

Exam. Code : 108503  
Subject Code : 2083

B.Com. 3<sup>rd</sup> Sem.  
MUDHLI PUNJABI  
Paper-BCG-302 (ii)

Time Allowed—3 Hours]

[Maximum Marks—50

ਨੋਟ :- ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰੋ। ਹਰ ਸੈਕਸ਼ਨ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਸੈਕਸ਼ਨ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

ਸੈਕਸ਼ਨ—ਏ

1. ਉਪਵਾਕ ਦੀ ਪਰਿਭਾਸ਼ਾ ਲਿਖੋ ਅਤੇ ਇਸ ਦੀਆਂ ਕਿਸਮਾਂ ਤੇ ਸੰਖੇਪ ਨੋਟ ਲਿਖੋ। 10
2. ਬਣਤਰ ਦੇ ਆਧਾਰ ਤੇ ਵਾਕਾਂ ਨੂੰ ਕਿੰਨੇ ਭਾਗਾਂ ਵਿੱਚ ਵੰਡਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਉਦਾਹਰਣਾਂ ਦੇ ਕੇ ਸਮਝਾਓ। 10

ਸੈਕਸ਼ਨ—ਬੀ

3. ਕਿਸੇ ਇਕ ਵਿਸ਼ੇ ਤੇ ਪੈਰਾ ਰਚਨਾ ਕਰੋ :  
(ੳ) ਸਮੇਂ ਦੀ ਕਦਰ  
(ਅ) ਮਾਤ-ਭਾਸ਼ਾ ਦੀ ਮਹੱਤਤਾ  
(ੲ) ਧਰਮ ਅਤੇ ਰਾਜਨੀਤੀ। 10
4. ਕਿਸੇ ਵਪਾਰਕ ਫਰਮ ਨਾਲ ਵਪਾਰਕ ਸਬੰਧ ਪੈਦਾ ਕਰਨ ਲਈ ਉਸਨੂੰ ਆਪਣੀ ਫੈਕਟਰੀ ਵਿਚ ਹੁੰਦੇ ਉਤਪਾਦਨ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦੇਣ ਲਈ ਇਕ ਪੱਤਰ ਲਿਖੋ। 10

### ਸੈਕਸ਼ਨ-ਸੀ

5. ਹੇਠ ਲਿਖਿਆਂ ਮੁਹਾਵਰਿਆਂ ਵਿਚੋਂ ਕਿਸੇ ਪੰਜ ਦੇ ਵਾਕ ਬਣਾਉਣ ਤੋਂ ਜੋ ਅਰਥ ਸਪੱਸ਼ਟ ਹੋ ਜਾਣ :

ਉਂਗਲਾ ਟੁਕਣਾ, ਅੱਖਾਂ ਖੁਲਣੀਆਂ, ਇਲਮ ਦਾ ਕੀੜਾ, ਸਾਹ ਸੱਤ ਨਾ ਹੋਣਾ, ਹੱਥ ਤੰਗ ਹੋਣਾ, ਖਾਰ ਖਾਣਾ, ਘਾਲਣਾ ਘਾਲਣੀ, ਚੰਨ ਚਾੜ੍ਹਨਾ, ਜਾਨ ਵਿਚ ਜਾਨ ਆਉਣੀ, ਟੱਕਰਾਂ ਮਾਰਨਾ।

2×5=10

6. ਹੇਠ ਲਿਖੇ ਅਖਾਣਾਂ ਦੇ ਅਰਥ ਸਪੱਸ਼ਟ ਕਰੋ :

- (1) ਉਲਟੀ ਵਾੜ ਖੇਤ ਨੂੰ ਖਾਵੇ
- (2) ਆਟੇ ਨਾਲ ਘੁਣ ਵੀ ਪਿਸ ਜਾਂਦਾ ਹੈ
- (3) ਛੋਟਾ ਮੂੰਹ ਵੱਡੀ ਬਾਤ
- (4) ਜਿਹਨੇ ਲਾਇਆ ਗੱਲੀ, ਉਸੇ ਨਾਲ ਉੱਠ ਚੱਲੀ
- (5) ਡੁੱਬਦੇ ਨੂੰ ਤੀਲੇ ਦਾ ਸਹਾਰਾ
- (6) ਲਾਹੌਰ ਦੇ ਸ਼ਕੀਨ ਬੋਝੇ ਵਿਚ ਗਾਜਰਾਂ
- (7) ਰੱਬ ਮਿਲਾਈ ਜੋੜੀ, ਇਕ ਅੰਨ੍ਹਾ ਤੇ ਇਕ ਕੋੜੀ
- (8) ਭੱਠ ਪਿਆ ਸੋਨਾ ਜਿਹੜਾ ਕੰਨਾ ਨੂੰ ਖਾਵੇ
- (9) ਨੱਚਣ ਲੱਗੀ ਤਾਂ ਘੁੰਗਟ ਕੀ
- (10) ਦੋਹਾਂ ਘਰਾਂ ਦਾ ਪ੍ਰਾਹੁਣਾ ਭੁੱਖਾ।

