

Exam. Code : 108504

Subject Code: 2049

B.Com. 4th Semester

ENGLISH (Compulsory)

Paper : BCG-401

Time Allowed—2 Hours]

[Maximum Marks—50

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

1. A. Fill in the following blanks with a suitable modal :
 - (i) This is a wonderful place. I stay here forever. (can/could)
 - (ii) We respect our teachers. (should/must)
 - (iii) She speak English fluently. (can/may)
 - (iv) That restaurant be very good. It's always empty. (can't/must)
- B. Put the verb into the correct form, present simple or past simple, active or passive :
 - (i) It's a big factory. Five hundred people (employ) there.
 - (ii) Water (cover) most of the earth's surface.
 - (iii) I was born in London, but I(grow up) in Canada.

- C. Make one sentence from two. Use *Who/That/Which* :
- (i) Some people were arrested. They have now been set free.
 - (ii) He is a shopkeeper. He has won a lottery.
 - (iii) A girl fell in the well. She was taken to the hospital.
2. A. In the following sentences you need *who* or *that*. Correct them :
- (i) The women lives next door is a doctor.
 - (ii) The people work in the office are very nice.
 - (iii) The girl topped in the university is my sister.
 - (iv) The dog ran away from my house is a Pitbull.
- B. Fill in the blanks with suitable conjunctions :
- (i) We went out it was raining heavily.
(although/because)
 - (ii) You can't go in you are a member.
(as long as/unless)
 - (iii) Travelling by car is comfortable you have enough money. (provided/in case)
- C. Fill in the following blanks with a suitable modal :
- (i) Don't tell anybody what I said. Youkeep it a secret. (need to/must)

- (ii) Iwalk five miles continuously without getting tired. (can/have to)
 - (iii) You look tired. You go to bed. (would/should)
3. A. Write words that are similar in meaning to the following :
- (i) Enormous
 - (ii) Borrowed money that needs to be repaid
 - (iii) Resemblance
 - (iv) Casual
 - (v) Modify.
- B. Find out the nominalised parts in any **three** of the following sentences :
- (i) The government's proposal to increase income tax has angered a lot of people.
 - (ii) The emergence of drug-resistant bacteria is a cause of concern.
 - (iii) The careless use of pesticides by farmers contaminated supplies of drinking water.
 - (iv) The student's slow and painful adjustment to life overseas was to be expected.
 - (v) The excessive use of anti-biotics is extremely dangerous.

4. A. Identify the problem markers and the problems in the following texts :

- (i) When people move to another country, one obstacle they may face is their inability to speak the language of their new home.
- (ii) The threat of possible nuclear war between the two superpowers lessened considerably in the 1990s.
- (iii) An important issue that the government has failed to address is unemployment.
- (iv) Differences in sociolinguistic rules of speaking can give rise to complications when people from two different cultures try to communicate.
- (v) Young people live in heavy debt because they have easy access to credit cards but have no sense to use them.

B. Write words that are similar in meaning to the following :

- (i) Catastrophic
- (ii) Accumulation
- (iii) Emerge
- (iv) Interpret
- (v) Potential.

5. Discuss the theme in the poem 'Because I Could not Stop for Death'.

6. Write about the significance of the title of the poem "The Emperor of Ice Cream".

7. Summarize the main ideas in the essay *The Water Crisis*.

8. What are the rules of speaking ?

Exam. Code : 108504
Subject Code : 2050

B.Com. 4th Semester
PUNJABI (Compulsory)
Paper—BCG—402 (i)

Time Allowed—2 Hours] [Maximum Marks—50

ਨੋਟ :- ਕੁੱਲ ਅੱਠ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਸਮਾਨ ਅੰਕ ਹਨ। ਪਰੀਖਿਆਰਥੀਆਂ ਨੇ ਕੋਈ ਚਾਰ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ।

