

Exam. Code : 121603
Subject Code : 800201

B.Com. (Financial Services) 3rd Semester
(Batch 2023-26) (CBGS) (Old Sylb)

BUSINESS ECONOMICS—I

Paper : BCS03005T

Time Allowed—3 Hours]

[Maximum Marks—100

Note :— Attempt **FIVE** questions in all, 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. "Price is not the only factor determining demand." Discuss in light of the determinants of demand. 20
2. Discuss consumer behavior. Brief about the law of diminishing marginal utility and law of equi-marginal utility. 20

SECTION—B

3. Discuss the concept of returns to scale. How do they differ from the law of variable proportions? Illustrate with example. 20

4. Define and explain total revenue, average revenue, and marginal revenue. Show their relationship with the help of diagrams. 20

SECTION—C

5. Explain the meaning, features, and price and output determination of firm and industry under monopolistic competition. 20
6. How does pricing strategy differ under different market structures? 20

SECTION—D

7. Discuss risk and uncertainty theories of profit. 20
8. Discuss in detail:
- (a) Ricardian Theory of Rent.
 - (b) Modern Theory of Rent. 20

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Subject Code: 502491

Bachelor of Commerce (Hons.) (Financial Services)
3rd Semester (Batch 2024-28) (CBGS)

BUSINESS ECONOMICS

Paper : BCS03005T

Time Allowed—3 Hours] [Maximum Marks—100

Note :— Attempt **FIVE** questions in all, 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. Explain the law of diminishing marginal utility with a suitable example. Discuss the relationship between diminishing marginal utility and total utility.
2. Define Indifference Curve (IC). Discuss the consumer's equilibrium with the help of Indifference Curve Analysis.

SECTION—B

3. What is meant by returns to scale? Discuss the various phases of returns to scale.
4. Explain the concept of revenue. Distinguish between total revenue, average revenue and marginal revenue. Discuss the relationship between average revenue and marginal revenue.

SECTION—C

5. What do you mean by monopoly? Explain the price and output determination under monopoly.
6. Define Market. Compare and contrast perfect competition, monopolistic competition and monopoly.

SECTION—D

7. Explain the modern theory of rent. Discuss the factors that determine the level of rent in the modern theory of rent.
8. Explain the concept of interest in detail. Compare and contrast the classical and Keynesian theories of interest.

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B.Com. (Financial Services) 3rd Sem. (Batch 2023-26)

(CBGS) (Old Sylb)

GOODS AND SERVICES TAX (GST)

Paper—BCS03006T

Time Allowed—3 Hours]

[Maximum Marks—100

Note :— Attempt **FIVE** questions in all, 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 constitutional framework of indirect taxes before GST and its importance in shaping the present GST structure.
2. What is the rationale of GST in India and its implementation across India, focusing on SGST, CGST, IGST, and UTGST?

SECTION—B

3. What is the procedure of amendments and cancellations in GST registration? Discuss.
4. Explain the exemptions under GST and the benefits they provide to small taxpayers.

SECTION—C

5. What is the concept of mixed and composite supply under GST? How does it affect the calculation of tax liability?
6. What are input tax credits? Discuss the conditions for availing input tax credits under GST and also discuss its mode of computation.

SECTION—D

7. How are TDS and TCS under GST different from other taxes and explain the process of their collection and refund.
8. Discuss the role of GST Suvidha Providers in assisting taxpayers in compliance with the GST regime.

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Subject Code : 502496

Bachelor of Commerce (Hons.) (Financial Services)
3rd Semester (Batch 2024–28) (CBGS)
LIFE SKILLS AND PERSONALITY DEVELOPMENT

Time Allowed—3 Hours] [Maximum Marks—75

Note :— Attempt **FIVE** questions in all, 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. Define Personality. Discuss in detail the Five Factor Model of Personality. What is the significance of Personality Development for a good career?
2. Define success. What are some common hurdles people face while trying to achieve success? How can individuals overcome these hurdles to achieve their goals?

SECTION—B

3. Discuss the concept of Attitude. What are the factors affecting an individual's attitude? What are the steps to be followed to build a positive attitude?
4. What is de-motivation? What are the factors that lead to de-motivation? Discuss the stages that an employee goes through from motivation to demotivation.

SECTION—C

5. What is self-esteem? What are the differences between the symptoms and personalities of individuals with high self-esteem and low self-esteem?
6. What are the key differences between aggressive, submissive, and assertive behaviors in interpersonal relationships?

SECTION—D

7. Write notes on the following:
 - (i) Body Language
 - (ii) Steps for Problem Solving
 - (iii) Conflict Management 5×3
8. What is meant by Time Management? Discuss its advantages and disadvantages.

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Subject Code : 502492

Bachelor of Commerce (Hons.) (Financial Services)

3rd Sem. (Batch 2024-28) (CBGS)

BUSINESS ENVIRONMENT (MDC 5)

Time Allowed—3 Hours]

[Maximum Marks—100

Note :— Attempt **FIVE** questions in all, 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. Define business environment. Give its importance. Explain inter-relationship between environment and business.
2. What is meant by competitive structure of industries? What factors constitute it?

SECTION—B

3. Briefly explain various economic systems along with their pros and cons.
4. What is monetary policy? Discuss its tools that help in money control in the economy.

