



THE BHAWANIPUR EDUCATION SOCIETY COLLEGE

A MINORITY RUN COLLEGE. AFFILIATED TO UNIVERSITY OF CALCUTTA
RECOGNISED UNDER SECTION 2(F) & 12 (B) OF THE UGC ACT, 1956

DEPARTMENT OF COMMERCE

SEMESTER III B.COM ASSIGNMENT

ASSIGNMENT INSTRUCTIONS

Word Limit: 500–600 words per question

Number of Questions: 10 (2 options per subject)

Subjects Covered:

1. Cost Accounting–II (Major Paper 3)
2. Direct Tax I (Major Paper 4)
3. Indian Economic Environment (IDC/MDC Paper 3)
4. Consumer Behaviour (Minor Paper 3 – Elective)
5. Fundamentals of Information System (Minor Paper 3 – Elective)

Submission Guidelines:

- Attempt **one question from each subject** (total 5 questions)
- Write your Name, CU Roll number, UID, and Specialisation on the first page
- Get it checked within the prescribed deadline
- Submission will be done on the TU – II Examination
- For practical questions, show all calculations with working notes

SUBJECT 1: COST ACCOUNTING–II

Maximum Marks: 10 | Word Limit: 500–600 words

Answer any ONE of the following questions:

Question 1A: Activity-Based Costing (ABC) Implementation

"ProTech Manufacturing Ltd." is a mid-sized company producing electronic components. The company has traditionally used a **plant-wide overhead absorption rate** based on direct labour hours. The current overhead absorption rate is ₹250 per labour hour. However, the production manager suspects that product costs are distorted because different products consume overhead resources at varying rates.

Current Situation (Annual Basis):

- Product A: 5,000 units produced, 8,000 direct labour hours, material cost ₹25 per unit
- Product B: 10,000 units produced, 5,000 direct labour hours, material cost ₹15 per unit
- Product C: 8,000 units produced, 4,000 direct labour hours, material cost ₹10 per unit
- Total overhead: ₹4,275,000
- The company uses traditional costing methods



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Activity Analysis (Under ABC System):

- Setup activities (cost: ₹900,000): Product A requires 80 setups, Product B requires 120 setups, Product C requires 100 setups
- Quality inspections (cost: ₹675,000): Product A requires 450 inspections, Product B requires 350 inspections, Product C requires 200 inspections
- Material handling (cost: ₹1,200,000): Based on material quantity in kg — Product A uses 40,000 kg, Product B uses 30,000 kg, Product C uses 35,000 kg
- Machine maintenance (cost: ₹1,500,000): Machine hours — Product A: 6,000 hours, Product B: 4,500 hours, Product C: 5,500 hours

Required:

- (a) Explain the **meaning, features, advantages and limitations of Activity-Based Costing (ABC)** as per the Semester III syllabus. Why is ABC more accurate than traditional costing for complex manufacturing environments? (2 marks)
- (b) Calculate the **cost per unit for each product** using both the traditional (plant-wide rate) method and the Activity-Based Costing method. Show all working notes clearly. (5 marks)
- (c) Compare the unit costs obtained under both methods. Which products are **over-costed and which are under-costed** under the traditional method? How would this information help management in pricing and product mix decisions? (3 marks)

Question 1B: Service Costing – Healthcare Facility

"CareWell Hospital" is a 150-bed private healthcare facility in Kolkata. The hospital management needs to determine the **cost per patient-bed-day** for different ward categories to enable proper pricing, budgeting and cost control. The following data relates to the year 2025–26:

Fixed Costs (Annual):

- Building depreciation: ₹60,00,000
- Administrative salaries: ₹30,00,000
- Insurance: ₹10,00,000
- Property taxes: ₹5,00,000

Variable Costs (Per Patient-Bed-Day):

- Nursing staff wages: ₹600
- Consumable supplies (bandages, medicines, etc.): ₹800
- Meals and dietary supplies: ₹400
- Laundry and housekeeping: ₹250

Capacity and Occupancy:

