



B.Com SEM II 22-23 Question Papers

SATERI PISANI EDUCATION SOCIETY'S Shri, Gopal Gaonkar Memorial GOA MULTI-FACULTY COLLEGE Dharbandora-Goa

Roll No:

Total No. of Questions: 06

Total No: of pages: 02

MAY

Examination

2027

GOAN

B.COM Semester End Examination

PRACTICE OF INSURANCE (GE 2) Semester No: II <u>CBCS</u>

Duration: 02 Hrs.

Maximum Marks: 80

Instructions:

1) All questions are compulsory, however internal choice is available.

2) Answer sub-question in Question No. I and Question No. 2 in not more than 100 words each.

3) Answer Question No.3 to Question No. 6, each in not more than 400 words.

4) Figures to the right indicate maximum marks allotted to the question/sub-question.

5) Paper carries maximum of 80 marks.

Q1.Write short notes on

- a) Grace Days
- b) Repudiation of claim in life insurance
- c) Surveyors
- d) Procedure for becoming agent
- e) Online insurance
- f) Poultry insurance

Q2. Write short notes on

- a) Claim settlement ration
- b) TPA
- c) Objectives of insurance marketing
- d) Bancassurance
- e) Importance of Rural insurance
- f) Double insurance

(4x4=16)

(4x4=16)



| Q3. A OECD guidelines on best practices in claim management | (12) |
|---|------|
| OR | |
| Q3. B Explain the claim settlement process in Life insurance | (12) |
| Q4. A Which are the prerequisites for becoming a successful insurance agent | (12) |
| OR | |
| Q4. B Explain the procedure for becoming insurance agent | (12) |
| Q5. A Explain the marketing strategies of insurance companies | (12) |
| OR | |
| Q5. B Explain the Traditional & Modern distribution channels in Insurance | (12) |
| Q6. A What is Rural insurance? Explain the need & potential for rural insurance | (12) |
| OR | |
| Q6. B Explain the different types of rural insurance policies | (12) |

SATERI PISANI EDUCATION SOCIETY'S Shri. Gopal Gaonkar Memorial GOA MULTI-FACULTY COLLEGE Dharbandora-Goa

0 4 MAY 2023

Examination

Roll No:

Total No. of Questions: 06

Total No. of Pages: 02.

B. Com. Semester End Examination INTRODUCTION TO MARKETING (CC 5)

Semester No: II

CBCS Ordinance

Maximum Marks: 80

Duration: 02 Hrs.

Instructions:

2. Answer sub- questions in question 1 and 2 in not more than 100 words each. 1 All questions are compulsory

- 3 Answer questions 3 to 6 in not more than 400 words 4. Figures to the right indicate maximum marks to the question

SECTION - I

| $(4 \times 4 = 16)$ | |
|--|---|
| Answer any Four Question Write an explanatory note on Consumer Buying Behaviour. What do you mean by Consumer Goods? Explain the concept with example. Differentiate between a consumer and a customer. What do you mean by Global Marketing? Explain. What is online marketing? Explain the concept with few advantages. Explain any four external factors influencing marketing environment. | (4) (4) (4) (4) (4) (4) (4) |
| $(4 \times 4 = 16)$ |) |

| | $r = r = r = \sigma (Anv Four)$ | (4.4 20) | |
|----|---|----------|-----|
| 2. | Write Short Notes on the Following (Any Four) | | (4) |
| | a. Selling Vs. Marketing Concept | | (4) |
| | b. Marketing Research | | (4) |
| | c. Role of Inventory Management in Marketing | | (4) |
| | d. Social Responsibility of Marketing | | (4) |
| | e. Geographic Segmentation of Consumers | | (4) |
| | f. Marketing on Social Media | | |

SECTION - H

3. A) What do you mean by Marketing? Describe various types of goods and their features with examples. (12 Marks)

OR

X) What do you mean by Marketing Environment? What are the major factors affecting marketing (12 Marks) environment?

4. A) Define Marketing Segmentations? What are the broad parameters of segmentation? Explain in brief. (12 Marks)

OR

X) What do you mean by Marketing Research? Explain the importance of it for a business.

