

**B.Com. (Financial Services) - 2nd Semester (old syllabus 2019-20)
(2721)**

**Paper-VIII : Drug Abuse : Problem, Management & Prevention
(Drug Abuse: Management and Prevention)**

Time allowed: 2 hrs.

Max. Marks: 50

Note: There are EIGHT questions of equal marks. Candidates are required to attempt any FOUR questions.

Section A

1. Describe the role of parents in prevention of drug abuse
2. Do you think that family support and active scrutiny help in prevention of drug abuse?

Section B

3. Do you think school setting plays an important role in prevention of drug abuse?
4. What is counselling? Discuss the role of counselling in School setting for prevention of drug abuse.

Section C

5. Do you think advertisement on bad effects of drug helps in controlling this menace in society?
6. Discuss how different forms of Media can be helpful in controlling drug abuse.

Section D

7. Explain how Statutory warning and check on supply/smuggling helps in controlling drug abuse.
8. Write a detailed note about the laws in India regarding drug abuse.

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8. Mark the primary stress in the following words. Do any **seven** :

- (a) Baggage
- (b) Decent
- (c) Neglect
- (d) Remedial
- (e) Nation
- (f) Marriage
- (g) Market
- (h) Research
- (i) Neighbour
- (j) Alarm.

Exam. Code : 115302

Subject Code: 4620

B. Com. (Financial Services) 2nd Semester
COMMUNICATION SKILLS IN ENGLISH-II
Paper - I

Time Allowed—2 Hours] [Maximum Marks—35

Note :— There are **Eight** questions of equal marks. Candidates are required to attempt any **Four** questions.

1. Discuss the importance of listening in communication and enumerate effective listening skills.
2. Highlight the importance of feedback skills in listening.
3. What is Note-taking ? Discuss all the modern methods of Note-taking.
4. What are the essentials of effective telephonic conversation ?
5. Define conversation and discuss the components of a meaningful and easy conversation.
6. What are the various forms of a polite speech ? Explain with examples.
7. You are Sujata. You go to a restaurant for lunch. Draft a conversation in dialogue form between you and the waiter.

B.Com (Financial Services) - 2nd Semester

(2721)

Paper: II Opt(i) Punjabi (Compulsory)

Time Allowed: 2 hrs.

Max. Marks: 50

ਨੋਟ:- ਕੋਈ ਚਾਰ ਪ੍ਰਸ਼ਨ ਕਰੋ। ਸਾਰੇ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।

1. 'ਮਾਂ' ਨਿਬੰਧ ਦਾ ਵਿਸ਼ਾ-ਵਸਤੂ ਲਿਖੋ।
2. 'ਡਾ. ਗੰਡਾ ਸਿੰਘ' ਰੇਖਾ-ਚਿੱਤਰ ਦੇ ਆਧਾਰ 'ਤੇ ਡਾ. ਗੰਡਾ ਸਿੰਘ ਦਾ ਨਾਇਕ-ਬਿੰਬ ਉਲੀਕੋ।
3. 'ਮੁੜ ਪ੍ਰੋਫੈਸਰੀ' ਦਾ ਸਾਰ ਲਿਖੋ।
4. 'ਸ਼ਾਂਤੀ ਨਿਕੇਤਨ' ਦਾ ਵਿਸ਼ਾ-ਵਸਤੂ ਲਿਖੋ।
5. ਪੰਜਾਬੀ ਸ਼ਬਦ ਬਣਤਰ ਨੂੰ ਪਰਿਭਾਸ਼ਤ ਕਰਦਿਆਂ ਇਸਦੇ ਮੁੱਢਲੇ ਸੰਕਲਪ ਸਪੱਸ਼ਟ ਕਰੋ।
6. ਨਾਂਵ ਅਤੇ ਪੜਨਾਂਵ ਦੀ ਪਰਿਭਾਸ਼ਾ ਅਤੇ ਕਿਸਮਾਂ ਨੂੰ ਸਪੱਸ਼ਟ ਕਰੋ।
7. ਚੁਰਮਾਨਾ ਮੁਆਫੀ ਲਈ ਬਿਨੈ-ਪੱਤਰ ਲਿਖੋ।
8. ਹੇਠ ਲਿਖੇ ਅਖਾਣ ਅਤੇ ਮੁਹਾਵਰਿਆਂ ਨੂੰ ਇਸ ਤਰ੍ਹਾਂ ਵਾਕਾਂ ਵਿਚ ਵਰਤੋ ਕਿ ਇਨ੍ਹਾਂ ਦੇ ਅਰਥ ਸਪੱਸ਼ਟ ਹੋ ਜਾਣ :-

