Dr. Rs	Cr. Rs	Dr Pound	Cr Pound
Capital	-	75,000	-	-
H.O. a/c	-	-	-	1,710
Branch account	1,23,350	-	-	-
Land building	15,000	-	-	-
Plant-machinery	1,20,000	-	1,800	-
Goodwill	7,500	-	-	-
Furniture- fitting	4,500	-	120	-
Stock (1-4-2016)	51,000	-	840	-
Purchase	3,16,800	-	3,600	-
Goods from H.O.	-	-	1,200	-

Goods to London branch	-	1,17,800	-	-
Sales	-	3,48,250	-	6,240
Salary- wages	14,400	-	120	-
Rent – taxes	1,800	-	30	-
Insurance	1,050	-	15	-
Trade expenses	2,700	-	30	-
Debtors – creditors	33,000	1,66,850	360	255
Cash on hand	16,800	-	90	-
	7,07,900	7,07,900	8,205	8,205

Additional information:

1. Stock on 31-3-2017 was valued at H.O. Rs. 43,800 and London branch 780 Pound.
2. Depreciation on plant -machinery and furniture to be provided at 10% p.a.
3. The fixed assets were purchased on 1-4-2015.
4. Rate of exchange as under:
On 1-4-2015 1 Pound = Rs 80
On 1-4-2016 1 Pound = Rs 89
On 31-3-2017 1 Pound = Rs 85
Average rate for the year 1 Pound = Rs 87

You are required to prepare a combined columnar P& L a/c and balance sheet of H.O. and branch.

OR

Q - 2

An American company has a branch at London. Its trial balance as on 31-3-2018 is as follows: [14]

Particulars	Dr Pound	Cr Pound
Stock (1-4-2017)	6,000	-
Plant-machinery	10,000	-
Furniture	4,000	-
Debtors- creditors	8,000	5,000
Purchase-sale	16,000	43,200
Wages	4,000	-
Carriage inwards	200	-
Salary	1,640	-
Rent and taxes	760	-
Insurance	240	-
Trade expenses	160	-
Goods received from H.O.	5,000	-
Cash on hand	260	-
Bank balance	140	-
H.O. a/c	-	8,200
TOTAL	56,400	56,400

Additional information:

1. Stock on 31-3-2017 is 8,000 Pound.
2. Calculate depreciation on plant-machinery at 10% and on furniture at 5%.
3. Salary outstanding is 150 Pound.
4. The H.O. has sent goods to the branch worth are 4,500 Dollar.
5. The H.O. shows an account of 19,110 Dollar due from branch.

6. The fixed assets were purchased on 1-4-2012 that time exchange rate was 1 Pound = 2\$
7. Exchange rate on 1-4-2017 was 1 Pound = 1.5\$. Exchange rate on 31-3-2018 was 1 Pound = 1.6 \$ Convert the above trial balance into dollar and prepare branch final account in the books of H.O.

Q – 3 [A]

The balances derived from Avi ltd. For the year 2017-18. Prepare a value-added statement and also statement showing distribution of value added.

[07]

Particulars	Rs.	Particulars	Rs.
Sale	20,25,000	Advertising	21,000
Commission on sales	25,000	Wage and salary	5,10,000
Purchase of raw material	7,88,500	Contribution to P. F	50,000
Stock: Opening	54,000	Provision for depreciation	52,500
Closing	71,000	Provision for income tax	1,00,000
Stock of finished goods:		Audit fee	14,375
Opening	2,00,000	Remuneration of M. D	64,000
closing	2,25,000	Director's fees	40,000
Carriage outward	8,400	Dividend to shareholder	40,000
Staff welfare expenses	1,18,725	Interest on loan	24,000
Insurance	16,300	Retained earning	1,20,000
Rent and taxes	12,700	Subscription	8,000
Travelling expenses	32,575	Printing and stationery	12,125
		Other expenses	8,800

Q – 3 [B]

The following are the balances available from the account of Abhalife Insurance Co.Ltd. as on 31-3-2018. Prepare Revenue account for the year

[07]