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### ਸੈਕਸ਼ਨ-ਡੀ

7. ਜੀਵਨੀ ਸਾਹਿਤ ਦਾ ਸਭ ਤੋਂ ਵੱਧ ਮਹੱਤਵਪੂਰਣ ਤੇ ਕੌਮਲ ਰੂਪ ਹੈ, ਜਿਸ ਵਿੱਚ ਉਸ ਅਨੁਭੂਤੀ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ, ਜਿਹੜੀ ਉਸ ਮਹਾਂਪੁਰਖ ਦੀ ਜੀਵਨ-ਜਾਂਚ ਅਤੇ ਜੀਵਨ ਦਰਸ਼ਨ ਨੂੰ ਸਮਝਣ ਵਿਚ ਸਮਰੱਥ ਹੋਵੇ। 'ਜੀਵਨੀ' ਲਿਖਣ ਵਾਲਾ ਲੇਖਕ ਘਟਨਾਵਾਂ ਤੇ ਕਾਰਜਾਂ ਦਾ ਮਨ-ਖਿਚਵਾਂ ਵਰਣਨ ਕਰਦਾ ਹੈ। ਉਹ ਗੈਰ-ਜ਼ਰੂਰੀ ਗੱਲਾਂ ਨੂੰ ਛਾਂਗਦਾ ਵੀ ਹੈ ਅਤੇ ਮਹੱਤਵਪੂਰਣ

ਤੱਥਾਂ ਬਾਰੇ ਵਿਗਿਆਨਕ ਢੰਗ ਦੀ ਖੋਜ ਵੀ ਕਰਦਾ ਹੈ। ਜੀਵਨੀ ਇਕ ਤਰ੍ਹਾਂ ਦਾ ਉਹ ਆਦਰਸ਼ਪੂਰਣ ਇਤਿਹਾਸ ਹੈ, ਜਿਹੜਾ ਕਿਸੇ ਮਹਾਂਪੁਰਖ ਦੀ ਸ਼ਖਸੀਅਤ ਨੂੰ ਸਾਕਾਰ ਕਰਦਾ ਹੈ। ਇਹ ਇਤਿਹਾਸ ਅਤੇ ਸਾਹਿਤ ਦਾ ਕਲਾਤਮਕ ਸੁਮੇਲ ਹੈ। ਉਪਰੋਕਤ ਪੈਰ੍ਹੇ ਨੂੰ ਪੜ੍ਹ ਕੇ ਹੇਠ ਲਿਖੇ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ ਦਿਉ :

- (1) ਜੀਵਨੀ ਲਿਖਣ ਬਾਰੇ ਕਿਸ ਚੀਜ਼ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ ?
  - (2) ਜੀਵਨੀ ਕਿਸ-ਕਿਸ ਚੀਜ਼ ਦਾ ਸੁਮੇਲ ਹੈ ?
  - (3) ਜੀਵਨੀ ਲਿਖਣ ਲਈ ਲੇਖਕ ਕਿਹੜੀਆਂ ਮਹੱਤਵਪੂਰਣ ਗੱਲਾਂ ਦਾ ਧਿਆਨ ਰੱਖਦਾ ਹੈ ?
  - (4) ਸਮੁੱਚੇ ਤੌਰ ਤੇ ਜੀਵਨੀ ਕੀ ਹੈ ?
  - (5) ਲਕੀਰੇ ਅੱਖਰਾਂ ਦੇ ਅਰਥ ਸਪਸ਼ਟ ਕਰੋ।  $2 \times 5 = 10$
8. ਹੇਠ ਲਿਖੇ ਪੈਰ੍ਹੇ ਦਾ ਢੁਕਵਾਂ ਸਿਰਲੇਖ ਦੇ ਕੇ ਸੰਖੇਪ ਰਚਨਾ ਕਰੋ :