1. 'ਮੇਰੀ ਜੀਵਨ ਗਾਥਾ' ਵਿੱਚ ਉੱਘੜਦੇ ਨਾਇਕ ਬਿੰਬ ਦਾ ਚਿਤਰਨ ਆਪਣੇ ਸ਼ਬਦਾਂ ਵਿੱਚ ਕਰੋ।
2. 'ਮੇਰੀ ਜੀਵਨ ਗਾਥਾ' ਪੁਸਤਕ ਦੀ ਇੱਕ ਸਵੈ-ਜੀਵਨੀ ਦੇ ਰੂਪ ਵਿੱਚ ਪਰਖ ਕਰੋ।
3. 'ਫਾਸਲੇ' ਨਾਟਕ ਦੀ ਸਾਹਿਤਕ ਪਰਖ ਕਰੋ।
4. 'ਫਾਸਲੇ' ਨਾਟਕ ਦਾ ਵਿਸ਼ਾ-ਵਸਤੂ ਸਪੱਸ਼ਟ ਕਰੋ।
5. (ੳ) ਕਿਸੇ ਇੱਕ ਵਿਸ਼ੇ ਉੱਪਰ 500 ਸ਼ਬਦਾਂ ਤੱਕ ਲੇਖ ਲਿਖੋ :
ਨਸ਼ੇ, ਕਰੋਨਾ ਮਹਾਂਮਾਰੀ, ਈ-ਕਾਮਰਸ
(ਅ) ਤੁਸੀਂ ਆਪਣੀ ਕਾਰ ਵੇਚਣਾ ਚਾਹੁੰਦੇ ਹੋ ? ਇਸ ਸੰਬੰਧੀ ਅਖ਼ਬਾਰ ਵਿੱਚ ਦੇਣ ਲਈ ਇਸ਼ਤਿਹਾਰ ਲਿਖੋ।
6. ਇੱਕ ਪਿਤਾ ਵੱਲੋਂ ਆਪਣੇ ਪੁੱਤਰ ਨੂੰ ਜਾਇਦਾਦ ਤੋਂ ਬੇਦਖ਼ਲ ਕਰਨ ਸੰਬੰਧੀ ਅਖ਼ਬਾਰ ਵਿੱਚ ਦੇਣ ਲਈ ਇਸ਼ਤਿਹਾਰ ਲਿਖੋ।
7. ਸ਼ਬਦ-ਜੋੜਾਂ ਦੀ ਸਮੱਸਿਆ ਦੱਸਦਿਆਂ ਸ਼ਬਦ-ਜੋੜਾਂ ਦੇ ਨਿਯਮਾਂ ਦੀ ਚਰਚਾ ਕਰੋ।
8. ਗੁਰਮੁਖੀ ਲਿਪੀ ਦੀਆਂ ਵਿਸ਼ੇਸ਼ਤਾਈਆਂ ਦੱਸੋ।

6511(2721)/II-6599

Exam. Code : 108504
Subject Code : 2050

B.Com. 4th Semester
PUNJABI (Compulsory)
Paper—BCG—402 (i)

Time Allowed—2 Hours] [Maximum Marks—50

ਨੋਟ :- ਕੁੱਲ ਅੱਠ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਸਮਾਨ ਅੰਕ ਹਨ। ਪਰੀਖਿਆਰਥੀਆਂ ਨੇ ਕੋਈ ਚਾਰ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ।