ਨਾਲੇ ਪੁੰਨ ਨਾਲੇ ਫਲੀਆਂ, ਦਾਲ ਵਿਚ ਕੁਝ ਕਾਲਾ, ਝੂਠ ਦੇ ਪੈਰ ਨਹੀਂ ਹੁੰਦੇ,

ਤੀਲੀ ਲਾਉਣੀ, ਠੋਕਰ ਲੱਗਣੀ।

7. Differentiate Census and Sample. Explain the various types of Non Probability Sampling Techniques. Identify a situation where in a Non Probability Sampling method would be followed by a researcher over the Probability method.
8. (i) Explain Lagrange's method and Binomial method of interpolation and extrapolation with the help of examples.
- (ii) By using Lagrange's method, estimate the number of persons whose income is Rs. 1900 and more but less than Rs. 2500 from the following table :

Income in (''00) Rs.	No. of Persons
0—9	50
9—19	70
19—28	203
28—37	406
37—46	304

Exam. Code : 115302

Subject Code : 4622

B.Com. (Financial Services) 2nd Semester
QUANTITATIVE TECHNIQUES FOR BUSINESS—II
Paper—III

Time Allowed—2 Hours] [Maximum Marks—50

Note :— There are *eight* questions of equal marks. Candidates are required to attempt any *four* questions.

1. The following table gives aptitude test scores and productivity indices of 8 randomly selected workers :

Aptitude	57	58	59	59	60	61	62	64
Productivity Index	67	68	65	68	72	72	69	71

Calculate the correlation coefficient between aptitude score and productivity index.

2. The scores of 8 students in an examination in mathematics and statistics are given below :

Students R. No.	1	2	3	4	5	6	7	8
Marks in Maths	70	48	58	55	54	50	60	52
Marks in Stats.	62	47	53	60	55	68	51	48

Find Rank Correlation Coefficient.

3. The height of a sample of 10 father and their elder sons are given below (to the nearest centimeters) :

Height of Father (x)	Height of Son (y)
170	168
167	167
162	166
193	166
167	168
166	165
169	168
171	170
164	165
165	168

Find the regression equation of Y on X and the regression equation of X on Y. Hence calculate correlation between above variables.

4. Indian chemical fertilizer industry is a mix of public sector, private sector and cooperative sector. In all 34% of the market is captured by the public sector, 32% by the private sector and 24% by the cooperative sector. If 30 customers are randomly selected :
- What is the probability that exactly four customers purchase from the public sector ?
 - What is the probability that four or fewer customers purchase from the public sector ?

- What is the probability that exactly three customers purchase from the private sector ?
- What is the probability that more than three customers purchase from the private sector ?
- What is the probability that five or fewer customers purchase from the cooperative sector ?

5. One hundred machines are inspected as they come off the production line and number of defects per machine is recorded below :

No. of defects	0	1	2	3
No. of machines	79	18	2	1

Estimate the average number of defects per machine and expected frequencies of 0, 1, 2 and 3 defects, assuming Poisson distribution.

6. A firm has employed 300 workers. Out of these 300 workers, 180 workers are males and 120 workers are females. The firm wants to assess the job satisfaction levels of these employees. For this purpose, company researchers asked a simple question : “Are you satisfied with the present status of your job ?” Out of 180 males, 110 responded “yes” and out of 120 females, 90 responded “yes”. A respondent is selected at random. Construct a probability matrix and ascertain the probability that the respondent :
- Is a male
 - Is satisfied with the job
 - Is a female and satisfied with the job
 - Is a male and not satisfied with the job
 - Is a female or satisfied with the job
 - Is a male or satisfied with the job
 - Is a male or female.

6. Explain the term ‘Consumer’ under Consumer Protection Act 1986. Explain the rights of the consumers under the Act.
7. Explain clearly the machinery provided under Industrial Disputes Act, 1947, for the prevention and the settlement of industrial disputes.
8. “The keystone of the Factories Act is safety first and safety last”, Comment. Describe the various statutory measures to be followed in this respect.

Exam. Code : 115302

Subject Code : 4623

B.Com. (Financial Services) 2nd Semester

MERCANTILE LAW

Paper—IV

Time Allowed—2 Hours] [Maximum Marks—50

Note :— There are *eight* questions of equal marks.
Candidates are required to attempt any
four questions.

1. “An agreement enforceable by law is a contract”. Discuss the definition and bring out clearly essentials of a valid contract.
2. “No Consideration, No Contract”. Explain.
3. What is a contract of guarantee ? What are its special features ? Distinguish between a contract of guarantee and a contract of indemnity.
4. Define a bailment and briefly state the rights and duties of bailor and bailee.
5. Discuss briefly the remedies of breach of contract.