ਜਦ ਅਸੀਂ ਮਹਾਨ ਗ੍ਰੰਥਾਂ ਨੂੰ ਪੜ੍ਹਦੇ ਹਾਂ ਤਾਂ ਸਾਡੇ ਮਨ ਉਹਨਾਂ ਦੇ ਵਿਚਾਰਾਂ ਨਾਲ ਰੰਗੇ ਜਾਂਦੇ ਹਨ। ਮਹਾਨ ਪੁਸਤਕਾਂ ਆਦਮੀ ਨੂੰ ਮਾਨਸਿਕ ਤੌਰ ਤੇ ਸਿਹਤਮੰਦ ਬਣਾਉਂਦੀਆਂ ਹਨ। ਉਹ ਸਾਡੇ ਅੰਦਰ ਮਨ ਦੀ ਵਿਸ਼ਾਲਤਾ ਅਤੇ ਪ੍ਰਮਾਣਿਕ ਦ੍ਰਿਸ਼ਟੀ ਪੈਦਾ ਕਰਦੀਆਂ ਹਨ। ਸੰਸਕ੍ਰਿਤ ਦੇ ਇਕ ਸ਼ਲੋਕ ਵਿਚ ਕਿਹਾ ਗਿਆ ਹੈ : ਸੰਸਾਰ ਹੈ ਤਾਂ ਜ਼ਹਿਰ ਦਾ ਬਿਛ, ਪਰ ਉਸ ਦੇ ਦੋ ਫਲ ਅੰਮ੍ਰਿਤ ਵਰਗੇ ਹਨ। ਉਹਨਾਂ ਵਿਚੋਂ ਇਕ ਹੈ ਕਵਿਤਾ ਦਾ ਸਵਾਦ ਤੇ ਦੂਜਾ ਹੈ ਸੱਜਣਾਂ ਨਾਲ ਵਾਰਤਾਲਾਪ। ਸਪਸ਼ਟ ਹੈ ਕੁਝ ਕਿਤਾਬਾਂ ਮਨ-ਪ੍ਰਚਾਵਾ ਕਰਦੀਆਂ ਹਨ, ਕੁਝ ਗਿਆਨ ਵਧਾਉਂਦੀਆਂ ਹਨ ਤੇ ਕੁਝ ਸਾਡੀ ਪ੍ਰਗਤੀ ਨੂੰ ਉਚੇਰੀ ਪੱਧਰ ਉਤੇ ਲੈ ਜਾਂਦੀਆਂ ਹਨ। ਇਸ ਅੰਤਲੀ ਸ਼੍ਰੇਣੀ ਦੀਆਂ ਕਿਤਾਬਾਂ ਉਹ ਹਨ, ਜਿਨ੍ਹਾਂ ਨੂੰ ਪੜ੍ਹਨਾ-ਘੋਖਣਾ ਸਾਡੇ ਲਈ ਜ਼ਰੂਰੀ ਹੈ।

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Exam. Code : 108503

Subject Code : 2078

B.Com. 3<sup>rd</sup> Semester

**CORPORATE ACCOUNTING**

**Paper—BCG—303**

Time Allowed—3 Hours]

[Maximum Marks—50

**Note :—** All questions are of equal marks. Attempt any **FIVE** questions, selecting at least **ONE** question from each Section. The **fifth** question can be attempted from any section.

**SECTION—A**

1. Write notes on the provisions of Companies Act regarding :
  - (i) Issue of shares at premium
  - (ii) Reissue of forfeited shares.
2. On 1<sup>st</sup> January 2014 a Limited Company issued 1000, 12% debentures of Rs. 100 each at par repayable at 2% premium. Holders of these debentures have an option to convert their debentures into equity shares of Rs. 10 each at a premium of Rs. 2 per share, within one year.

At the end of the first year interest for one year has accrued and remained unpaid. On that date a debentureholder of 200 debentures notified his intention to convert his debentures into equity shares. Pass necessary journal entries.

## SECTION—B

3. What is purchase consideration ? Give methods of calculating it.
4. Discuss the provision of capital reduction as contained in the Companies Act.

## SECTION—C

5. In which business can a banking company engage ? Differentiate between CRR and SLR.
6. From the following information prepare Profit and Loss Account of Thrifty Bank for the year ended 31<sup>st</sup> March, 2016 :

	Rs. (000)		Rs. (000)
Interest on loans	2590	Interest on overdrafts	1540
Interest on Fixed Deposits	3170	Director's fees, allowances and expenses	30
Commission	82	Auditor's fees and expenses	12
Payment to employees	540	Interest on saving bank deposits	680
Discount on bill discounted	1060	Postage, telegram and telephones	14
Interest on cash credits	2230	Printing and stationery	29
Rent, taxes and lighting	180	Sundry charges	17

### Additional information :

- (1) Provide for commission Rs. 2,00,000
- (2) Transfer Rs. 15,57,000 to Reserve Fund
- (3) Transfer Rs. 2,00,000 to Central Government.

## SECTION—D

7. What is the purpose of creating reserve for unexpired risk ? State its accounting treatment.
8. The Chartered Life Assurance Ltd. had a paid up capital of Rs. 4,00,000 divided into 40,000 shares of Rs. 10 each. Its net liability on all contracts in force as on 31-3-2016 was Rs. 42,00,000 and on 31-3-2015 this liability was 37,00,000. From the following figures extracted from its books for the year ended 31-3-2016 prepare revenue account. The company has paid an interim bonus of Rs. 1,25,000 and 30% of the surplus is to be allocated to shareholders, 15% the Catastrophe reserve and the balance being carried forward.

