

Centre No. 74 B2-II  
21/05/18 mmmjg

Exam. Code : 108504

Subject Code : 2852

B.Com. 4<sup>th</sup> Semester

**ENGLISH COMPULSORY**

**Paper—BCG-401**

Time Allowed—3 Hours]

[Maximum Marks—50

**SECTION—A**

1. Attempt any **sixteen** questions. Complete the sentences using can or (be) able to :

(i) Harry has travelled a lot. He \_\_\_\_\_ speak five languages.

(ii) He hasn't \_\_\_\_\_ sleep very well recently.

(iii) I used to \_\_\_\_\_ stand on my head, but I can't do it now.

(iv) Ask Catherine about your problem. She might \_\_\_\_\_ help you.

Complete the sentences with must, mustn't or needn't :

(v) We haven't got much time. We \_\_\_\_\_ hurry.



(vi) We've got plenty of time. We \_\_\_\_\_ hurry.

(vii) You \_\_\_\_\_ wash those grapes. They've already been washed.

(viii) This is a valuable book. You \_\_\_\_\_ look after it carefully.

Write questions using the passive. Some are present and some are past :

(ix) Ask about television. (when/invent ?)

(x) Ask about mountains. (how/form ?)

(xi) Ask about Pluto the planet.

(when/discover ?)

(xii) Ask about silver. (what/use for ?)

Make **one** sentence from **two**. Each time make an - ed clause :

(xiii) A gate was damaged in the storm. It has now been repaired.

(xiv) A number of suggestions were made at the meeting. Most of them were not very practical.

(xv) Some paintings were stolen from the museum. They haven't been found yet.

(xvi) A man was arrested by the police. What was his name ?

Use the words in brackets to make a sentence with *though* at the end.

(xvii) This house isn't very nice. (like/garden)

(xviii) It's warm today. (very windy)

(xix) We didn't like the food. (ate)

(xx) Liz is very nice. I \_\_\_\_\_.  
(don't like/husband)

1×16=16

## SECTION—B

2. (A) Attempt any **six** questions :

Complete the sentences with words from the list below :

combine, vary, relevant to, gender, equivalent, refers to, component, colleagues, appropriate, phrase.

(i) I could improve my paper by cutting out three paragraphs that were not \_\_\_\_\_ the topic.



- (ii) Knowing the grammar rules of our native language enables us to \_\_\_\_\_ words to form phrases.
- (iii) In British English, lift is the \_\_\_\_\_ of the American English, elevator.
- (iv) In the U.S., it is illegal for an employer to use a person's \_\_\_\_\_ as a reason for not promoting to a higher position.
- (v) When you write, it is a good idea to \_\_\_\_\_ the length of your sentences.
- (vi) A CD player is an essential \_\_\_\_\_ of a sound system.
- (vii) "Government of the people, by the people, for the people" is a famous \_\_\_\_\_ from a speech by Abraham Lincoln.
- (viii) John has just retired after forty years at the university. His \_\_\_\_\_ have named a new lab for him.
- (ix) Asking questions in class is considered \_\_\_\_\_ behaviour for students in some culture.

1×6=6

- (B) Rewrite each sentence by making **two** simple sentences, with the second sentence expressing the result of the first.

Do any **three** :

- (i) Poor people move into the country, where they cut down the trees and other vegetation on hillsides, leaving the soil without its natural protection against erosion by wind and rain.
- (ii) Whole species of fish disappeared from the Aral Sea, bringing a halt to commercial fishing there.
- (iii) Employers reduced the levels of benefits in their health insurance programmes, forcing employees to pay more for health care expenses out of their own pockets.
- (iv) In nineteenth century Europe, the old agricultural system was disintegrating, putting unskilled labourers out of work and persuading many to emigrate.



- (v) In 1965, the immigration laws were changed, making it easier for people from Asia and Latin America to settle in the U.S.

2×3=6

3. Attempt any **two** questions :

- (i) Explain the line. "And miles to go before I sleep" in context with the theme of the poem by Robert Frost.
- (ii) What is the significance of Death and Immortality riding together ?
- (iii) What does the poem, "Ah, Are you digging on my grave," tell you about Hardy's view of human life and relationships ?

4×2=8

**SECTION—C**

4. Explain any stanza with reference to the context :

"Whose woods these are I think I know.

His house is in the village though ;

He will not see me stopping here

To watch his woods fill up with snow".

**OR**

"Because I could not stop for Death .....

He kindly stopped for me .....

The carriage held but just ourselves .....

And immortality.

1×7=7

5. Research and Discussion : To show your differences between English and your own language, do the research and language, do the research and discussion in your thinking process.

Write a short report on the results of your research and discussion in the above mentioned area of research.

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**Exam. Code : 108504**

**Subject Code : 2854**

**B.Com. 4<sup>th</sup> 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 answer types questions from Section A and *two* long questions from Sections B and C.