Particular	Rs.	Particular	Rs.
Life Insurance fund (opening)	40,00,000	Administrative exp.	60,000
Annuities paid	20,000	Salaries	6,000
Govt. securities	20,00,000	Audit fee	5,000
Profit on realization of assets	4,00,000	Director s fee	10,000
Claims : on death	1,20,000	Legal exp.	4,000
on maturities	1,80,000	Advertising	3,000
Loan on policies	6,00,000	Cash at bank	2,80,000
Freehold assets and furniture	1,64,000	Claim outstanding	16,000
Agent s balance(Dr.)	4,000	Sundry debtors	66,000
Sundry creditors	6,000	Invest in equity share of company	12,00,000
Outstanding premium	52,000	Contingence reserve	8,00,000
Commission to agent	68,000	Deposit in RBI	6,00,000
Premium less re-insurance	4,00,000	Consideration for annuities granted	40,000
Surrenders	30,000	Int. accrued but not received	64,000
Interest-dividend received	3,20,000	Tax on interest-dividend	44,000
Dep. On furniture	6,000		

Q – 3

Prepare Revenue Account, Profit-Loss Account, P/L App. Ac. and Balance Sheet of Alpa Fire Insurance Co. as on 31-3-2018 from the following available data :

[14]

Particular	Rs.	Particular	Rs.
Reserve for unexpired risk (1-4-17)	9,30,000	Cash on hand	1,82,462
General reserve	4,50,000	Profit loss account(cr.)	75,000
Investment	36,00,000	Re-insurance premium	1,12,525
Premium	27,01,533	Re-insurance claim recovered	21,119
Claims paid	6,02,815	Commission of reinsurance ceded	48,016
Equity share capital	9,00,000	Income tax paid in advance	2,50,000
Additional reserve	3,30,000	Commission on direct business	2,99,777
Premium outstanding(Dr)	22,300	Commission on Re-insurance accepted	60,038
Expenses of management	4,31,947	Claim received but not paid (1-4-17)	60,000
Audit fee	36,000	Agent's Balance (cr.)	20,000
Rent	67,500	Income from investment	1,53,000
Sundry creditors	22,500		
Local taxes	5,804		

Other information :

- (1) Expenses of Management include legal expenses for Rs.56,000
- (2) Liability in respect of claim outstanding on 31-3-17 Rs.1,04,000
- (3) Provision for tax at 55%
- (4) Transfer Rs. 2,00,000 to general reserve from profit.

Q – 4 [A] Advantages of value added statement.

[06]

Q – 4 [B] Discuss the reports presented at different level of management

[06]

OR

Q – 4 [A] State the modern trends in published account with reference to format lay out & get up and value added statement.

[06]

Q – 4 [B] Explain the requisites of a good report.

[06]

J. Z. Shah Arts & H. P. Desai Commerce college, Amroli

Internal Test - 2019

M.Com. Semester - II (EM)

Financial & Management Accounting - VI

Date : 07/03/2019

Time : 11:00 To 01:00

Roll No.

Total Marks : 50

Q-1 (A) Find out taxable income from other sources for the A.Y.2018-19 from the following details of Viri Shah. (5)

- 1) Interest of Rs.5,000 on 7% capital investment bond.
- 2) Rs.8,970 interest on 7.5% debentures of K Ltd.(TDS 10.30%)
- 3) Winning from lottery (Net) Rs.17,275(TDS 30.90%)
- 4) Rs.80,000, 10% Gujarat Govt. loan
- 5) Interest of Rs. 11,910 received on 8% of Priyanshi Ltd.'s tax free debentures (TDS 20.60%)

(B) Book profit of a partnership firm is Rs.15,58,000 and remuneration of partners debited to P & L A/C is Rs. 11,20,000. Calculate actual remuneration payable to partners. (5)

Q-2 From the following details of Shah Pooja find out taxable income from other sources for A.Y.2018-19 (15)