	Rs.		Rs.
Life fund	40,00,000	Commission	45,000
Premium less insurance premiums	15,00,000	Surrenders	95,000
Interest, dividend and rent	9,00,000	Surplus of revaluation of reversions	7,000
Fines and fees	5,000	Re-assurances irrecoverable	2,000
Income tax	1,28,000	Claims less reinsurance claims	9,90,000
Management expenses	1,25,000	Consideration for annuities granted	50,000
Annuities paid	15,000		

**Exam. Code : 108503**

**Subject Code : 2081**

**B.Com. 3<sup>rd</sup> Semester**  
**INTERNATIONAL BUSINESS**  
**Paper—BCG-306**

**Time Allowed—3 Hours]**

**[Maximum Marks—50**

**Note :—**There are **EIGHT** questions in total. Candidates are required to attempt **FOUR** questions, selecting at least **ONE** question from each section. The **FIFTH** question may be attempted from any section. Each question carries equal marks.

**SECTION—A**

1. What are the different modes of entry into International Business ?
2. Discuss in detail Cultural and Political-legal environments.

**SECTION—B**

3. Explain the Balance of Payments Account and its components.
4. Write a note on UNCTAD and IMF.

### **SECTION—C**

5. Write a detailed note on Regional Economic Co-operation.
6. Discuss in detail International Financial System and Institutions.

### **SECTION—D**

7. Discuss the Foreign Investment in Indian perspective.
8. What are the different measures for promoting foreign investments into and from India ?

**Exam. Code : 115303**

**Subject Code : 8681**

**B.Com. (Financial Services) 3<sup>rd</sup> Semester**

**GOODS AND SERVICES TAX (GST)**

**Paper —VI**

Time Allowed—3 Hours]

[Maximum Marks—50

**Note :—** Attempt any **five** questions, selecting at least **one** question from each Section. The fifth question may be attempted from any Section. All questions carry 10 marks.

**SECTION—A**

1. Discuss the factors that stipulated the need for introduction of GST in India. 10
2. Bring out the differences between GST and earlier VAT regime. 10

**SECTION—B**

3. Explain the procedure of getting registered under GST. 10
4. Write a short note on exempted goods and services under GST. 10

**SECTION—C**

5. What do you mean by composite supply under GST ?  
How tax liability is determined in this case ? 4+6=10
6. Briefly explain about Input Tax Credit under GST. 10

## SECTION—D

7. Discuss the provisions related to payment of tax under GST. 10
8. Write a note on Reverse Charge Mechanism. 10

Exam. Code : 115303  
Subject Code : 8679

**B.Com. (Financial Services) 3<sup>rd</sup> Semester**  
**BANKING LAWS AND PRACTICE**  
**Paper —IV**

Time Allowed—3 Hours]

[Maximum Marks—50

**Note :—** Attempt any **five** questions, selecting at least **one** question from each Section. The **fifth** question may be attempted from any Section. All questions carry equal marks.

**SECTION—A**

1. Discuss the importance of Reserve Bank of India in the Indian Economy.
2. "Every loan creates a deposit and every deposit creates a loan". Discuss.

**SECTION—B**

3. What is meant by Endorsement ? Discuss the various classes of Endorsement.
4. Who is a Paying Banker ? Write the statutory protection enjoyed by the Paying Banker while paying the following :
  - (a) Bearer Cheque
  - (b) Crossed Cheque

### **SECTION—C**

5. Critically analyse the recommendation of Raghuram Rajan Committee on banking reforms.
6. Explain Non-Performing Assets. Elaborate the provisional norms and asset classification guidelines.

### **SECTION—D**

7. Elaborate the concept and importance of Financial Inclusion.
8. Explain in detail Asset Liability Management process and the risks involved in it.

Exam. Code : 108503

Subject Code : 2080

B.Com. 3<sup>rd</sup> Semester

**FINANCIAL MANAGEMENT**

**Paper—BCG-305**

Time Allowed—3 Hours]

[Maximum Marks—50

**Note :—** Attempt *five* questions selecting at least *one* question from each section. The **fifth** question may be attempted from any section. Each question carries 10 marks.

**SECTION—A**

1. (a) A company issues Rs. 10,00,000 10% redeemable debentures at a discount of 5%. The costs of floatation amount to Rs. 30,000. The debentures are redeemable after 5 years. Calculate before-tax and after-tax cost of debt assuming a tax rate of 50%.