1. 'ਮੇਰੀ ਜੀਵਨ ਗਾਥਾ' ਵਿੱਚ ਉੱਘੜਦੇ ਨਾਇਕ ਬਿੰਬ ਦਾ ਚਿਤਰਨ ਆਪਣੇ ਸ਼ਬਦਾਂ ਵਿੱਚ ਕਰੋ।
2. 'ਮੇਰੀ ਜੀਵਨ ਗਾਥਾ' ਪੁਸਤਕ ਦੀ ਇੱਕ ਸਵੈ-ਜੀਵਨੀ ਦੇ ਰੂਪ ਵਿੱਚ ਪਰਖ ਕਰੋ।
3. 'ਫਾਸਲੇ' ਨਾਟਕ ਦੀ ਸਾਹਿਤਕ ਪਰਖ ਕਰੋ।
4. 'ਫਾਸਲੇ' ਨਾਟਕ ਦਾ ਵਿਸ਼ਾ-ਵਸਤੂ ਸਪੱਸ਼ਟ ਕਰੋ।
5. (ੳ) ਕਿਸੇ ਇੱਕ ਵਿਸ਼ੇ ਉੱਪਰ 500 ਸ਼ਬਦਾਂ ਤੱਕ ਲੇਖ ਲਿਖੋ :
ਨਸ਼ੇ, ਕਰੋਨਾ ਮਹਾਂਮਾਰੀ, ਈ-ਕਾਮਰਸ
(ਅ) ਤੁਸੀਂ ਆਪਣੀ ਕਾਰ ਵੇਚਣਾ ਚਾਹੁੰਦੇ ਹੋ ? ਇਸ ਸੰਬੰਧੀ ਅਖ਼ਬਾਰ ਵਿੱਚ ਦੇਣ ਲਈ ਇਸ਼ਤਿਹਾਰ ਲਿਖੋ।
6. ਇੱਕ ਪਿਤਾ ਵੱਲੋਂ ਆਪਣੇ ਪੁੱਤਰ ਨੂੰ ਜਾਇਦਾਦ ਤੋਂ ਬੇਦਖ਼ਲ ਕਰਨ ਸੰਬੰਧੀ ਅਖ਼ਬਾਰ ਵਿੱਚ ਦੇਣ ਲਈ ਇਸ਼ਤਿਹਾਰ ਲਿਖੋ।
7. ਸ਼ਬਦ-ਜੋੜਾਂ ਦੀ ਸਮੱਸਿਆ ਦੱਸਦਿਆਂ ਸ਼ਬਦ-ਜੋੜਾਂ ਦੇ ਨਿਯਮਾਂ ਦੀ ਚਰਚਾ ਕਰੋ।
8. ਗੁਰਮੁਖੀ ਲਿਪੀ ਦੀਆਂ ਵਿਸ਼ੇਸ਼ਤਾਈਆਂ ਦੱਸੋ।

6511(2721)/II-6599

Exam. Code : 108504
Subject Code : 2056

B.Com. 4th Semester

MUDHLI PUNJABI (Punjab Da Itihas ate Sabhiachar)

Paper—BCG-402(ii)

Time Allowed—2 Hours] [Maximum Marks—50
ਨੋਟ :- ਕੁੱਲ ਅੱਠ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਸਮਾਨ ਅੰਕ ਹਨ। ਪ੍ਰੀਖਿਆਰਥੀਆਂ ਨੇ ਕੋਈ ਚਾਰ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ।

1. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਜੀਵਨ ਅਤੇ ਸਿੱਖਿਆਵਾਂ ਦਾ ਵਰਨਣ ਕਰੋ।
2. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੁਆਰਾ ਸੰਗਤ ਅਤੇ ਪੰਗਤ ਦੀ ਸਥਾਪਨਾ ਦੇ ਮਹੱਤਵ ਬਾਰੇ ਚਰਚਾ ਕਰੋ।
3. ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦੁਆਰਾ ਸਿੱਖ ਧਰਮ ਦੇ ਵਿਕਾਸ ਵਿੱਚ ਪਾਏ ਯੋਗਦਾਨ ਦਾ ਵਰਨਣ ਕਰੋ।
4. ਗੁਰਮੁਖੀ ਲਿੱਪੀ ਦੇ ਵਿਕਾਸ ਵਿੱਚ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦੇ ਯੋਗਦਾਨ ਬਾਰੇ ਚਰਚਾ ਕਰੋ।
5. ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦੁਆਰਾ ਕੀਤੇ ਗਏ ਸਮਾਜਿਕ ਸੁਧਾਰਾਂ ਦਾ ਵਰਨਣ ਕਰੋ।
6. ਮਸੰਦ ਪ੍ਰਥਾ ਬਾਰੇ ਵਿਸਥਾਰ ਸਹਿਤ ਚਰਚਾ ਕਰੋ।
7. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦੁਆਰਾ 'ਆਦਿ ਗ੍ਰੰਥ' ਦੇ ਸੰਕਲਨ ਦੇ ਮਹੱਤਵ ਬਾਰੇ ਚਰਚਾ ਕਰੋ।
8. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦੀ ਸ਼ਹਾਦਤ ਦੇ ਕਾਰਨਾਂ ਅਤੇ ਮਹੱਤਵ ਉੱਤੇ ਚਾਨਣਾ ਪਾਉ।

