

Exam. Code : 108504

Subject Code : 2198

B.Com. 4th Semester

ENGLISH COMPULSORY

Paper—BCG-401

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION—A

I. Answer any Sixteen out of the following questions. Each questions carries 1 mark.

(1) Write a new sentence with the same meaning. Use *Unless* in your sentence :—

(i) She must apologise to me or I'll never speak to her again.

(ii) You have to speak very slowly or he won't be able to understand you.

(iii) Business must improve soon or the company will have to close.

(2) Put in *in case* or *if* :—

(iv) Write your name and phone number on your bag _____ you lose it.

Exam. Code : 108504

Subject Code : 2199

B.Com. 4th Semester

PUNJABI COMPULSORY

Paper-BCG-402(i)

Time Allowed—3 Hours]

[Maximum Marks—50

ਨੋਟ :— ਸਾਰੇ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹਨ।

1. 'ਮੇਰੀ ਜੀਵਨ ਗਾਥਾ' ਦੀ ਵਾਰਤਕ ਸ਼ੈਲੀ ਨੂੰ ਵਿਚਾਰੋ।

ਜਾਂ

'ਮੇਰੀ ਜੀਵਨ ਗਾਥਾ' ਦੇ ਨਾਇਕ ਦੇ ਬਿੰਬ ਨੂੰ ਆਪਣੇ ਸ਼ਬਦਾਂ ਵਿੱਚ ਬਿਆਨ ਕਰੋ। 15

2. 'ਫ਼ਾਸਲੇ' ਨਾਟਕ ਦਾ ਸਾਰ ਸੰਖੇਪ ਵਿੱਚ ਬਿਆਨ ਕਰਕੇ ਵਿਸ਼ਾ-ਵਸਤੂ ਉਘਾੜੋ।

ਜਾਂ

'ਫ਼ਾਸਲੇ' ਨਾਟਕ ਦੀ ਨਾਟਕ ਕਲਾ ਵਿਚਾਰੋ। 15

3. ਤੁਹਾਡਾ ਮੋਬਾਇਲ ਚੋਰੀ ਹੋ ਗਿਆ ਹੈ। ਆਪਣੇ ਸ਼ਹਿਰ ਦੇ ਪੁਲਿਸ ਕਮਿਸ਼ਨਰ ਨੂੰ ਇਸ ਬਾਰੇ ਪੱਤਰ ਲਿਖੋ।

ਜਾਂ

ਕਿਸੇ ਵਪਾਰਕ ਫ਼ਰਮ ਨਾਲ ਵਪਾਰਕ ਸੰਬੰਧ ਪੈਦਾ ਕਰਨ ਲਈ ਉਸ ਨੂੰ ਆਪਣੀ ਫ਼ੈਕਟਰੀ ਵਿੱਚ ਹੁੰਦੇ ਉਤਪਾਦਨ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦੇਣ ਲਈ ਇੱਕ ਪੱਤਰ ਲਿਖੋ। 10

4. ਸ਼ਬਦ ਜੋੜਾਂ ਦੀਆਂ ਵੱਖ-ਵੱਖ ਸਮੱਸਿਆਵਾਂ ਦਾ ਵਰਨਣ ਕਰੋ।

ਜਾਂ

ਗੁਰਮੁਖੀ ਲਿਪੀ ਦੀਆਂ ਵਿਸ਼ੇਸ਼ਤਾਵਾਂ ਦਾ ਵਰਨਣ ਕਰੋ। 10

Exam. Code : 108504

Subject Code : 2205

B.Com. 4th Semester

MUDHLI PUNJABI (Punjab da Itihas ate Sabhiachar)

Paper—BCG—402 (ii)

Time Allowed—3 Hours]

[Maximum Marks—50

ਭਾਗ—ਓ

ਨੋਟ :— ਹੇਠ ਲਿਖੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚੋਂ ਕਿਸੇ ਦਸ (10) ਦੇ ਉੱਤਰ
30-40 ਸ਼ਬਦਾਂ ਵਿੱਚ ਲਿਖੋ :

1. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਮਾਤਾ-ਪਿਤਾ ਅਤੇ ਪਤਨੀ ਦਾ ਨਾਂ ਦੱਸੋ।
2. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਨੇ ਜਨੇਊ ਪਾਉਣ ਤੋਂ ਕਿਉਂ ਇਨਕਾਰ ਕਰ ਦਿੱਤਾ ?
3. ਰੱਬ ਸੰਬੰਧੀ ਪੇਸ਼ ਕੀਤੇ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਵਿਚਾਰਾਂ ਨੂੰ ਆਪਣੇ ਸ਼ਬਦਾਂ ਵਿੱਚ ਲਿਖੋ।
4. ਮੰਜੀ-ਪ੍ਰਥਾ ਕੀ ਹੈ ? ਨੋਟ ਲਿਖੋ।
5. ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦਾ ਪੁਰਾਣਾ ਨਾਂ ਕੀ ਸੀ ਤੇ ਉਹਨਾਂ ਦਾ ਨਾਂ ਅੰਗਦ ਦੇਵ ਕਿਵੇਂ ਪਿਆ ?
6. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੀਆਂ ਕੋਈ ਚਾਰ ਸਿੱਖਿਆਵਾਂ ਲਿਖੋ।
7. ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਨੂੰ ਕੀ ਵਰ ਦਿੱਤਾ ?
8. ਗੋਇੰਦਵਾਲ ਸਾਹਿਬ ਦੀ ਸਥਾਪਨਾ ਬਾਰੇ ਕੀ ਜਾਣਦੇ ਹੋ ?
9. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦਾ ਜਨਮ ਕਦੋਂ, ਕਿੱਥੇ ਅਤੇ ਕਿਸ ਦੇ ਘਰ ਹੋਇਆ ?

10. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦੇ ਸਭ ਤੋਂ ਮਹੱਤਵਪੂਰਣ ਕੰਮ ਤੇ ਨੋਟ ਲਿਖੋ।
11. ਸਿੱਖ ਧਰਮ ਵਿੱਚ ਸੰਗਤ-ਪੰਗਤ ਤੇ ਲੰਗਰ ਦਾ ਕੀ ਮਹੱਤਵ ਹੈ ?
12. ਆਦਿ-ਗ੍ਰੰਥ ਵਿੱਚ ਦਰਜ ਚਾਰ ਭੱਟਾਂ ਦੇ ਨਾਂ ਦੱਸੋ।
13. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਨੂੰ 'ਸ਼ਹੀਦਾਂ ਦੇ ਸਿਰਤਾਜ' ਕਿਉਂ ਕਿਹਾ ਜਾਂਦਾ ਹੈ ?
14. ਆਦਿ-ਗ੍ਰੰਥ ਦੀ ਸਾਰੀ ਬਾਣੀ ਨੂੰ ਕਿੰਨੇ ਰਾਗਾਂ ਵਿੱਚ ਵੰਡਿਆ ਗਿਆ ਹੈ ?
15. ਸ੍ਰੀ ਹਰਿਮੰਦਰ ਸਾਹਿਬ ਦੇ ਨਿਰਮਾਣ ਬਾਰੇ ਦੱਸੋ। $2 \times 10 = 20$

ਭਾਗ-ਅ

ਨੋਟ :— ਹੇਠ ਲਿਖੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚੋਂ ਤਿੰਨ ਦੇ ਉੱਤਰ 400-500 ਸ਼ਬਦਾਂ ਵਿੱਚ ਦਿਓ। ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ ਤਰਤੀਬ ਅਨੁਸਾਰ ਸੁੰਦਰ ਲਿਖਾਈ ਵਿੱਚ ਲਿਖੋ :

1. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੀਆਂ ਉਦਾਸੀਆਂ ਤੇ ਨੋਟ ਲਿਖੋ।
2. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਨੇ ਆਪਣੇ ਸਪੁੱਤਰਾਂ ਦੀ ਥਾਂ ਭਾਈ ਲਹਿਣਾ ਜੀ ਨੂੰ ਗੁਰਗੱਦੀ ਦਾ ਅਧਿਕਾਰੀ ਕਿਉਂ ਚੁਣਿਆ ?
3. ਮਸੰਦ-ਪ੍ਰਥਾ ਤੇ ਵਿਸਥਾਰਪੂਰਵਕ ਚਰਚਾ ਕਰੋ।
4. ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦੇ ਪ੍ਰਮੁੱਖ ਕੰਮਾਂ ਤੇ ਨੋਟ ਲਿਖੋ।
5. ਸਿੱਖ ਧਰਮ ਦੇ ਵਿਕਾਸ ਵਿੱਚ ਗੁਰੂ ਰਾਮਦਾਸ ਜੀ ਦੇ ਯੋਗਦਾਨ ਤੇ ਚਰਚਾ ਕਰੋ।
6. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦੇ ਜੀਵਨ ਤੇ ਰਚਨਾਵਾਂ ਤੇ ਚਰਚਾ ਕਰਦੇ ਹੋਏ, ਆਦਿ-ਗ੍ਰੰਥ ਸਾਹਿਬ ਦੀ ਸੰਪਾਦਨਾ ਤੇ ਨੋਟ ਲਿਖੋ।

$3 \times 10 = 30$

Exam. Code : 108504

Subject Code : 2200

B.Com. 4th Semester

GOODS AND SERVICES TAX (GST)

Paper : BCG-403

Time Allowed—3 Hours]

[Maximum Marks—50

Note :- The candidates will be required to attempt **ten** short answers type questions from Section A, and **two** long questions each from Sections B and C.

SECTION-A

1. Short questions :

- (1) What do you mean by Indirect taxes ?
- (2) Explain the term Inter-State supply of goods and services.
- (3) Define the concept of CGST (Central Goods and Service Tax).
- (4) Discuss the concept of Debit note.
- (5) Who is liable to pay GST ?
- (6) What is the provisional registration under GST ?
- (7) Give four features of GST.
- (8) Differentiate between goods and services as per GST.
- (9) Do you agree that exemptions are given to goods and services from GST under the Act ? If yes then state the area of exemptions in brief.
- (10) What do you mean by Import of goods ?

- (11) Discuss the term of "GST Suvidha Provider".
- (12) What is time of supply of goods and services with respect to GST ? 1×10=10

SECTION-B

2. Discuss the procedure of registration in case of GST. Under what circumstances registration can be cancelled ?
3. Discuss the various benefits available to Indian economy due to implementation of GST system. State the main features of GST system.
4. What do you mean by taxable supply ? Discuss the principles given under the Act to define the intra-state supply.
5. Write a detailed note on the liability of payment of GST in case of Composition scheme of goods and services tax. 2×10=20

SECTION-C

6. What do you understand by ITC System ? Do you agree that the registered person is only eligible for getting ITC ? Discuss.
7. What is GSTR ? Discuss in brief various types of GSTRs specified under GST regime.
8. State the meaning of GST portal. Also discuss the role of GST portal with respect to uploading tax invoices and payment of GST.
9. Define the concept of electronic payment system of GST. Explain the system of payment of tax through electronic payment system. 2×10=20

Exam. Code : 108504

Subject Code : 2201

B.Com. 4th Semester

INDUSTRIAL LAW

Paper : BCG-404

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION-A

Note :- Attempt any **TEN** questions. Answer in maximum 5 lines. 1 mark each.

1. (a) Strike as defined in Industrial Disputes Act, 1947.
- (b) Closure as defined in Industrial Disputes Act, 1947.
- (c) Any three Unfair Labour Practices on part of Workmen as defined in Industrial Disputes Act, 1947.
- (d) Public Utility Services as defined in Industrial Act, 1947.
- (e) Individual Industrial Dispute as defined in Industrial Disputes Act, 1947.
- (f) Court of Inquiry as defined in Industrial Disputes Act, 1947.
- (g) Minimum Workers Strength for Safety Officer, Spittoons and Canteen provisions as specified in Factories Act, 1948.

- (h) Working hours for Adults, Young persons and Women as specified in Factories Act, 1948.
- (i) Medical benefit as provided in ESI Act, 1948.
- (j) Composition of ESI Corporation as specified in ESI Act, 1948.
- (k) Lock-out as defined in Industrial Disputes Act, 1947.
- (l) Occupational Disease provisions as mentioned in Workmen Compensation Act, 1923.

SECTION-B

Note :- Attempt any **TWO** questions. Answer in maximum 5 pages. 10 marks each.