(b) The shares of a company are selling at Rs. 40 per share and it had paid a dividend of Rs. 4 per share last year. The investor's market expects a growth rate of 5 percent per year. Compute the company's equity cost of capital.

5+5

2. (a) "A rational human being has time preference for money." Give reasons.

(b) Differentiate between long term financing through Owned capital and Borrowed capital.

5+5

### SECTION—B

3. An income statement of XYZ Ltd. is given below. Calculate operating leverage, financial leverage and combined leverage.

**Income Statement of XYZ**  
**for the year ended 31<sup>st</sup> March 2018**

Sales	10,50,000
Variable Cost	7,67,000
Fixed Cost	75,000
EBIT	2,08,000
Interest	1,10,000
Taxes (30%)	29,400
Net Income	68,600

10

4. What is optimal capital structure ? Elaborate various theories of capital structure. 10

### SECTION—C

5. From the following details you are required to estimate net working capital :

Items	Cost per unit
Raw Materials	400
Direct Labour	150
Overheads (excluding depreciation)	300
Total Cost	850

<b>Additional information :</b>	
Selling Price	Rs. 1,000 per unit
Output	52,000 units p.a.
Raw material in stock	Average 4 weeks
Work-in-process : (assume 50% completion stage with full material consumption)	Average 2 weeks
Finished goods in stock	Average 4 weeks
Credit allowed by suppliers	Average 4 weeks
Credit allowed to debtors	Average 8 weeks
Cash at Bank is expected to be	Rs. 50,000

Assume that the production is sustained at an even pace during 52 weeks of the year. All sales are on credit basis. State any other assumption that you might have made while computing. 10

6. (a) What do you mean by working capital ? Explain the concepts of working capital. 5
- (b) Discuss briefly the 'Matching' and 'Conservative' strategy of financing current assets. 5

### SECTION—D

7. A company is considering an investment proposal to install new milling controls at a cost of Rs. 50,000. The facility has a life expectancy of 5 years and no salvage value. The tax rate is 35 percent. Assume the

firm uses straight line depreciation and the same is allowed for tax purposes. The estimated cash flows before depreciation and tax (CFBT) from the investment proposal are as follows :

Year	CFBT (Rs.)
1	10,000
2	10,692
3	12,769
4	13,462
5	20,385

Compute the following :

- (i) Pay-back period
  - (ii) Average rate of return
  - (iii) Internal rate of return
  - (iv) NPV at 10 percent discount rate. 3+1+3+3
8. What are the assumptions which underlie Walter and Gordon's model of dividend effect ? Does dividend policy affect the value of firm under Gordon's model ? Explain with example. 4+6

Exam. Code : 108503

Subject Code : 2077

B.Com. 3<sup>rd</sup> Semester

PUNJABI COMPULSORY

Paper-BCG-302 (i)

Time Allowed—3 Hours]

[Maximum Marks—50

ਨੋਟ :— ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰੋ। ਸੱਭ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਅੰਕ ਬਰਾਬਰ ਹਨ  
(10×5=50) ਹਰੇਕ ਭਾਗ ਵਿੱਚੋਂ ਇੱਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ।  
ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿੱਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

**ਭਾਗ—ੳ**

1. “ਪੰਜਾਬ ਦਾ ਸੱਭਿਆਚਾਰ” ਨਿਬੰਧ ਦਾ ਵਿਸ਼ਾ-ਵਸਤੂ ਸਪੱਸ਼ਟ ਕਰੋ।
2. “ਕਾਠ ਦੀ ਰੋਟੀ” ਨਿਬੰਧ ਦਾ ਕਲਾ-ਪੱਖ ਵਿਚਾਰੋ।

**ਭਾਗ—ਅ**

3. “ਸੁਹਾਗ” ਇਕਾਂਗੀ ਦੇ ਵਿਸ਼ੇ ਪੱਖ 'ਤੇ ਵਿਚਾਰ ਕਰੋ।
4. “ਚਾਬੀਆਂ” ਇਕਾਂਗੀ ਦੇ ਪ੍ਰਮੁੱਖ ਦੋ ਪਾਤਰਾਂ ਦਾ ਚਿਤਰਨ ਕਰੋ।

**ਭਾਗ—ੲ**

5. ਹੇਠ ਲਿਖੇ ਪੈਰੂ ਦੀ ਸੰਖੇਪ ਰਚਨਾ ਕਰਕੇ ਢੁੱਕਵਾਂ ਸਿਰਲੇਖ ਲਿਖੋ :