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Exam Code: 115302

Subject Code : 4624

**B.Com.(Financial Services) - 2nd Semester
(2721)**

Paper-V : Banking Operations & Regulations

Time allowed: 2 hrs.

Max. Marks: 50

Note: There are EIGHT questions of equal marks. Candidates are required to attempt any FOUR questions.

SECTION-A

- 1) What do you understand by the term 'Banker' and 'Customer' ? Discuss the general and special relationship between banker and his customer.
- 2) Discuss in detail the evolution of modern banking system in India.

SECTION-B

- 3) Write a note on the following :
 - a) Opening of current account
 - b) Closing a bank account
- 4) Explain the precautions while opening and operating
 - a) Married women account
 - b) Joint account

SECTION-C

- 5) Write a note on the following :
 - a) Multinational banking
 - b) Universal banking
- 6) Discuss the various challenges in banking services at global level.

SECTION-D

- 7) What are the various advantages and disadvantages of e-banking ? Discuss.
- 8) Write a short on the following :
 - a) Credit Cards
 - b) Smart Cards
 - c) Debit Cards

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Exam. Code : 115302
Subject Code: 4625

B.Com. (Financial Services) 2nd Semester
INDIAN FINANCIAL SYSTEM
Paper - VI

Time Allowed—2 Hours] [Maximum Marks—50

Note :— There are **Eight** questions of equal marks. Candidates are required to attempt any **Four** questions.

1. Explain Indian Financial System and its significance.
2. Explain various components of Indian Financial System.
3. Write a detailed note on Money Supply and Money Creation.
4. Explain Capital Markets.
5. Briefly explain Innovative Financial Instruments.
6. Elaborate Financial Service Sector Problems and Reforms.
7. Discuss types and recent developments in Commercial Banking Development.
8. Elaborate on Life Insurance.

Exam. Code : 115302
Subject Code: 4625

B.Com. (Financial Services) 2nd Semester
INDIAN FINANCIAL SYSTEM
Paper - VI

Time Allowed—2 Hours] [Maximum Marks—50

Note :— There are **Eight** questions of equal marks. Candidates are required to attempt any **Four** questions.

1. Explain Indian Financial System and its significance.
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3. Write a detailed note on Money Supply and Money Creation.
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Exam. Code : 115302

Subject Code : 4626

B.Com. (Financial Services) 2nd Semester
CORPORATE AND BANK ACCOUNTING
Paper—VII

Time Allowed—2 Hours] [Maximum Marks—50

Note :—There are *eight* questions of equal marks.
Candidates are required to attempt any
four questions.

1. What is profit and loss appropriation account ? How does it differ from profit and loss account ? Prepare an imaginary profit and loss appropriation account.
2. The following is the trial balance of R Limited as on December 31, 2019 :

	Dr	Cr
Stock	12,500	—
Sales	—	40,000
Purchases	34,500	—
Wages	5,000	—
Discount	700	500
Salaries	750	—
Rent	495	—
General Expenses including Insurance	1,705	—
Profit and Loss Account	—	1,503
Dividend Paid	900	—
Capital : 1,000 Shares of Rs.10 each	—	10,000
Debtors and Creditors	3,750	1,750
Machinery	2,900	—
Cash in Hand	1,620	—
Reserve	—	11,550
Bad Debt	483	—
	65,303	65,303

Prepare Trading and Profit and Loss Account for the year ended 31-12-2019 and a Balance Sheet on that date after taking into account the following :

- (a) Stock Rs. 30,000.
 - (b) Purchases include Rs. 500 machinery purchased on 1-7-2019.
 - (c) On 31-12-2019 goods worth Rs. 3,000 were sold to a customer. He has taken away the goods. But the transaction was not entered in the Sales Book.
 - (d) Directors want to provide (i) 10% Final Dividend (ii) Income Tax Rs. 3,000 (iii) Reserve Fund Rs. 2,000.
3. How will you record, the debentures issued at discount and redeemable at premium in the journal of the company at the time of issue and redemption ?
4. A limited company invites applications for 30,000 equity shares of Rs. 10 each payable as follows :
On application Rs. 3; On allotment Rs. 4; On First call Rs. 2 and on Final call Rs. 1.
Applications were received for 33,000 shares. Allotments were made on the following basis :
(i) To applicants for 21,000 shares – in full.
(ii) To applicants for 12,000 shares – 9000 shares.
Excess money paid on application was utilized towards allotment money.
A shareholder who was allotted 900 shares out of the group applying for 12,000 shares failed to pay allotment money and money due on calls. These shares were forfeited. 600 forfeited shares were reissued as fully paid on receipt of Rs. 8 per share.
Show Journal entries and the Balance sheet.