(12 Marks)

5. A) What do you mean by Marketing Mix? Discuss the role of 4P's in marketing mix decisions.

(12 Marks)

OR

X) What steps would you take to manage your sales force for greater efficiency in Marketing? Explain. (12 Marks)

6. A) Explain the concept of Service Marketing. Discuss the Features of Service Marketing in detail.(12 Marks)

OR

X) Discuss various types of pricing decisions made in the process of deciding the marketing mix.

(12 Marks)

SATERI PISANI EDUCATION SOCIETY'S Shri, Gopal Gaonkar Memorial GOA MULTI-FACULTY COLLEGE Dharbandora Goa

Roll No:

Total No. of Questions: 04

Total No: of pages: 02

Maximum Marks: 40

B.Com Semester End Examination

Environmental Studies

Semester No: II

CBCS

Duration: 01 Hrs.

Instructions:

- 1. All the questions are compulsory.
- 2. Figures in right indicate full marks.
- 3. Draw a diagram wherever is necessary

Q.1. Answer any Five of the following.

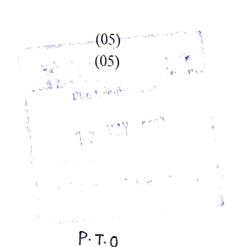
- a. Define pollution and mention its types.
- b. State the importance of water conservation.
- .c. What are the effects of Acid rain?
- d. What are the mitigation measures of earthquake?
- e. Mention the risks due to chemical in foods.
- f. Define tourism and mention its type.
- g. State the effects of solid waste

Q.2. A. Mention the control measures of urban and industrial waste.

OR

- A. Write a note on Environment protection Act.
- B. State the cause and effect of water pollution.





(05)

(5x2=10)

Q.3. A. states the role of Information Technology in Environment and Human (05)

Health 🛔

.

.

.

OR

| A. Give the importance of value education in schools.B. what are the issues involved in Enforcement of Environment Legislation? | | |
|--|------|--|
| Q.4.A. Define mass tourism and add a note on degradation of Environment. | (05) | |
| OR | | |

- A. Write a note on sustainable Tourism. (05)
- B. Write a note on eco- tourism site based on field visit. (05)

.

.

2.

SATERI PISANI EDUCATION SOCIETY'S

Shri. Gopal Gaonkar Memorial

GOA MULTI-FACULTY COLLEGE

Dharbandora-Goa

Roll No:

Total No. of Questions: 06

Total No. of pages: 05

B.Com Semester End Examination

Financial Statement Analysis and Interpretation (UCOC104)

Semester II

CBCS

Duration: 02 Hrs

Maximum Marks: 80 Marks

Instructions: 1. Question No.1 is Compulsory.

2. Answer any three questions from Q. No.2 - Q. No. 6.

3. Figures to the right indicate the maximum marks allotted.

4. Provide sufficient margin space in the answer book for recording marks.

5. Enter the appropriate main & sub-question numbers in the answer book.

Q.1. Following is the Trail Balance of Procter & Gamble Hygiene Ltd. as on 31st March 2018. (20 Marks)

| Particulars | Amount | Particulars | Amount |
|----------------------------|-----------|---------------------------------|-----------|
| Premises | 15,36,000 | 2,00,000 Equity shares of Rs.10 | 20,00,000 |
| | | each | |
| Plant and Machinery | 16,50,000 | 12% Debentures | 15,00,000 |
| Opening stock of Finished | 3,75,000 | Profit and Loss A/c (Balance as | 1,31,250 |
| Goods | | on 1 st April 2017) | |
| Debtors | 4,35,000 | Bills Payable | 1,85,000 |
| Goodwill | 1,25,000 | Creditors | 2,00,000 |
| Cash & Bank Balance | 2,40,750 | Sales | 20,75,000 |
| Interim Dividend | 1,96,250 | General Reserve | 1,25,000 |
| Purchase of Finished Goods | 9,25,000 | Provision for Doubtful Debts | 17,500 |
| Share Issue Expenses | 25,000 | | |
| Salaries | 4,89,900 | | |
| General Expenses | 34,175 | | |
| Advertisement Expenses | 1,01,125 | | |

| Bad Debts | 10,550 | |
|------------------------|-----------|------------------|
| Interest on Debentures | 90,000 | |
| | 62,33,750 | <u>62,33,750</u> |