ਰੁੱਖ ਤਾਂ ਆਪਣੇ ਵਿਸ਼ੇਸ਼ ਗੁਣਾਂ ਕਾਰਨ ਪੂਜਣਯੋਗ ਹਨ,  
ਤੁਲਸੀ, ਨਿੱਮ, ਪਿੱਪਲ ਤਾਂ ਹੈ ਹੀ ਗੁਣਾਂ ਦੇ ਖਜ਼ਾਨੇ। ਇਨ੍ਹਾਂ ਤੋਂ  
ਛਾਂ ਮਿਲਦੀ ਹੈ। ਫਲ, ਫੁੱਲ, ਹਰਿਆਵਲ, ਫਰਨੀਚਰ, ਬਾਲਣ,  
ਗੂੰਦ, ਬਰੋਜ਼ਾ, ਕਾਗਜ਼ ਤੇ ਕਈ ਜੜ੍ਹੀ-ਬੂਟੀਆਂ ਜੋ ਦਵਾਈਆਂ

ਵਿੱਚ ਵਰਤੀਆਂ ਜਾਂਦੀਆਂ ਹਨ, ਰੁੱਖਾਂ ਦੀ ਬਦੌਲਤ ਹੀ ਹਨ। ਇਹ ਵਾਤਾਵਰਨ ਨੂੰ ਸੁਧ, ਪਵਿੱਤਰ ਤੇ ਬੇਦਾਗ਼ ਰੱਖਦੇ ਹਨ, ਪਾਣੀ ਦਾ ਸੋਮਾ ਹੁੰਦੇ ਹਨ, ਹੜ੍ਹਾਂ ਨੂੰ ਰੋਕਣ ਵਿੱਚ ਸਹਾਈ ਹੁੰਦੇ ਹਨ, ਪਾਣੀ ਦਾ ਪੱਧਰ ਕੰਟਰੋਲ ਵਿੱਚ ਰੱਖਦੇ, ਭੇਂ-ਖੋਰ ਨੂੰ ਬਚਾਉਂਦੇ, ਆਕਸੀਜਨ ਦਿੰਦੇ ਤੇ ਕਾਰਬਨ-ਡਾਈਆਕਸਾਈਡ ਸੋਖ ਕੇ ਮਨੁੱਖੀ ਜੀਵਨ ਨੂੰ ਬਚਾਈ ਰੱਖਦੇ ਹਨ। ਪੰਛੀ ਇਨ੍ਹਾਂ 'ਤੇ ਆਲ੍ਹਣੇ ਪਾਉਂਦੇ ਹਨ। ਰੁੱਖ ਪ੍ਰਤੀਕ ਹਨ ਖੁਸ਼ੀਆਂ-ਖੇਡਿਆਂ ਤੇ ਹਰਿਆਵਲ ਦਾ।

6. ਹੇਠ ਲਿਖੇ ਪੈਰੂ ਦੀ ਸ਼ਬਦ-ਜੋੜਾਂ ਪੱਖੋਂ ਸੁਧਾਈ ਕਰੋ :

ਬਾਬਾ ਜੀ ਨੇ ਕਿਹਾਅ ਕਤਿਉ, ਰੋਲਾ ਨਾ ਪਾਐ। ਮੇਅਰੀ ਐਣਕ ਗੁਵਾਚ ਗਈ ਹੈ। ਐਨਕ ਲੱਬ ਲਿਯਾਓ ਮੈਂ ਸੇਰ ਕਰਣ ਜਾਨਾ ਹੈ। ਤੁਸੀਂ ਵੀ ਮੈਰੇ ਨਾਲ ਚੱਅਲੋ। ਸਬੇਰ ਦੀ ਸੇਰ ਦੇ ਬਹੌਤ ਲਾਬ ਹੁੰਦੇ ਹਨ।

#### ਭਾਗ-ਸ

7. ਵਾਕ ਨੂੰ ਪਰਿਭਾਸ਼ਤ ਕਰਦਿਆਂ ਇਸਦੀਆਂ ਕਿਸਮਾਂ ਨੂੰ ਉਦਾਹਰਨਾਂ ਸਹਿਤ ਸਪੱਸ਼ਟ ਕਰੋ।
8. ਭਾਵੰਸ਼ ਦੀਆਂ ਵੰਨਗੀਆਂ ਨੂੰ ਉਦਾਹਰਨਾਂ ਨਾਲ ਸਪੱਸ਼ਟ ਕਰੋ।

Exam. Code : 108503  
Subject Code : 2076

B.Com. 3<sup>rd</sup> Semester  
ENGLISH COMPULSORY  
Paper—BCG—301

Time Allowed—3 Hours] [Maximum Marks—50

**Note** :— Attempt any **FIVE** questions, selecting at least **ONE** question from each section and **fifth** question from any section. Each question carries **10** marks.

**SECTION—A**

1. Make one sentence from two using *too* or *enough* :
- (i) I can't explain the situation. It is too complicated.
  - (ii) Three people can't sit on this sofa. It isn't big enough.
  - (iii) You can't see some things without a microscope. They are too small.