5. Following are the Balance Sheets of A Ltd. and B Ltd. as on 31st March 2020.

Liabilities :	A Ltd.(Rs.)	B Ltd.(Rs.)
9% Preference Share Capital (Shares of Rs. 100 each)	2,50,000	2,00,000
Equity Share Capital (Shares of Rs. 10 each)	5,00,000	3,00,000
General Reserve	50,000	25,000
Export Profit Reserve	30,000	20,000
Investment Allowance Reserve	—	10,000
Profit and Loss Account	75,000	50,000
10% Debentures	3,00,000	2,00,000
Current Liabilities	65,000	50,000
Total	12,70,000	8,55,000

Assets	A Ltd.(Rs.)	B Ltd.(Rs.)
Gross Block	9,50,000	7,00,000
Less Depreciation	(2,50,000)	(1,80,000)
Net Block	7,00,000	5,20,000
Investments	1,00,000	80,000
Stock	2,25,000	1,10,000
Debtors	1,75,000	90,000
Bank Balance	70,000	55,000
Total	12,70,000	8,55,000

A Ltd. takeover B Ltd. as on the above date on the following terms :

- (i) A Ltd. to issue to the holders of equity shares in B Ltd. 5 shares for every 4 shares held.
- (ii) Preference shares of B Ltd. are to be redeemed at a premium of 10% by issue of 9% Preference Shares.

- (iii) The debentures of B Ltd. are to be converted into equivalent number of debentures of A Ltd. The statutory reserves of B Ltd. are to be maintained for two more years.

Record Journal Entries and prepare Balance Sheet in the books of A Ltd. on the assumptions that :

- (a) It is amalgamation in the nature of merger.
(b) It is amalgamation in the nature of purchase.

6. Differentiate between :

- (a) Alternation of Share Capital and Capital Reduction.
(b) External and internal reconstruction.
(c) Cancellation of unissued capital and refunding surplus capital.

7. The balance extracted from the books of Z Bank limited on March 31, 2019 were as follows :

Particulars	Rs.	Particulars	Rs.
Paid-up capital	10,00,000	Furniture	20,000
Local bills discounted	9,00,000	Fixed Deposits	2,00,000
Reserve Fund	3,85,000	Profit and Loss (Cr.) (before Provision for doubtful debts)	1,10,000
Cash credits and overdrafts	14,00,000	Stamps and stationery in hand	5,000
Unclaimed dividends	5,000	Cash in hand	2,50,000
Loans	23,00,000	Cash in bank	6,50,000
Current and saving deposits	25,00,000	Investment at cost	4,75,000
		Acceptances and endorsements	1,00,000

Out of the debts, debts for Rs. 2,85,000 were doubtful and the rest were considered good. Out of the debts considered good, Rs. 24,00,000 were fully secured and for debt amounting to Rs. 4,00,000 (including Rs. 1,15,000 due by a director), the bank held personal securities of one or more persons in addition to the personal security

of the debtors and for the rest the bank held no securities other than the debtor's personal security.

The directors require the bank investment to be shown in the balance sheet at market value which is Rs. 5,25,000.

The authorized capital of the bank Rs. 12,00,000. Prepare Balance Sheet as on 31.3.2019. Show various Schedules as per Law.

8. What do you mean by a Bank ? Which accounting books are maintained by a Bank ? Discuss.

Exam. Code : 115302
Subject Code : 4627

B.Com. (Financial Services) 2nd Semester

**DRUG ABUSE : PROBLEM, MANAGEMENT AND
PREVENTION**

Paper-VIII

Time Allowed—2 Hours] [Maximum Marks—100

Note :— There are **Eight** questions of equal marks. Candidates are required to attempt any **Four** questions.

1. What is drug abuse ? Discuss its nature and extent in Punjab.
2. Write down in detail the consequences of drug abuse on family and society.
3. What is medical management ? Explain how detoxification and medication helps in management of drug abuse.
4. Define Counselling. Write a note on Behavioural and Cognitive Therapy of Psychiatric management.
5. Describe the role of family in prevention of drug abuse.
6. What is the role of teachers in prevention of drug abuse ?
7. Discuss how different tools of media helps in controlling the menace of drug abuse.
8. What is NDPS Act 1985 ? Elaborate its features in details.

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B.Com. (Financial Services) 2nd Semester

**DRUG ABUSE : PROBLEM, MANAGEMENT AND
PREVENTION**

Paper-VIII

Time Allowed—2 Hours] [Maximum Marks—100

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