- General Ward: 60 beds, average occupancy 85% throughout the year
- Semi-Private Ward: 50 beds, average occupancy 80%
- Private Ward: 40 beds, average occupancy 75%
- Working days per year: 365 days



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Required:

- (a) Explain the **concept of service costing, its objectives, characteristics** and how it differs from product costing. Why is service costing important for hospitals? (2 marks)
- (b) Calculate the **total cost per patient-bed-day for each ward category** using the absorption costing approach. Allocate fixed costs on the basis of bed capacity. Show all calculations clearly. (5 marks)
- (c) If CareWell Hospital wants to maintain a **profit margin of 20%**, what should be the **daily charges for each ward category**? Comment on whether the pricing is competitive for the Kolkata healthcare market. (3 marks)

SUBJECT 2: DIRECT TAX I

Maximum Marks: 10 | Word Limit: 500–600 words

Answer any ONE of the following questions:

Question 2A: Residential Status & Tax Implications

Case Study: Amit's Tax Status Assessment

Amit, a senior business executive, is working with "Global Tech Solutions Ltd.", a multinational company. His residential status for income tax purposes is uncertain due to multiple international assignments. The following details pertain to the financial year 2024–25:

Background:

- Amit was born and brought up in India (permanent home in Delhi)
- He held an Indian passport and had Indian bank accounts
- His wife and children reside in Delhi with the family home

Current Financial Year (2024–25):

- Worked in India: January to March 2025 (3 months)
- Worked on company assignment in Singapore: April 2024 to December 2024 (9 months)
- During his stay in Singapore, he maintained temporary accommodation
- He visited India for 15 days during June 2024 (vacation)
- Earned salary from India: ₹10,00,000
- Earned salary from Singapore: ₹8,00,000 (gross)
- Had interest income from Indian savings account: ₹50,000
- Received dividend income from Indian company shares: ₹1,00,000

Applicable Information:

- India-Singapore tax treaty applies
- Days in India: Exactly 78 days (including vacation days)



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SEMESTER III B.COM ASSIGNMENT

Required:

- (a) Determine **Amit's residential status** for the financial year 2024–25 under the Income Tax Act, 1961. Is he a **resident, non-resident or resident but not ordinarily resident (RNOR)**? Justify your answer with reasons. (3 marks)
- (b) Identify which **sources of income are taxable in India** and which are excluded based on his residential status. (4 marks)
- (c) Calculate the **income taxable in India** under the different income heads (salaries, interest, dividends) and discuss any **tax relief or exemptions** available. How would his status as RNOR (if applicable) affect his tax liability compared to resident status? (3 marks)

Question 2B: Capital Gains & Property Transfer Taxation

Case Study: Priya's Real Estate Investment

Priya, an unmarried resident individual, purchased a residential flat in Bangalore for ₹25,00,000 in April 2015 using her own funds. In December 2024, she sold the flat for ₹55,00,000. The following additional information is provided:

Cost Details:

- Stamp duty and registration paid at purchase: ₹1,50,000
- Brokerage commission on purchase: ₹50,000
- Repairs and improvements done in August 2020: ₹2,00,000
- Brokerage commission on sale (December 2024): ₹2,20,000

Usage:

- The flat was self-occupied from April 2015 to December 2019 (4 years 8 months)
- Rented out from January 2020 to December 2024 (5 years) for monthly rent of ₹25,000
- No other property is owned by Priya

Tax Information:

- Cost Inflation Index (CII): April 2015 = 254, August 2020 = 301, December 2024 = 340

Required:

- (a) Explain the **concept of capital gains, classification into short-term and long-term, and the treatment under the Income Tax Act**. Distinguish between gains from **self-occupied property and let-out property**. (2 marks)
- (b) Calculate **Priya's capital gain on the sale** of the flat. Determine whether the gain is **short-term or long-term** and compute the **indexed cost of acquisition** and **indexed cost of improvement** using the CII. Show all working notes. (5 marks)
- (c) Calculate the **taxable capital gain and tax liability** (assume applicable tax rate is 20% for long-term capital gains on property). Discuss any **relief or exemptions available** under Sections 54, 54F, etc. Would Priya's tax position change if she had invested the sale proceeds in another residential property? (3 marks)