Complete the sentences. Use a superlative (-est or most ...) or a comparative (-er or more ...) :

- (iv) The United States is very large, but Canada is \_\_\_\_\_. (large)
- (v) We had a great holiday. It was one of \_\_\_\_\_ holidays we've ever had. (enjoyable)
- (vi) Everest is \_\_\_\_\_ mountain in the world. It is \_\_\_\_\_ than any other mountain. (high)

Is the word order right or wrong ? Correct the sentences where necessary.

(vii) Are you going to invite to the party a lot of people ? \_\_\_\_\_

(viii) I met on my way home a friend of mine. \_\_\_\_\_

Put in *if*, *even*, *even if* or *even though* :

(ix) The bus leaves in two minutes, but we can still catch it \_\_\_\_\_ we run.

(x) I couldn't sleep \_\_\_\_\_ I was very tired. 10

2. Put in *like* or *as* :

(i) I wish I had a car \_\_\_\_\_ yours.

(ii) \_\_\_\_\_ you can imagine, we were tired after such a long journey.

(iii) You're different from the other people I know. I don't know anyone \_\_\_\_\_ you.

Use your ideas to complete the sentences using *rather* + *adjective* :

(iv) I enjoyed the film, but it was \_\_\_\_\_.

(v) I think it's \_\_\_\_\_ that Chris went away without telling anybody.

Put in 'for' or 'during' :

(vi) I went to the theatre last night. I met Sue \_\_\_\_\_ the interval.

(vii) I waited for you \_\_\_\_\_ half an hour and decided that you weren't coming.

(viii) We usually go out at weekends, but we don't often go out \_\_\_\_\_ the week.

Put in the correct preposition :

(ix) I was surprised \_\_\_\_\_ the way he behaved. It was completely out of character.

(x) Are you still upset \_\_\_\_\_ what I said to you yesterday ? 10

### SECTION—B

3. Write an essay on any **one** topic :

(i) Pleasures of Reading

(ii) The Educational System in India. 10

4. Complete the sentences using a *verb* (*in the correct form*) + *on* or *off* :

(i) I really like working with my colleagues. We all \_\_\_\_\_ really well together.

(ii) Bill paid too much for the car he bought. I think he was \_\_\_\_\_.

Complete the sentences with *in*, *into*, *out* or *out of* :

- (iii) Thieves broke \_\_\_\_\_ the house while we were away.
- (iv) I've got a new flat. I'm moving \_\_\_\_\_ on Friday.
- (v) Why did Sarah drop \_\_\_\_\_ college ? Did she fail her exams ?

Complete the sentences. Use a *verb (in the correct form) + up* :

- (vi) After dinner I \_\_\_\_\_ and put the dishes away. (wash)
- (vii) I do a lot of gardening. It \_\_\_\_\_ most of my free time. (take)

Use your own ideas to complete these sentences. Use a preposition :

- (viii) I spend a lot of money \_\_\_\_\_.
- (ix) Shakespeare's plays have been translated \_\_\_\_\_.
- (x) I saw the accident. The car crashed \_\_\_\_\_. 10

### SECTION—C

- 5. (a) Comment on the title of the poem "La Belle Dame Sans Merci".
- (b) Explain how virtuous soul will survive when everything else is reduced to ashes. 10

6. Explain the similes used by Shelley to illustrate the song of the skylark. 10

### SECTION—D

7. Circle the cause and effect markers. Trace the cause and mark it with C. Find the effect and mark it with E :

- (i) Some human diseases have been associated with chemicals in the environment.
- (ii) A recent drop in hospital visits is being blamed on the high cost of health care.
- (iii) The police have identified a number of factors that contribute to traffic accidents, including alcohol, speeding and weather.
- (iv) The spring rain has produced a record number of mosquitoes that carry dangerous diseases.
- (v) In the case of the French children, it caused a type of cancer in several children.
- (vi) The high price of drugs is one factor in the rising cost of health care in the developed world.
- (vii) Air pollution contributes to many respiratory diseases, such as lung cancer and asthma.

(viii) Many infectious diseases are caused by unsafe water and unsanitary living conditions.

(ix) Two months ago, the town's only hospital shut down. This will have a major impact on public health in the region.

(x) Sometimes the therapy caused more problems than it solved. 10

8. Complete the sentences with the words from Academic Word List :

accessible	correlation	emphasize	monitors
strategy	considerable	detected	indicator
shift	target		

(i) There is clear \_\_\_\_\_ between eating food high in saturated fat and getting heart disease.

(ii) Scientists are trying to develop drugs that specifically \_\_\_\_\_ the virus that causes HIV/AIDS.