6512(2721)/II-5648

Exam. Code : 108504
Subject Code : 2056

B.Com. 4th Semester

MUDHLI PUNJABI (Punjab Da Itihas ate Sabhiachar)

Paper—BCG-402(ii)

Time Allowed—2 Hours] [Maximum Marks—50
ਨੋਟ :- ਕੁੱਲ ਅੱਠ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਸਮਾਨ ਅੰਕ ਹਨ। ਪ੍ਰੀਖਿਆਰਥੀਆਂ ਨੇ ਕੋਈ ਚਾਰ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ।

1. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਜੀਵਨ ਅਤੇ ਸਿੱਖਿਆਵਾਂ ਦਾ ਵਰਨਣ ਕਰੋ।
2. ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੁਆਰਾ ਸੰਗਤ ਅਤੇ ਪੰਗਤ ਦੀ ਸਥਾਪਨਾ ਦੇ ਮਹੱਤਵ ਬਾਰੇ ਚਰਚਾ ਕਰੋ।
3. ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦੁਆਰਾ ਸਿੱਖ ਧਰਮ ਦੇ ਵਿਕਾਸ ਵਿੱਚ ਪਾਏ ਯੋਗਦਾਨ ਦਾ ਵਰਨਣ ਕਰੋ।
4. ਗੁਰਮੁਖੀ ਲਿੱਪੀ ਦੇ ਵਿਕਾਸ ਵਿੱਚ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦੇ ਯੋਗਦਾਨ ਬਾਰੇ ਚਰਚਾ ਕਰੋ।
5. ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦੁਆਰਾ ਕੀਤੇ ਗਏ ਸਮਾਜਿਕ ਸੁਧਾਰਾਂ ਦਾ ਵਰਨਣ ਕਰੋ।
6. ਮਸੰਦ ਪ੍ਰਥਾ ਬਾਰੇ ਵਿਸਥਾਰ ਸਹਿਤ ਚਰਚਾ ਕਰੋ।
7. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦੁਆਰਾ 'ਆਦਿ ਗ੍ਰੰਥ' ਦੇ ਸੰਕਲਨ ਦੇ ਮਹੱਤਵ ਬਾਰੇ ਚਰਚਾ ਕਰੋ।
8. ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦੀ ਸ਼ਹਾਦਤ ਦੇ ਕਾਰਨਾਂ ਅਤੇ ਮਹੱਤਵ ਉੱਤੇ ਚਾਨਣਾ ਪਾਉ।

6512(2721)/II-5648

Sr.No.6514

Exam Code: 108504
Subject Code : 2043

B.Com. - 4th Semester
(2720)

Paper: BCG-403 Goods and Services Tax(GST)

Time allowed: 2 hrs.

Max. Marks: 50

Note: Attempt any four questions. All questions are of equal marks.

- 1) Write a detailed note on CGST, SGST, IGST and UTGST. Distinguish between them.
- 2) What do you mean by Levy and Collection ? What are taxable events under GST Act, 2017 ?
- 3) What is supply under GST Act ? Explain the rules of GST for the time, place and value of supply.
- 4) Write a detailed note on amendment and cancellation of registration under GST Act, 2017.
- 5) What is the procedure of calculating GST Liability and Payments with imaginary figures ?
- 6) What do you mean by ITC ? Explain the circumstances where GTC are not available.
- 7) What is RCM in GST and explain its process in detail ?
- 8) What is GSTN ? What is the role of GSTN in implementation of Tax ?

