

Exam. Code : 108504

Subject Code : 2205

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

MUDHLI PUNJABI (Punjab da Itihas ate Sabhiachar)

Paper—BCG—402 (ii)

Time Allowed—3 Hours]

[Maximum Marks—50

ਭਾਗ—ੳ

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 ਚੁਣਿਆਂ ?
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 : 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
<b>Total</b>	<b>5,33,000</b>

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 : 108504

Subject Code : 2198

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

- (v) Go to the lost property office \_\_\_\_\_ you lose your bag.
- (vi) You should lock your bike to something \_\_\_\_\_ somebody tries to steal it.
- (3) Use the sentence in brackets to make a relative clause. Use who/whose/which/where/whom :—
- (vii) The new stadium will be finished next month.  
(It can hold 90,000 people)
- (viii) Alaska is the largest state in the U.S.A.  
(My brother lives there)
- (ix) Our teacher was very kind. (I have forgotten her name)
- (4) Complete the sentences with *say* or *tell* :—
- (x) Anu \_\_\_\_\_ goodbye to me and left.
- (xi) \_\_\_\_\_ us about your holiday. Did you have a nice time ?
- (xii) Don't just stand there ! \_\_\_\_\_ something !
- (5) Complete the sentences using *could*, *couldn't* or *managed to* :
- (xiii) Laura had hurt her leg and \_\_\_\_\_ walk very well.
- (xiv) I looked very carefully and I \_\_\_\_\_ see somebody in the distance.



(xv) A girl fell into the river but fortunately we \_\_\_\_\_ pull her out.

(xvi) I had forgotten to bring my camera, so I \_\_\_\_\_ take any pictures.

(6) Put the verb into the correct form, present simple or past simple, active or passive :—

(xvii) How much of the earth's surface \_\_\_\_\_ (cover) by water ?

(xviii) The park gates \_\_\_\_\_ (lock) at 6.30 p.m. every evening.

(xix) The company is not independent. It \_\_\_\_\_ (own) by a much larger company.

(xx) I was born in London, but I \_\_\_\_\_ (grow up) in Canada.  $1 \times 16 = 16$

### SECTION—B

II. 1. (a) In the following sentences, identify the main verb and the entire nominalized subject. Do any **three**.

(i) The government's decision to raise income taxes has angered a lot of people.

(ii) The student's slow and painful adjustment to life overseas was to be expected.

- (iii) The use by first generation immigrants of their native languages is interpreted by some Americans as a refusal to become part of the mainstream society.
- (iv) The public's lack of appreciation of the ecological and scientific value of rain forest species is an obstacle to solving the problem of bio-diversity loss.
- (v) The accumulation of carbon dioxide in the atmosphere over the last century has convinced most scientists that climate change is a major threat.
- (vi) The resentment among female workers that their male peers receive higher wages for doing the same work is an issue that the company has not addressed.  $1 \times 3 = 3$
- (b) Identify the Problem Markers and the Solution Markers in any **three** of the following sentences :—
- (i) The United Nation's is attempting to persuade the two countries to begin talking about a resolution of the conflict between them.
- (ii) For more than a century, the United States has tended to deal with labour shortages by encouraging suitably qualified workers to immigrate.

- (iii) For decades, no British Government attempted to address the fundamental issue in health care in the United Kingdom, namely, its chronic underfunding.
- (iv) The U.S. Government uses a number of strategies to remedy the injustices that remain from the nation's racist past.
- (v) Debt relief must be a component of any comprehensive international effort to tackle the problems of underdevelopment and poverty.
- (vi) In 2003, the major obstacle to organizing a fully effective response to the AIDS crisis was the lack of a vaccine.  $1 \times 3 = 3$

2. (a) Write words that are similar in meaning to the following. Do any **three** :—

- (i) to appear
- (ii) to explain why
- (iii) incorrect
- (iv) a person taking part in an activity
- (v) finally
- (vi) borrowed money that needs to be repaid.  $1 \times 3 = 3$

(b) What IPA symbol would you use for the sound at the end of these words ? Attempt any

**three** :—

(i) fetch

(ii) five

(iii) eating

(iv) eleven

(v) soap

(vi) job.