SECTION—C

5. Explain the term political environment. Discuss the main institutions in the political system of the country.

6. What are reasons for government intervention? Explain different roles of government.

SECTION—D

7. What is responsibility of business towards different sections of the society?
8. Write notes on :
- (i) Technological leadership and followership
 - (ii) Management of technology.

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Subject Code : 502494

Bachelor of Commerce (Hons.) (Financial Services)

3rd Sem. (Batch 2024-28) (CBGS)

CORPORATE AND BANK ACCOUNTING

Time Allowed—3 Hours]

[Maximum Marks—100

Note :— Attempt **FIVE** questions in all, 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. Illustrate final accounts of companies as per Schedule III of the Companies Act, 2013.
2. Following is the Trial Balance of Zee Ltd. as on 31st March, 2025 :

Debit	Amount (Rs.)	Credit	Amount (Rs.)
Stock as on 01.04.2024	75,000	Purchase Returns	10,000
Purchases	2,45,000	Sales	3,40,000
Wages	30,000	Discount Received	3,000
Carriage	950	Surplus Account	15,000
Furniture	17,000	Creditors	17,500

Debit	Amount (Rs.)	Credit	Amount (Rs.)
Salaries	7,500	Share Capital	1,00,000
Rent	4,000	General Reserve	15,500
Sundry Trade Expenses	16,950	Bills Payable	7,000
Debtors	27,500		
Plant and Machinery	29,000		
Cash at Bank	45,300		
Patents	4,800		
Bills Receivable	5,000		
Total	5,08,000	Total	5,08,000

Prepare Statement of Profit and Loss and Balance Sheet for the year ending 31st March, 2025 after considering the following adjustments :

- Stock as on 31.03.2025 was Rs. 88,000.
- Provide for income tax @ 35% and corporate dividend tax @ 10%.
- Depreciate Plant and Machinery at 15%, Furniture at 10%, and Patents at 5%.
- Outstanding Rent amounted to Rs. 800 and Outstanding Salaries Rs. 900.

- (e) Provide Rs. 510 for Doubtful Debts.
- (f) The Board recommends payment of dividend @ 15% per annum.
- (g) Transfer the minimum required amount to general reserve.

SECTION—B

- 3. Explain various methods for redemption of debentures.
- 4. ABC Co. Ltd. issued a prospectus inviting applications for 20,000 shares of Rs. 10 each at a premium of Rs. 2 per share payable as follows :

On application Rs. 2

On Allotment Rs. 5 (including premium)

On first call Rs. 3

On second call Rs. 2

Applications were received for 30,000 shares and allotment made prorata to the applicants for 24,000 shares, the remaining applications being refused. Money overpaid on applications was employed on account on sums due on allotment.

Mr. X, to whom 400 shares were allotted, failed to pay allotment money and her subsequent failure to pay the first call, her shares were forfeited.

Mrs. Y, the holder of 600 shares failed to pay the two calls and her shares were forfeited after the second call had been made.

Of the shares forfeited, 800 shares were sold to Mr. Z credited as fully paid, for Rs. 9 per share, the whole of Mr. X's shares being included.

Show Journal and Cash Book entries and the balance sheet.

SECTION—C

5. Explain accounting treatment for amalgamation.
6. Discuss schemes for internal reconstruction of a company.

SECTION—D

7. Draw a proforma of profit and loss account of a banking company as per Banking Regulation Act, 1949.
8. The following ledger balances from City Bank Limited as at 31st March, 2025, are furnished to you. Prepare the Profit and Loss Account and Balance Sheet as per requirements of law :

	Rs. (000)		Rs. (000)
Statutory Reserve	1,200	Cash	225
Bad Debts written off	128	Interest earned	550
Operating expenses	182	Balance with Reserve Bank	2,030
Current Accounts	20,245	Balance with Foreign Banks	1,206

	Rs. (000)		Rs. (000)
Interest Paid	160	Bills for Collection	1,500
Deposits Accounts	6,920	Borrowings from Banks	6,482
Profit and Loss Account, Balance B/F	229	Cash Credits and Overdrafts	15,457
Bills Receivables for Customers	1,500	Investments	9,882
Discount	244	Bills Discounted	6,228
Endorsements and Guarantees	575	Premises	2,217
Commission	45	Share Capital	2,000

The following further information is furnished :

- Rebate on Bills Discounted to be provided Rs. 64,000.
- The Bank has paid an interim dividend of Rs. 2,00,000 during the year.
- Acknowledgements and endorsements Rs. 15,00,000.
- Bills for collection Rs. 10,00,000.

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Subject Code : 502495

Bachelor of Commerce (Hons.) (Financial Services)
3rd Semester (Batch 2024–28) (CBGS)

PRINCIPLES AND PRACTICES OF AUDITING

Time Allowed—3 Hours] [Maximum Marks—100

Note :— Attempt **FIVE** questions in all, 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. What is audit? Give a detailed classification of audit.
2. "An auditor is a watch dog and not a blood hound."
Discuss.

SECTION—B

3. What do you mean by internal check? Suggest a suitable system of internal check for recording cash receipt.
4. Discuss the term internal audit. What is the relationship between internal auditor and external auditor?

SECTION—C

5. What is vouching? Discuss the vouching of cash transactions.
6. Differentiate between vouching and verification. Discuss the verification of any five liabilities.

SECTION—D

7. Discuss the provisions of appointment and remuneration of auditors.
8. Discuss the provisions of Companies Act regarding the duties and liabilities of auditors.