**SECTION—A**

1. Short questions :

- (1) What do you mean by GST ?
- (2) Explain the term mixed supply of goods and services.
- (3) Define the concept of IGST (Integrated Goods and Service Tax).
- (4) Discuss the concept of TDS.
- (5) Who is liable to pay GST ?
- (6) What is the use of tax invoice ?
- (7) Give four features of GST.
- (8) Differentiate between provisional and final registration under GST.
- (9) Define the term Goods as per section 2(52) of CGST Act.
- (10) What do you mean by Supply ?
- (11) Discuss the term Export of Goods.
- (12) What is place of supply with respect to GST ?

10×1=10



### SECTION—B

2. "Every person supplying goods or services in India is considered as liable to be registered under GST Act." Do you agree with this statement ? Discuss the procedure of registration.
3. Define the term GST. Discuss in detail various benefits available to Indian economy due to implementation of GST system.
4. What do you mean by taxable supply ? Discuss the principles given under the Act to define the inter-State supply.
5. Write a detailed note on the liability of GST in case of composite supply of goods and services.

2×10=20

### SECTION—C

6. What do you understand by ITC System ? Describe the basic conditions required to be fulfilled for getting credit of tax.
7. What do you mean by GST return ? What types of returns are specified under GST regime ? Discuss in brief.
8. State the meaning of GST Suvidha Provider. Also discuss the role of GST portal with respect to uploading tax invoices.
9. Define the concept of electronic payment system of GST. What methods are allowed to be used for the payment of tax under GST ?

2×10=20



ENTERED IN BOOK II  
25/05/18 - Morning

**Exam. Code : 108504**

**Subject Code : 2855**

**B.Com. 4th Semester**

**INDUSTRIAL LAW**

**Paper—BCG-404**

Time Allowed—3 Hours]

[Maximum Marks—50

**Note :—** Attempt any **TEN** questions from Section A. upto **5** lines in length. Each question carries **1** mark. Attempt any **TWO** questions from Section B upto **5** pages in length. Each question carries **10** marks. Attempt any **TWO** questions from Section C upto **5** pages in length. Each question carries **10** marks.

**SECTION—A**

1. (a) Factory as defined under Factories Act, 1948.
- (b) Manufacturing Process as defined under Factories Act, 1948.
- (c) Industrial Disputes as defined under Industrial Disputes Act, 1947.
- (d) Industry as defined under Industrial Disputes Act, 1947.



- (e) Retrenchment as defined under Industrial Disputes Act, 1947.
- (f) Trade Unions as defined under Trade Unions Act, 1926.
- (g) General Funds Clause as laid down under Trade Unions Act, 1926.
- (h) Any two Rights and Liabilities of Registered Trade Union as laid down under Trade Unions Act, 1926.
- (i) Composition of Standing and Medical Benefit Council under Employees State Insurance Act, 1948.
- (j) Compensation for Permanent and Partial Total Disablement under Workmen's Compensation Act, 1923.
- (k) Compensation for Occupational Disease under Workmen's Compensation Act, 1923.
- (l) Voluntary Arbitration as provided for in Industrial Disputes Act, 1947.

#### SECTION—B

- 2. Mention Health and Welfare provisions laid down under Factories Act, 1948.
- 3. Give an account of working conditions provisions pertaining to Women and Young persons as laid down under Factories Act, 1948.

- 4. Critically examine Industrial Disputes settlement mechanism as provided for in Industrial Disputes Act, 1947.
- 5. Explain procedure for Registration of Trade Unions as mentioned under Trade Unions Act, 1926.

#### SECTION—C

- 6. Examine various benefits guaranteed under Employees State Insurance Act, 1948.
- 7. Explain in detail organization and structure of ESI Corporation as provided for in Employees State Insurance Act, 1948.
- 8. Give a detailed account of liabilities of Employer under Workmen's Compensation Act, 1923.
- 9. Short notes :—
  - (a) Principle of "Notional Extension" under Workmen's Compensation Act, 1923.
  - (b) Contribution and benefit period as laid down under Employees State Insurance Act, 1948.



**Exam. Code : 108504**

**Subject Code : 2856**

**B.Com. 4<sup>th</sup> Semester**

**PRINCIPLES AND PRACTICES OF BANKING AND  
INSURANCE**

**Paper-BCG-405**

**Time Allowed—3 Hours]**

**[Maximum Marks—50**

**SECTION—A**

**(Attempt any ten questions)**

**Note :—** Attempt any **ten** questions carrying 1 mark each.  
Answer to each question should not exceed five  
lines.

1. Short answer type questions :
  - (a) Why banks are using the concept of merger ?
  - (b) Capital adequacy ratio.
  - (c) Write short note on revised NPA norms.
  - (d) State the Cheque Truncation system.
  - (e) What is the lender of last resort ?
  - (f) Explain the principle of subrogation.