- 2. Examine Welfare provisions as provided in Factories Act, 1948.
- 3. Critically examine working of Conciliation Machinery for settlement of Industrial Disputes as provided in Industrial Disputes Act, 1947.
- 4. Write detailed provisions of General and Political funds as prescribed under Trade Unions Act, 1926.
- 5. (a) Recognition provisions as prescribed under Trade Unions Act, 1926.
(b) Voluntary Arbitration as provided in Industrial Disputes Act, 1947.

SECTION-C

Note :- Attempt any **TWO** questions. Answer in maximum 5 pages. 10 marks each.

6. Enumerate main functions of ESI Corporation as specified in ESI Act, 1948.
7. Examine in detail main provisions of Workmen Compensation Act, 1923.
8. What are provisions pertaining to Contribution and Benefit period in ESI Act, 1948 ?
9. Short notes :
 - (a) Any three benefits as provided in ESI Act, 1948. 5
 - (b) Principle of "Notional Extension" as specified in Workmen Compensation Act, 1923. 5

Exam. Code : 108504

Subject Code : 2202

B.Com. 4th Semester

**PRINCIPLES AND PRACTICES OF BANKING AND
INSURANCE**

Paper : BCG-405

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION-A

Note :- Attempt any **TEN** questions. Each question carries 1 mark. Answer to each question should not exceed 5 lines.

1. Short answer type questions :
 - (a) Define a scheduled bank.
 - (b) Discuss the advantages of retail banking.
 - (c) Explain the scope of assets liability management.
 - (d) Explain the principle of subrogation.
 - (e) What is bank rate and reverse repo rate ?
 - (f) What is double insurance and reinsurance ?
 - (g) What are the risks involved in E-banking or internet banking ?
 - (h) Explain CRR and SLR with recent percentage.
 - (i) Describe the NEFT system.
 - (j) What is liability insurance ?
 - (k) Define Mutual Funds.
 - (l) Why banks are using the concept of merger ?

1×10=10

SECTION-B

Note :- Attempt any **TWO** questions. Each question carries 10 marks.

2. What do you mean by banking system ? Explain its types in detail.
3. What are open market operations ? Discuss the assumptions, objectives and limitations of open market operations.
4. What are the essential elements of E-banking ? Explain them briefly.
5. Discuss the impact of reforms in Indian banking. What are the challenges ahead ? 2×10=20

SECTION-C

Note :- Attempt any **TWO** questions. Each question carries 10 marks.

6. Discuss the powers, duties and scope of IRDA.
7. Explain the various principles of insurance.
8. Explain the origin and growth of non life insurance in India.
9. Why insurance sector is opened for private players ? Discuss the steps taken by government in this regard.

2×10=20

Exam. Code : 108504

Subject Code : 2203

B.Com. 4th Semester

COST ACCOUNTING

Paper : BCG-406

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION-A

Note :- Attempt any **TEN** questions from Section A. Answer to each question should be upto 50 words in length. Each question carries 1 mark.

1. Write short notes on the following :

- (i) Cost Centre
- (ii) Sunk Cost
- (iii) Indirect Materials
- (iv) JIT Purchasing
- (v) Gantt's Task and Bonus Plan
- (vi) Fringe benefits
- (vii) Job Cost sheet format
- (viii) Cost Plus contracts
- (ix) Purpose served by Cost Sheet
- (x) Angle of Incidence
- (xi) Standard Cost
- (xii) Performance report.

SECTION-B

Note :- Attempt any **TWO** questions from Section B. Answer to each question should be upto 5 pages in length. Each question carries 10 marks.

2. What are different methods of cost accounting ? Explain their adaptability in different industries.

3. Salora Ltd. are manufacturing tubes for TVs. The following are the details of their operation during 2016 :

Average Monthly market demand	2000 tubes
Ordering Cost	Rs. 100 per order
Inventory Carrying Cost	20% per annum
Cost per tube	Rs. 500
Normal Usage	100 tubes per week
Minimum Usage	50 tubes per week
Maximum Usage	200 tubes per week
Lead time to supply	6-8 weeks

Compute from the above

- (i) Economic Order Quantity. If the supplier is willing to supply 1500 units quarterly at a discount of 5%, is it worth accepting ?
 - (ii) Maximum Level of Stock
 - (iii) Minimum Level of Stock
 - (iv) Re-order Level.
4. Describe the main features of activity based costing. Do you agree that activity based costing is more refined system of charging overhead cost to the product than traditional method ? Explain.