- 1) He received Rs. 16,000 per month as rent of his own plant & Machinery. On 1/4/2017 the written down value of machinery was Rs.6,00,000. Approved rate of depreciation is 30%.
- 2) He received Rs.5,60,000 from unrecognized provident fund in which the share of employer and employee was as 2:3.The employer gave contribution of Rs.2,00,000
- 3) Winning from motor race Rs. 5,58,800(Net)
- 4) Rs.1,43,024 received as gift from a friend of grand father.
- 5) Agricultural income in foreign Rs. 5,60,000 to get such income, Rs.4,40,000 paid as expenses
- 6) Rs.14,000 per month received as rent from sub-tenant.He paid Rs.10,000 per month to the owner of house.
- 7) Winning from lottery Rs. 5,60,000(Net)
- 8) 12% 4,80,000 tax free debentures of Vishal Ltd.(TDS 20%)
- 9) 10% 7,20,000 tax-less debentures of Hema ltd.(TDS 10%)
- 10) Un-explained investments Rs.72,544.
- 11) He really purchased Gold-silver of Rs. 11,35,702 but it was recorded in the books as Rs.8,63,238.
- 12) Winning from cross-word puzzle Rs.8,000(Gross)
- 13) 36,000 received as interest on tax-free debentures of Rajan ltd.(TDS 10%) As per prevailing law, the rate of TDS on casual income is 30%

Q-2 From the following details of Priyanka find out “the taxable income from other sources” for A.Y.2018-19 (15)

(A)

- 1) Interest of Rs.14,352 received on tax- free debentures of Priyanka ltd.(TDS 10.30%)
- 2) A gift from friend Rs. 51,000
- 3)Wedding gift from rs.71,000 from a friend
- 4)Interest due on “Kisan Vikas Patra” Rs.40,000
- 5) Royalty 9,000, after deduction of expenses.
- 6)12%, 2,69,400 Tax free debentures of Ranvir Ltd.(TDS 10.30%)
- 7)Interest on Public Provident Fund Rs.85,000
- 8)12% tax free debentures of 2,40,000 of Dipika Ltd.(TDS 20.60%) was purchased on 1-4-17,and it was sold on 1-2-2018
- 9) Interest on 44,000 due on National saving certificates.
- 10)Winning from lottery(Net)2,62,580(TDS 30.90%) For Purchasing of taxable securities, a bank loan of 2,40,000 was taken at the rate of 9% on 1-7-2017. expenses of 6,800 occurred for collection of Interest on taxable securities on all securities, interest received on 30th june and 31st December.

Q-3 Compute the book profit and the maximum remuneration which can be paid to the partners U/S 40(b) from the profit & loss account submitted by a firm consisting of two partners namely, Chintan and Dharmesh. (15)

Particulars	Rs.	Particulars	Rs.
Cost of Goods Sold	40,00,000	Sales	56,46,000
Office Salaries	5,80,000	Interest on investments	10,000
Interest on loan from a minor son of Partner		Long term capital gain	15,000
Chintan@ 14% p.a.	24,000	Short term capital gain	20,000
Purchase of Machinery @ 14% p.a.	48,000	Winning of lotteries(gross)	10,000
Office rent	40,000		
Commission to working partner Chintan	80,000		
Interest on loan to partner Dharmesh who is non-working partner @ 24% p.a.	36,000		
Salary to a working Partner chintan	4,40,000		
Salary to a non working Partner Dharmesh	48,000		
Interest on capital of chintan @20% p.a.	30,000		
Interest on capital of Dharmesh@20% p.a.	10,000		

Provision for bad & doubtful debts	10,000		
Entertainment Expenditure	15,000		
Income tax paid			
Doations to PM's	40,000		
National Relif Fund	2,90,000		
Net Profit			
Total	57,01,000		57,01,000

OR

Q-3 (A) Kisan Received the following incomes for PY 2017-18. Calcilate Tax Liability for him, His wife Mrs.Kavya and his Minor son Kunnu. (8)

1) Taxable salary	4,80,000
2) Taxable income from house Property	5,00,000
3) Business Income	1,25,000
4) Professional income of Kunnu(Actor in film)	12,00,000
5) Long Term Capital Gain from transfer of House Property	8,00,000
6) Long term capital Loss of kunnu(On non listed shares gifted to Kunnu from his grand father)	30,000
7) Salary of Mrs.Kavya (She works in Coca-cola Ltd. Where Kisan is having 21% Share holding)	3,60,000
8) Other Income of Mrs.Kavya	1,00,000
9) Interest on FD of Kunnu (FD was gifted to him from his mother)	45,000

(B) Explain Interest Income Other than Interest on Securities(Sec.194A) (7)

Q-4 Short Notes(Any one) (10)

- 1) Interest for default in Payment of advance tax(sec234B)
- 2) Installments of advance tax and due dates(Sec.211)
- 3) Impact of GST on Society.
- 4) Impact of GST on Key Industries.