1×3=3

III. Attempt any **two** of the following questions :—

(i) Why do the swans fill the poet's heart with sadness in the poem 'The Wild Swans at Coole' ?

(ii) What is the theme of the poem 'The Emperor of Ice-Cream' ?

(iii) Write a note on the style of the poem 'Porphyria's Lover'. 4×2=8

### SECTION—C

IV. Explain the following stanza with reference to the context :—

“Since then —'tis centuries — and yet

Feels shorter than the day

I first surmised the horses' heads

Were towards, Eternity.”

OR

“Ah, yes! you dig upon my grave

Why flashed it not on me

That one true heart was left behind !

What feeling do we ever find

To equal among human kind

A dog's fidelity!”

1×7=7

- V. How has the Aral Sea region achieved economic development ? What changes have occurred in the Aral Sea since 1990 ?

1×7=7

Exam. Code : 108504

Subject Code : 7048

**B.Com. 4<sup>th</sup> Semester (Old Syllabus of 2017)**  
**ENTREPRENEURSHIP AND SMALL BUSINESSES**  
**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. Write short notes on the following :—
  - (a) Entrepreneurial Competency
  - (b) Ecopreneurship
  - (c) Ownership Pattern of SSIs in India
  - (d) Business Plan
  - (e) Awareness of self competency
  - (f) MSMEs in India
  - (g) Pros of Being an Entrepreneur
  - (h) Business Venture
  - (i) Technical Feasibility of Project
  - (j) Assessment of Market for Project
  - (k) Action Plan
  - (l) Financial incentives.

**SECTION—B**

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

2. Describe various dimensions of entrepreneurship and also explain their need during recent times in India.
3. Write a detailed note on the problems and prospects of women entrepreneurship in India.

4. Define entrepreneur, entrepreneurship and enterprise. Highlight important factors influencing entrepreneurship in India.
5. Explain in detail major problems of Small Scale Industries (SSIs) in India. Also enlist steps taken to solve their problem by the government.

### SECTION—C

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

6. Write down the steps involved in the process of starting new business venture in detail.
7. Define financial and social feasibility of project and emphasise their importance. Describe major trade-off between these two types of feasibilities.
8. Do you agree with the statement 'Financial assistance for small scale industries in India is not sufficient.' Give your agreement with relevant justifications and empirical evidences.
9. How can the problem of Sick Industry be resolved in India when government is downsizing its role during recent era of globalisation ? Answer in detail.

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 ?  $1 \times 10 = 10$

### 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.  $2 \times 10 = 20$

### 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.  $2 \times 10 = 20$

Exam. Code : 108504

Subject Code : 7051

**B.Com. 4<sup>th</sup> Semester (Old Syllabus of 2017)**

**INDIAN ECONOMY**

**Paper—BCG-406**

Time Allowed—3 Hours]

[Maximum Marks—50

**SECTION—A**

**Note :—** Attempt any **TEN** questions. Each question carries 1 mark.

1. (a) Write two important differences between growth and development.
- (b) Write two main features of developed countries.
- (c) Meaning of planning.
- (d) Meaning of land reforms.
- (e) Two causes of low agriculture productivity in India.
- (f) Two major challenges of Farmers in Punjab.
- (g) What is Procurement Price ?
- (h) Two important sources of agriculture credit.
- (i) Define Small Scale Industries.
- (j) Meaning of Buffer stock.
- (k) Two major challenges of Jute Industries.
- (l) Two important Industrial Policy Resolutions of 1956.

### SECTION—B

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

2. What are the main features of Indian Economy ? Explain.
3. Write important features of various five year plans in India.
4. Why agriculture productivity is low in India ? Give suggestion to improve it.
5. Discuss the role of agriculture in Indian Economy.

### SECTION—C

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

6. Discus the role of Agriculture Price Commission in Indian Agricultural Sector.
7. Why agriculture credit is necessary ? What are the main sources of Agricultural credit in India ?
8. Discuss the main features of Industrial Policy resolutions 1956.
9. What are the challenges of small scale industries in India ? Discuss.

**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 ?  $2 \times 10 = 20$

**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.  $2 \times 10 = 20$



Exam. Code : 108504

Subject Code : 2199

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