5. In a factory works overhead are absorbed @ 60% of labour and office expenses @ 20% of works cost. The total expenditure is as follows :

	Rs.
Material	2,00,000
Labour	1,50,000
Factory Expenses	98,000
Office Expenses	85,000
Total	5,33,000

10% of the output is in the stock and sales total upto 5,10,000. Prepare a cost sheet and a reconciliation statement.

SECTION-C

Note :- Attempt any **TWO** questions from Section C. Answer to each question should be upto 5 pages in length. Each question carries 10 marks.

6. (a) Which industries adopt Job Costing ? Describe the procedure for recording costs under Job Costing.
(b) What is Unit or Output Costing ? In which industries it is used ?
7. The input to a purifying process was 16,000 kg of basic material purchased @ Rs. 1.20 per kg. Process wages amounted to Rs. 720 and overhead was applied @ 240% of the labour cost. Indirect materials of negligible weight were introduced into the process at a cost of Rs. 336. The actual output from the process weighed 15,000 kg. The normal yield from the process is 92% . Any difference in weight between the input of basic material and output

of purified material (product) is sold @ Re. 0.50 per kg. The process is operated under a licence which provides for payment of royalty @ Re. 0.15 per kg of purified material produced.

Prepare Purifying Process account, Normal Wastage Account, Abnormal Wastage/Yield Account and Royalty Payable account.

8. (a) What is a Master Budget ? How it helps in planning and control ?
- (b) How the standard costs are useful in a manufacturing firm ? What are their limitations ?
9. The following particulars are taken from the records of XYZ Limited engaged in the manufacturing of two products X and Y from a certain material :

	Product X (Per Unit)	Product Y (Per Unit)
Sales	Rs. 2,500	Rs. 5,000
Material Cost (Rs. 50 per kg)	500	1,250
Direct Labour (Rs. 30 per hour)	750	1,500
Variable Overhead	250	500

Comment on profitability of each product when :

- (a) When sales in Value is limited
- (b) Raw material is in short supply
- (c) Production capacity is the limiting factor
- (d) Find the product mix to yield maximum profits if total availability of raw material is 20,000 kg and maximum sales potential of each product is 1,000 units.

Exam. Code : 109104

Subject Code : 2336

B.Com. (Hons.) 4th Semester

ELECTRONIC BANKING & RISK MANAGEMENT

Group-I Paper-II

Time Allowed—3 Hours]

[Maximum Marks—50

Note :—Section A : Attempt any **ten** sub-questions from question No. 1. Answer to each question should be upto five lines in length. Each question carries one mark. Total weightage of this section is **10** marks.

Section B : Attempt any **two** questions. Answer to each question should be upto five pages in length. Each question carries **10** marks. Total weightage of this section is **20** marks.

Section C : Attempt any **two** questions. Answer to each question should be upto five pages in length. Each question carries **10** marks. Total weightage of this section is **20** marks.

SECTION—A

1. Write notes on any **ten** of the following :

(a) Microfiche

(b) NEFT

- (c) Information System Audit.
- (d) Disaster Management
- (e) Any two major types of risks in Bank
- (f) E-mail
- (g) Fintech
- (h) Systematic Risk
- (i) Operational Risk
- (j) Mobile Banking
- (k) Data Communication
- (l) CHIPS

SECTION—B

2. What do you mean by Electronic Banking ? Discuss in detail the security issues associated with Electronic Banking.
3. Critically evaluate the various modes of E-Banking.
4. "Enhanced use of technology in banks has led to improvement of Customers Service Quality". Give your comments.
5. What do you mean by Information System Security ? Discuss the features of strong Information system.

SECTION—C

6. Discuss in detail about the meaning of ALM. Also discuss the importance of ALM in banks.
7. Write a detailed note on Risk Management Framework. Also discuss the elements of Risk Management Framework.
8. Explain in detail the different methods of measuring risk in banks.
9. "Banks face different categories of risk which make banking a complex business". Give your comments.