



বিদ্যাসাগর বিশ্ববিদ্যালয়
VIDYASAGAR UNIVERSITY
Question Paper

B.Com. Honours Examinations 2020
(Under CBCS Pattern)
Semester - V
Subject: ACCOUNTING AND FINANCE
Paper : DSE 2-T & DSE 2-P

Full Marks : 60

Time : 3 Hours

Candidates are required to give their answer in their own words as far as practicable.
The figures in the margin indicate full marks.

Banking and Insurance

Answer any **three** questions of the following :

$20 \times 3 = 60$

1. State the different types of banks in India. Explain briefly the various financial services offered by banks. 8+12
2. State the concept of negligence in banking business. Discuss the principles of sound lending. 5+15
3. (a) Explain the concept of Internet Banking.
(b) Explain the term "Digital Cash". 15+5
4. State the basic concept of risk in insurance business. Explain the basic principles of "utmost good faith" in insurance business. 5+15

5. Explain the power and functions of IRDA. 20
6. Write short notes on :
- (a) Online Insurance.
 - (b) Debit Card.
 - (c) Commercial Banks.
 - (d) NEFT. 5+5+5+5

Paper - DSE-2T

(Financial Markets, Institutions and Financial Services)

Answer any *three* questions of the following : 20 × 3 = 60

1. What do you mean by financial system? Discuss the components of Indian financial system. 5+15
 2. Discuss the advantages of mutual funds. What do you mean by NAV? How will you calculate it? What do you mean by entry load and exit load? 8+4+4+4
 3. What do you mean by merchant banking? Discuss the functions of merchant bankers. 5+15
 4. Distinguish between (a) fund-based service and fee-based service.
(b) Capital market and money market. 10+10
 5. Discuss the objectives of development banks.
(b) Describe the functions of IDBI. 10+10
 6. Define venture capital. Distinguish between financial lease and operating lease. Explain factoring. 5+10+5
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Paper - DSE-2T

Computerised Accounting System (Theory)

Answer any **two** questions :

20 × 2 = 40

1. (a) What is the full form of PAN and TAN?
(b) When is an assessee responsible for deduction of tax at source?
(c) State the due dates of payment of TDS to the Govt A/c. What are the due dates of submission of quarterly TDS returns? 2+6+12
2. (a) State the disclosure of related party transactions as per IT Act.
(b) Write a brief note on CAAT. 10+10
3. State the designing of Computerised Accounting System using a DBMS Package indicating the data entry part and reporting part of accounting. 20
4. State the applicability, conditions, due date of submission, related form and penalty provisions of Tax Audit as per IT Act. 20

Paper - DSE-2T

Computerised Accounting System (Practical)

Answer any **one** question :

1 × 20 = 20

1. (a) Show the process of online payment of Income Tax and TDS. (use link www.incometaxindia.gov.in)
(b) Show the process of searching a GST Number.
(c) Show the process of downloading the excel utility for e filing of ITR 1. 10+7+8
2. Prepare a Cash Book with some imaginary data in MS Excel with automatic formulae of balancing the cash book. Also create the hyperlinks of different sheets contain the information of different ledgers related to the cash book. 12+13
3. Create a Trial Balance with at least 10 imaginary items of Trial Balance. 25