



বিদ্যাসাগর বিশ্ববিদ্যালয়
VIDYASAGAR UNIVERSITY
Question Paper

B.Com. Honours Examinations 2021

(Under CBCS Pattern)

Semester - V

Subject : ACCOUNTING AND FINANCE

Paper : DSE 2-T & P

Full Marks : 60 (Theory-40 + Practical-20)

Time : 3 Hours

Candidates are required to give their answers in their own words as far as practicable.

The figures in the margin indicate full marks.

(Banking and Insurance)

(Theory : Marks - 60)

Group-A

Answer *any four* of the following questions :

$12 \times 4 = 48$

1. Explain the importance of insurance.
2. Mention the main functions of Central Bank. Explain them.
3. Explain the popular services covered under E-Banking.
4. What is life insurance? Explain the principles of Life Insurance Contract.
5. What are the features of general insurance? Distinguish between life insurance and general insurance.

5+7

6. Explain the structural composition of Indian Banking System.
7. Discuss the powers and functions of IRDA.
8. What do you mean by secured and unsecured loans. What are the principles of a sound lending system? 6+6

Group-B

Answer *any six* of the following questions :

$2 \times 6 = 12$

9. Define promissory note.
 10. Define general crossing.
 11. What is marine insurance?
 12. What is re-insurance?
 13. What is micro-finance?
 14. What is SLR?
 15. What do you mean by ‘mitigation of loss’?
 16. What do you mean by insurable interest?
 17. Who is an actuary?
 18. What do you mean by Fidelity Gurantee Insurance.
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OR

Financial Markets Institutions and Financial Services

(Theory : Marks - 60)

Group-A

Answer *any four* of the following questions : $12 \times 4 = 48$

1. Briefly explain different components of ‘Financial System’. 12
2. Describe in brief the features of Indian money market. 12
3. Explain the credit creation process of ‘Commercial Banks’. 12
4. Define the term ‘Development Bank’. Briefly explain the role of ‘Development Banks’ in India. 2+10
5. (a) Distinguish between ‘New issue Market’ and ‘Secondary Market’.
(b) Differentiate between ‘Broker’ and ‘Sub-Broker’. 6+6
6. What is ‘Book Building Process’? State its advantages. Also explain the process of ‘Book Building Process’. 2+4+6
7. Explain the term ‘Credit Rating Agency’. State the role of ‘these agencies’. 2+10
8. Define the term ‘Merchant Bank’. Explain its role in the new share issue market. 2+10

Group-B

Answer *any six* of the following questions : $2 \times 6 = 12$

9. Define the term ‘Financial Intermediaries’.
10. What is ‘Mutual Fund’?
11. Give four examples of non-banking financial institutions.
12. What is selective credit control?
13. What is ‘Cash Reserve Ratio’?

14. Define the term ‘Commercial Bank’.
 15. What is venture capital?
 16. What do you mean by ‘Factoring Services’?
 17. Give four examples of ‘Money Market Instruments’.
 18. Mention the name of ‘Regulatory Authorities’ for ‘Financial Markets’ and ‘Insurance Sector’.
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Or
Computerised Account System
(Theory : Marks - 40)

Group - A

1. Answer *any three* questions : $12 \times 3 = 36$
- (a) (i) What is CAAT? 8+4
(ii) Which tools are used in CAAT?
- (b) (i) How can you verify related party transaction?
(ii) Write the steps of voucher verification. 6+6
- (c) Write the uses of DBMS Package in Computerised Accounting System. 12
- (d) How can you prepare Trial Balance and Report by using SQL? 12
- (e) Write the process of designing Payroll System for Accounting. 12
- (f) Write a short note on Accounting Support System. 12

Group - B

2. Answer *any two* questions : $2 \times 2 = 4$
- (a) What is Statutory Audit?
(b) What is SQL?
(c) What is Related party transactions?
(d) Write a short note on Service Tax.

(Practical : Marks - 20)
(Computerised Accounting System)

Group - A

1. Answer any **one** questions : $15 \times 1 = 15$

- (a) Prepare a trial balance with some imaginary data in MS Excel with automatic formulae of balancing the trial balance. Also create the hyperlinks of different sheets containing the information of different ledgers related to the trial balance.
- (b) Show the steps of filing GSTR 1 and GSTR 3B. (use link www.gst.gov.in)
- (c) Show the steps of filing online income tax return. (use link www.incometaxindia.gov.in)

Group - B

2. Answer any **one** questions : $5 \times 1 = 5$

- (a) Create a Payroll in MS Excel using imaginary data.
- (b) Show the process of downloading 26AS form.
- (c) Show the steps to prepare trial balance with SQL.