- (g) What do you mean by endowment policy ?
- (h) Discuss the features of fire insurance.
- (i) What are the risks involved in E-banking or internet banking ?
- (j) Define merchant banking.
- (k) Difference between money market and capital market.
- (l) Explain the duties of IRDA.  $10 \times 1 = 10$

### SECTION-B

**Note :—** Attempt any **two** questions. Each question carries **10** marks.

- 2. Explain the features of Indian banking system. What are the functions of RBI ?
- 3. What are the objectives of credit control ? Discuss the bank rate policy as an instrument of credit control.
- 4. Explain the rights and obligations of commercial banks.
- 5. What is asset-liability management ? Explain the objectives and scope of asset-liability management.

$2 \times 10 = 20$

### SECTION-C

**Note :—** Attempt any **two** questions. Each question carries **10** marks.

- 6. What are the provisions of IRDA act for licensing of agents and insurance intermediaries ?
- 7. What are the features of contract of insurance ? Discuss various types of contract of insurance.
- 8. Critically evaluate the growth of non life insurance after nationalization in India.
- 9. Explain the various principles of insurance.  $2 \times 10 = 20$



**Exam. Code : 108504**

**Subject Code : 9083**

**B.Com. 4th Semester (Old Syllabus of 2017)**

**ENTREPRENEURSHIP & SMALL BUSINESS**

**Paper-BCG-403**

**Time Allowed—3 Hours]**

**[Maximum Marks—50**

**SECTION-A**

**Note :—** Attempt any **ten** questions. Each question carries  
1 mark. 10×1=10

1. (a) Entrepreneurial Competency
- (b) Ecopreneurship
- (c) Ownership Patterns of SSIs in India
- (d) Business Plan
- (e) Cottage Industry
- (f) MSMEs
- (g) Pros of Being an Entrepreneur
- (h) Key Characteristics of Business Plan
- (i) Financial Feasibility of Project
- (j) Assessment of Market for Project
- (k) Action Plan
- (l) Financial Assistance by SIDBI.



### SECTION-B

**Note :—** Attempt any **two** questions. Each question carries  
10 marks.  $2 \times 10 = 20$

2. Describe various dimensions of entrepreneurship and also explain their need during recent times in India.
3. Explain and critically appraise various theories of entrepreneurship. How can these theories help being new age entrepreneur ?
4. Explain in detail major problems of Small Scale Industries (SSIs) in India. Also enlist steps taken to solve their problems by the government in the context of policies governing SSIs.
5. 'Rapidly changing global business environment has provided more challenges than opportunities for Indian Small Scale Industries.' Give your agreement/disagreement with the statement with justifications in detail.

### SECTION-C

**Note :—** Attempt any **two** questions. Each question carries  
10 marks.  $2 \times 10 = 20$

6. Write down the process of understanding business opportunity for small industry given fast changing domestic and global business environment.

7. Present a detailed description of Typical Business Plan covering all its important aspects.
8. Explain key issues pertaining to implementation of project in Small Industry. What kind of financial assistance small businessmen can obtain from various sources in India ?
9. Explain causes of Industrial Sickness in India. What kind of preventive and remedial measures are taken by government for Sick Industries ?



Exam. Code : 108504

Subject Code : 9085

B.Com 4th Semester (Old Syllabus of 2017)

**INSURANCE & RISK MANAGEMENT**

**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 five lines. 10×1=10

1. Very Short answer type questions :
  - (a) Retrospective rating
  - (b) Define segment reporting
  - (c) Differentiate between agent and brokers
  - (d) Explain various features of proposal form
  - (e) Differentiate centralized and decentralized organization
  - (f) What do you mean by taxation of insurance ?
  - (g) Define marketing of insurance
  - (h) Discuss speculative risk
  - (i) Comparison between Umbrella insurance and excess insurance.



- (j) Difference between workmen's compensation and employer's liability.
- (k) Three P's of estate planning.
- (l) Define insurance companies.

### SECTION-B

Note :— Attempt any **two** questions. Each question carries  
10 marks. 2×10=20

- 2. Why marketing is needed in Insurance Business ? Discuss various distribution channels for marketing of Insurance products.
- 3. How competition affects the pricing of Insurance products? How prices of Insurance products can be optimized.
- 4. What do you mean by premium receipts ? Discuss various types of premium receipts
- 5. Explain IRDA guidelines for licensing of corporate agents.

### SECTION-C

Note :— Attempt any **two** questions. Each question carries  
10 marks. 2×10=20

- 6. What is personal risk management ? Discuss in detail the applications of personal risk management.
- 7. What do you mean by risk identification ? Discuss various methods and tools of risk identification.

- 8. Discuss overview of workmen's compensation insurance in India. Discuss various features of workmen compensation insurance.
- 9. What is a homeowners insurance policy ? Explain the different homeowners insurance policies ?