SUBJECT 3: INDIAN ECONOMIC ENVIRONMENT

Maximum Marks: 10 | Word Limit: 500–600 words

Answer any ONE of the following questions:



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DEPARTMENT OF COMMERCE

SEMESTER III B.COM ASSIGNMENT

Question 3A: Structure of Indian Economy & Sectoral Growth

Scenario: India's Transition from Agricultural to Services-Dominated Economy

India's economy has undergone significant structural changes over the past two decades. The following data illustrates sectoral contribution to GDP (2024–25 estimates):

- **Agriculture, forestry and fishing:** 15% of GDP, employs 45% of workforce
- **Industry (manufacturing, mining, utilities):** 28% of GDP, employs 25% of workforce
- **Services:** 57% of GDP, employs 30% of workforce

Key Developments:

- Rapid growth in IT services, financial services and business process outsourcing
- Green revolution benefits and mechanisation in agriculture
- Government's push for "Make in India" and "Skill India"
- Rising urbanisation and growth of service sector

Required:

(a) Explain the **structure of the Indian economy** and describe the role of the **primary (agriculture), secondary (industry) and tertiary (services) sectors**. Discuss the **characteristics of the Indian economy** as a developing, mixed economy. (3 marks)

(b) Analyse the **reasons for the shift from agricultural to services-dominated economy** and the implications for employment, income distribution, and regional development across India. (4 marks)

(c) Comment on the **challenges and opportunities** for the Indian economy as it continues to develop. How can balanced growth across sectors be achieved while addressing issues like rural poverty, unemployment and regional imbalances? (3 marks)

Question 3B: Inflation, Unemployment & Monetary Policy in India

Case: India's Macroeconomic Challenges 2023–2025

The Indian economy faces the following macroeconomic situation:

- **Inflation Rate (2024–25):** 5.2% (slightly above RBI's target of 4%)
- **Unemployment Rate:** 6.5% (increased from 5.8% in 2022)
- **Real GDP Growth Rate:** 6.2% (moderate but declining from 7.2% in previous year)
- **Repo Rate:** 6.5% (set by RBI Monetary Policy Committee)
- **External factors:** Global inflation, currency fluctuations, supply chain disruptions

Recent RBI Actions:

- Maintained "hawkish" stance with higher repo rates
- Focus on controlling inflation through contractionary monetary policy
- Credit growth being monitored



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SEMESTER III B.COM ASSIGNMENT

Required:

(a) Define **inflation, unemployment and economic growth**. Explain the **trade-offs** between these macroeconomic variables using the Phillips Curve and other economic theories. (3 marks)

(b) Analyse the **current macroeconomic situation** of India. How do inflation and unemployment together indicate the overall health of the economy? What are the implications of the current 6.2% growth rate relative to India's potential growth? (4 marks)

(c) Evaluate the **RBI's monetary policy stance** (higher repo rate) in addressing inflation. What are the potential **short-term and long-term effects** on inflation, unemployment, investment, and growth? Suggest **alternative or complementary policy measures** that could balance inflation control with employment and growth objectives. (3 marks)

SUBJECT 4: CONSUMER BEHAVIOUR (MINOR PAPER 3 – ELECTIVE)

Maximum Marks: 10 | Word Limit: 500–600 words

Answer any ONE of the following questions:

Question 4A: Consumer Decision-Making & Brand Loyalty

Case Study: Smartphone Purchase Decision – A Multi-Stage Process

Ananya, a 26-year-old marketing professional in Bangalore with a monthly income of ₹75,000, is in the market for a new smartphone. She has narrowed down her choice to three brands: **Apple iPhone 15**, **Samsung Galaxy S24** and **OnePlus 12**. Her decision-making process reflects various stages and influences:

Problem Recognition Stage:

- Her existing 3-year-old Samsung phone is becoming slow and outdated
- Friends and social media influencers are showing off their new phones
- She feels a sense of social pressure to upgrade

Information Search:

- Visited online reviews (Gadgets360, TechRadar)
- Asked friends and family for recommendations
- Visited retail showrooms
- Watched YouTube unboxing videos

Evaluation of Alternatives:

- iPhone 15: Premium build, reliable, long-term support (Price: ₹79,999)
- Samsung Galaxy: Good features, established brand, service network (Price: ₹55,999)
- OnePlus: Value for money, decent features (Price: ₹42,999)

Personal Factors Influencing Decision:

- Her perception: Apple = status symbol, Samsung = reliability, OnePlus = smart choice
- Lifestyle: Professional, active social media user
- Values: Quality, brand prestige, long-term durability



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DEPARTMENT OF COMMERCE

SEMESTER III B.COM ASSIGNMENT

- Risk perception: Concerned about after-sales service

Required:

(a) Explain the **stages of consumer decision-making process** (problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behaviour) with reference to Ananya's smartphone purchase. How do **internal and external stimuli** trigger the process? (3 marks)

(b) Analyse the **personal and psychological factors** (personality, perception, learning, attitudes, values and lifestyle) that influence Ananya's smartphone choice. Which brand is she likely to select and why? (4 marks)

(c) Discuss the **role of social influence** (family, reference groups, social media influencers) on consumer behaviour in the context of luxury/premium product purchases. How can companies like Apple and Samsung leverage consumer behaviour concepts for brand building and customer retention? (3 marks)

Question 4B: Consumer Behaviour in Online Shopping & Ethical Concerns

Scenario: Growing E-Commerce and Consumer Vulnerability

Online shopping has exploded in India, with platforms like Amazon, Flipkart and Myntra dominating. However, consumers face new behavioural challenges and ethical concerns:

Consumer Behaviour Patterns in E-Commerce:

- Impulse buying driven by flash sales and discounts (50%+ off claims)
- Seasonal shopping festivals (Diwali, New Year sales)
- Concerns about data privacy and personal information security
- Returns and post-purchase satisfaction issues
- Influence of online reviews and ratings (often manipulated)

Ethical Issues:

- Deceptive marketing (misleading discounts, hidden charges)
- Privacy violations (data collection without explicit consent)
- Delivery delays and quality issues
- Unfair return policies
- Price discrimination (different prices for different users)

Consumer Protection:

- E-commerce platforms' responsibilities
- Consumer rights under Consumer Protection Act, 2019
- Role of regulatory bodies (CCPA, NCCPC)

Required:

(a) Explain **online consumer behaviour** and how it differs from traditional retail shopping. Discuss the factors that drive online purchase decisions (convenience, variety, price, social influence, website design). (3 marks)

(b) Analyse the **ethical issues and vulnerabilities** faced by online consumers. How does **asymmetric information** (sellers knowing more than buyers) affect consumer decisions? What safeguards are needed? (4 marks)



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SEMESTER III B.COM ASSIGNMENT

(c) Discuss how **consumer protection mechanisms** and **corporate social responsibility** can build trust in e-commerce. What role should platforms, sellers, regulators and consumers themselves play in ensuring fair and ethical online commerce? (3 marks)

SUBJECT 5: FUNDAMENTALS OF INFORMATION SYSTEM (MINOR PAPER 3 – ELECTIVE)

Maximum Marks: 10 | Word Limit: 500–600 words

Answer any ONE of the following questions:

Question 5A: Enterprise Resource Planning (ERP) Implementation

Case Study: ABC Manufacturing Ltd. – ERP System Adoption

"ABC Manufacturing Ltd." is a mid-sized production company with operations across three cities (Pune, Bangalore and Chennai). The company manufactures industrial components and supplies to large OEMs. Currently, the company operates on **legacy systems** with separate departments (finance, HR, procurement, inventory, sales) maintaining their own databases, leading to data inconsistency and operational silos.