(iii) There is \_\_\_\_\_ research to show that when someone quits smoking, he or she will suffer fewer respiratory illnesses.

(iv) The United Nations believes that health care should be \_\_\_\_\_ to every person.

- (v) We need a global \_\_\_\_\_ to fight serious but preventable diseases like CVD.
- (vi) The World Health Organization \_\_\_\_\_ changes in life expectancy as one method to assess the health of large populations.
- (vii) The United Nations uses individual average income as a/an \_\_\_\_\_ of the strength of the global economy.
- (viii) When researchers tested the new drugs, they \_\_\_\_\_ a serious problem.
- (ix) The \_\_\_\_\_ from home-cooked meals to fast food resulted in higher numbers of people with heart disease.
- (x) Doctors \_\_\_\_\_ the importance of vaccines for young children.

10

**Exam. Code : 108503**  
**Subject Code : 2079**

**B.Com. 3<sup>rd</sup> Semester**  
**COMPANY LAWS**  
**Paper-BCG-304**

Time Allowed—3 Hours] [Maximum Marks—50

**Note :—** Attempt **five** questions selecting at least **one** question from each section. The **fifth** question may be attempted from any Section. Each question carries equal marks (10).

**SECTION-A**

1. Explain fully the Doctrine of ultra vires in relation to companies. What are the liabilities of a company and its agents for ultra vires acts ?
2. Discuss the different types of companies which may be incorporated under the Companies Act.

**SECTION-B**

1. State and explain the procedure to call an annual general meeting.
2. Write a note on the provisions of the Company Law as regards issue and allotment of shares.

### **SECTION-C**

1. Write notes on :
  - (a) Dis-qualifications of Directors
  - (b) Managerial Remuneration.
2. Explain the grounds on which the Tribunal would consider it just and equitable to wind up a company.

### **SECTION-D**

1. Write a detailed note on National Company Law Tribunal (NCLT).
2. Explain in detail the salient features of Limited Liability Partnership (LLP).

**Exam. Code : 108503**

**Subject Code : 2082**

**B.Com. 3<sup>rd</sup> Semester**

**BUSINESS ENVIRONMENT**

**Paper-BCG-307**

Time Allowed—3 Hours] [Maximum Marks—50

**Note :—** Attempt **five** questions in all, selecting at least **one** question from each Section. The **fifth** question may be attempted from any Section. Each question carries **10** marks.

**SECTION-A**

1. What is business environment ? Explain the different factors of business environment. 10
2. Discuss the extent and causes of inequalities of income and wealth in India. Review briefly the policies adopted by the Government of India to reduce inequalities. 10

**SECTION-B**

3. Write a short note on the Industrial Policy statement of 1991. Discuss critically the provisions incorporated in the policy to encourage foreign investment. 10
4. (a) Access the rational of the Industrial Licensing Policy and comment on the changes therein incorporated. 5  
(b) Critically examine the issues involved in privatization. 5

### SECTION-C

5. What is Deficit Financing ? To what extent have the Indian Five Year Plans relied on it ? Examine its effects on prices. 10
6. Explain the objectives of twelfth five year plan. Also discuss main features of this plan. 10

### SECTION-D

7. Write notes on :
- (a) Objectives of the EXIM policy 2015-20 5
  - (b) Salient features of FEMA. 5
8. What is the nature and scope of remedies under Consumer Protection Act, 1986 ? What procedure is to be adopted while seeking redressal of grievances under this Act ? 10

Exam. Code : 109103

Subject Code : 2200

B.Com. (Hons.) 3<sup>rd</sup> Semester

**BANKING & FINANCIAL SYSTEM**

**Group—I : Paper—I**

Time Allowed—3 Hours] [Maximum Marks—50

**Note :—** There are *eight* questions. Candidates are required to attempt any *five* questions. All questions carry equal marks.

**SECTION—A**

1. Compare and contrast between financial institutions, financial markets and financial services.
2. Why are banks important for the economic development of any country ? Discuss the role and functions of banks quoting relevant examples.

**SECTION—B**

3. What do you understand by banker-customer relations ? What are KYC guidelines ? What schemes have been announced by RBI to improve banker-customer relations ?
4. Discuss in detail the duties and responsibilities of paying and collecting banker and protection available to paying and collecting banker under NI Act.

### SECTION—C

5. Enumerate in detail the principles of lending. Highlight the various credit products and facilities offered by the banks. Also discuss the significance of such products and facilities.
6. What is credit management and credit monitoring ? Throw light on the different types of credit appraisal techniques.

### SECTION—D

7. What are priority sectors ? Why have they been classified as priority sectors ? Discuss the issues, problems and recent developments of these sectors.
8. What do you mean by financial inclusion ? How has this scheme helped Indian government towards development trajectory ? Also, discuss the loopholes of this scheme.