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8. How far is an employer liable for compensation to a workman injured by accident arising out of and in course of his employment ?

Exam. Code : 108504
Subject Code: 2052

B.Com. 4th Semester
INDUSTRIAL LAWS
Paper : BCG-404

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 are the objects of Factories Act, 1948 ? State the provisions of Factories Act, 1948 regarding the working hours of adults and young persons employed in a factory.
2. Describe the provisions of Trade Unions Act, 1926 regarding registration of trade unions.
3. Discuss the provision of the Industrial Disputes Act, 1947 relating to lay off and retrenchment.
4. Briefly explain the authorities set up under the Industrial Disputes Act.
5. What are the different types of benefits provided by Employees State Insurance Act, 1948 ?
6. State the provisions of Employees State Insurance Act, 1948 regarding contribution.
7. State the rules regarding distribution of compensation under the Workmen's Compensation Act, 1923.

8. Explain the features of some policies of general insurance.
Highlight the progress in privatization of Insurance Sector.

Exam. Code : 108504

Subject Code : 2053

B.Com 4th Semester

**PRINCIPLES AND PRACTICES OF BANKING
AND INSURANCE**

Paper: BCG - 405

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 are the principles of sound lending ? Explain the various methods of granting advances.
2. Elaborate the role and functions of Central Bank of India.
3. Briefly explain-
 - (i) Financial inclusion
 - (ii) Internet banking
4. What is Asset Liability Management ? Discuss its techniques.
5. What is the relevance of insurance in a developing country like India ? Discuss principles of insurance.
6. Elaborate the nature of life insurance contracts. Discuss the characteristics of life insurance contracts.
7. Discuss the salient features of IRDA Act.

- (c) Number of units to be sold for a profit of Rs. 2,000.

	Rs.
Selling price	5 per unit
Variable cost	3 per unit
Fixed cost	3000

Total number of units sold = 2000 units

Show mathematical computations to verify your calculations.

7. What are objectives of budgetary control ? Give its advantages and disadvantages.
8. Find out the following Material variances :
 - (a) Material Cost Variance
 - (b) Material Price Variance
 - (c) Material Usage Variance
 - (d) Material Mix Variance
 - (e) Material Yield Variance

Standard Material	Standard Mix	Rs.	Actual Material	Actual Mix
X	60 kg @ Rs. 5	300	X	56 kg @ Rs. 8
Y	40 kg @ Rs. 10	400	Y	44 kg @ Rs. 9
	100 kg	700		100 kg
Loss 30%	30 kg	—	Loss 25%	25 kg
	70 kg	700		75 kg

Exam. Code : 108504
Subject Code : 2054

B.Com. 4th Semester
COST ACCOUNTING
Paper-BCG-406

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 the need of Cost Accounting ? State its objectives.
2. From the following particulars relating to the production and sales for the year ended 30th June 2013, prepare Cost Sheet showing Prime Cost, Works Cost, Cost of Sales and Profit per unit :

Particulars	Rs.
Raw material purchased as on 1.7.2012	12,500
Work in progress as on 1.7.2012 at prime cost = Rs. 15,000	
Add manufacturing expenses = Rs. 3,000	18,000
Finished goods at cost as on 1.7.2012 (8000 units)	60,000
Raw material purchased	1,00,000

Particulars	Rs.
Freight on raw material purchased	5,000
Loss of material by fire	5,000
Factory expenses	70,000
Chargeable expenses	25,000
Direct labour	1,35,000
Administrative expneses @ Rs. 2	—
Selling expenses @ Re. 1	—
Distribution expneses	15,000
Sale of finished goods (28000 units)	4,00,000
Raw material as on 30.6.2013	20,000
Work in progress as on 30.6.2013 at prime cost = Rs. 10,000	
Add manufacruring expenses = Rs. 8,000	18,000
Stock of finished goods as on 30.6.2013 (10000 units)	?

Assume sales are made on FIFO basis.