Current Problems:

- No real-time visibility across departments
- Frequent data reconciliation issues between inventory and finance systems
- Delayed reporting and decision-making
- Difficulty in tracking customer orders end-to-end
- Manual interventions causing errors
- Poor communication between supply chain, production and sales teams

Proposed Solution: ERP Implementation

The company plans to implement a cloud-based ERP system (like SAP or Oracle) covering:

- Finance and accounting modules
- Human resources management
- Supply chain and procurement
- Inventory and warehouse management
- Sales and customer relationship management (CRM)
- Production planning and control

Implementation Timeline: 18 months

Estimated Cost: ₹1,50,00,000

Expected Benefits: Efficiency improvement (25%), cost reduction (15%), improved decision-making



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Required:

(a) Explain the **concept, features, advantages and limitations of ERP systems**. What are the **key ERP modules** and how do they integrate across the organisation? (3 marks)

(b) Discuss the **ERP implementation challenges** that ABC Manufacturing Ltd. might face, such as:

- Change management and employee resistance
- Data migration from legacy systems
- Customisation vs. standardisation decisions
- Training and capability building
- Cost and time overruns

How can these challenges be mitigated? (4 marks)

(c) Analyse the **expected benefits of ERP** for ABC Manufacturing Ltd.'s operations (supply chain efficiency, financial visibility, decision-making speed). Calculate the **return on investment (ROI)** if the company achieves the projected 25% efficiency improvement and 15% cost reduction. Would the ERP investment be justified? (3 marks)

Question 5B: Cybersecurity & Data Protection in Digital Systems

Scenario: Rising Cybersecurity Threats in Indian Organisations

With increasing digitalisation, Indian organisations face growing **cybersecurity threats**:

Types of Threats:

- Phishing attacks and social engineering
- Ransomware and malware infections
- Data breaches (customer data, financial records)
- DDoS (Distributed Denial of Service) attacks
- Insider threats and unauthorised access
- API vulnerabilities

Real-World Impact:

- Financial losses (direct and indirect)
- Reputational damage
- Loss of customer trust
- Regulatory penalties (under Data Protection Act, IT Rules 2021)
- Operational disruptions



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SEMESTER III B.COM ASSIGNMENT

Organisational Response:

- Implementing firewalls, antivirus, intrusion detection systems
- Multi-factor authentication (MFA)
- Regular security audits and penetration testing
- Employee security awareness training
- Backup and disaster recovery systems
- Compliance with data protection regulations (DPDP Act 2023)

Required:

(a) Explain the **concepts of cybersecurity and data protection**. Describe the **types of cyber threats** (confidentiality, integrity, availability breaches) and their potential impact on organisations. (3 marks)

(b) Discuss the **technical safeguards** (firewalls, encryption, MFA, intrusion detection) and **organisational measures** (policies, training, access control) needed to protect information systems. How do these align with the **CIA triad** (Confidentiality, Integrity, Availability)? (4 marks)

(c) Analyse India's **regulatory landscape** for data protection (DPDP Act 2023, IT Rules 2021, RBI guidelines). What are an organisation's responsibilities in **data breach notification, employee training, and incident response planning**? How can a company balance security with user convenience? (3 marks)

GENERAL INSTRUCTIONS

1. **Neat Presentation:** Use clear headings, subheadings and bullet points where appropriate.
2. **Diagrams & Tables:** Include labelled diagrams (especially for Information Systems and Economic topics).
3. **Calculations:** Show all working notes clearly (especially for Cost Accounting and Tax questions).
4. **Word Limit:** Strictly maintain 500–600 words per question. Answers exceeding 650 words may lose marks.
5. **Units & Currency:** Use Indian rupees (₹) consistently. Specify units clearly in calculations.
6. **Academic Honesty:** All work must be original. Plagiarism will result in disciplinary action.

SUBMISSION CHECKLIST

- [] All five questions answered (one from each subject)
- [] Word count between 500–600 words per question
- [] Name, roll number, date and subject clearly written
- [] Diagrams and tables included (where required)
- [] Working notes and calculations shown (for numerical questions)
- [] Written in professional format with proper margins
- [] Spell-checked and proofread
- [] Submitted before the deadline

Best of luck with your Semester III assignment!

For clarifications or queries, please contact the Department of Commerce Office during office hours.