3. Explain normal wastage, abnormal wastage and abnormal gain. Discuss their treatment in process accounts.
4. M/s. Promising Company undertook a contract for erecting a sewerage treatment plant for Prosperous Municipality for a total value of Rs. 24 lakhs. It was estimated that the job would be completed by 31st January, 2014. Prepare contract account for the

year ending 31st January, 2013 from the following particulars :

1. Materials = Rs. 3,00,000
 2. Wages = Rs. 6,00,000
 3. Overhead charges = Rs. 1,20,000
 4. Special plant = Rs. 2,00,000
 5. Work certified was for Rs. 16,00,000 and 80% of the same was received in cash.
 6. Material lying on site as on 31.1.2013 was Rs. 40,000.
 7. Depreciate Plant by 10%.
 8. 5% of the value of material issued and 6% of wages may be taken to have been incurred for the portion of the work completed but not yet certified. Overheads are charged as a percentage of direct wages.
 9. Ignore depreciaton of Plant for use on uncertified portion of the work.
 10. Ascertain the amount to be transferred to Profit and Loss Account on basis of realised profit.
5. What is the need of Reconciliation ? What are the causes of disagreement of results shown by cost accounts and financial accounts ?
 6. From the following data plot a Break even chart showing :
 - (a) Break-even point
 - (b) Margin of safety and profit

6. Write short notes on :—

- (i) Water Conservation
- (ii) Ozone layer
- (iii) Environmental Ethics

7. How does Information Technology play role in Environment and Human Health ?

8. Write brief notes on :—

- (i) Air pollution
- (ii) Solid waste management
- (iii) Threats to biodiversity.

Exam. Code : 108504

Subject Code : 2055

B.Com. 4th Semester

ENVIRONMENTAL STUDIES

Paper—ESL-221

Time Allowed—2 Hours]

[Maximum Marks—75

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

1. Write short notes on :—

- (i) Producers
- (ii) Different zones in lake ecosystem
- (iii) Ecological Pyramids

2. Define Environment and state its importance. How do different disciplines contribute to environmental studies ?

3. What are the major causes of deforestation ? Discuss in detail the consequences of deforestation.

4. What do you understand by hotspots of biodiversity ? Discuss in detail the Conservation approaches.

5. What do you understand by Noise pollution ? Discuss in detail about its causes, effects and control measures.

B.Com - 4th Semester (Old Sylb 2017-18)

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Paper: ESL-222 Environmental Studies-II

Time Allowed: 2 hrs.

Max. Marks: 50

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

1. a) What do you understand by Population explosion? (6)
b) What are the various strategies by which Biodiversity can be conserved? (6½)
2. a) What is a Cyclone? How can it be managed? (6)
b) Who is a good entrepreneur? (6½)
3. India is a mega-diversity nation? Explain w.r.t its hotspots. (12½)
4. What are the sources and effects of Water Pollution? (12½)
5. How can the Value education serve as a tool for overall development? (12½)
6. What are the various General Traffic Signs? (12½)
7. What are the sources of the urban and industrial waste and how it can be management? (12½)
8. What do you understand by Disaster Management? Explain w.r.t various natural disasters? (12½)

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6. What are the objectives of enterprise risk management?
What is the difference between risk management and enterprise risk management ?
7. What is the scope of computer audit and also discuss its tools.
8. What are the key elements in the framework for Asset Liability Management ?

Exam. Code : 109104
Subject Code : 2174

B.Com (Hons.) 4th Semester
ELECTRONIC BANKING & RISK MANAGEMENT
Group - I
Paper - II

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 are the various e-banking services offered by a bank ?
2. What are the security issues in electronic payment systems ? How can security issues be controlled ?
3. Briefly discuss the following terms :
 - (a) Nicknet
 - (b) I-net
 - (c) Datanet
 - (d) Banknet.
4. What are the implications of information technology for customers and service quality in banks ?
5. What do you mean by Risk Management ? What are crucial components that must be considered while creating a risk management framework in banks ?