Additional Information:

- a) Authorised Capital of the Company is 2,50,000 equity shares of Rs.10 each.
- b) Write off 10% of Share Issue Expenses.
- c) Stock of Finished goods on 31st March 2018 is Rs. 4,75,000.
- d) Create Provision for Doubtful Debts @ 5% on Debtors.
- e) Provide Rs. 90,000 for Income Tax.
- f) Depreciate Plant and Machinery @15% p.a.

From the above information prepare statement of Profit & Loss Account under schedule III for the year ended 31st March 2018.

Q.2. From the following Balance Sheet of Shiv Leela Ltd. Prepare Common Size Financial Statement under schedule III and give your comments on them. (20 Marks)

| Liabilities | Amount | Assets | Amount |
|------------------------------|-----------------|----------------------|----------|
| Equity share Capital | 100,000 | Fixed Assets | 2,25,000 |
| 10% Preference Share capital | 1,25,000 | Investment | 1,00,000 |
| General Reserve | 75,000 | Stock | 37,500 |
| Profit and loss Account | 15,000 | Debtors | 1,25,000 |
| 12% Debentures | 60,000 | Bills receivables | 62,500 |
| Creditors | 1,50,000 | Cash | 20,000 |
| Bills payable | 40,000 | Preliminary Expenses | 5,000 |
| Outstanding Expenses | 10,000 | | |
| | <u>5,75,000</u> | | 5,75,000 |

Balance Sheet as on 31st March 2018.

Q.3. From the following information given below prepare Profit & Loss A/c and Balance Sheet of Sidharth Ltd. under Schedule III and calculate the ratio's and also provide your comments. (20 Marks)

Trading, Profit & Loss Account for the year ended 31st March 2018.

| | Particulars | Amount | Particulars | | 1 |
|---|------------------|--------|-------------|----------|---|
| | To Opening Stock | 35,000 | By sales | Amount | |
| L | | ,, | by sales | 4,50,000 | |

| To Purchases | 2,70,000 | By Closing Stock | 40,000 |
|---------------------------|----------|---------------------------|---------|
| To wages | 1,07,000 | By Interest on Investment | 2,500 |
| To Salaries | 13,000 | | |
| To Rent | 2,500 | | |
| To Miscellaneous Expenses | 7,500 | | |
| To Selling Expenses | 5,000 | | |
| To Depreciation | 15,000 | | |
| To Interest | 2,500 | | |
| To Provision for tax | 10,000 | | |
| To Net Profit | 25,000 | | |
| | 4,92,500 | | 4,92,50 |

Balance Sheet as on 31st March, 2018.

| Liabilities | Amount | Assets | Amount |
|--|----------|----------------------------------|----------|
| Equity Share capital(Rs.10) | 75,000 | Fixed Assets 80,000 | |
| 8% Preference Share Capital (Rs. 100) | 50,000 | Less: Depreciation <u>15,000</u> | 65,000 |
| Reserve and Surplus | 31,000 | Investment | 50,000 |
| 10% Debentures | 25,000 | Stock | 40,000 |
| Bank Loan | 20,000 | Debtors | 30,000 |
| Creditors | 30,000 | Bills Receivables | 25,000 |
| Provision for Tax | 10,000 | Cash | 42,500 |
| Bank Overdraft | 10,000 | Preliminary Expenses | 2,500 |
| Bills Payable | 4,000 | | |
| | 2,55,000 | | 2,55,000 |

Calculate:

- a) Liquid Ratio
- b) Capital Gearing Ratio
- c) Operating Ratio
- d) Creditors Turnover Ratio
- e) Stock Turnover Ratio

Q.4. From the following data you are required to prepare a Cash Flow Statement of Z_{e_e} Ltd. for the year ended on 31st March 2017.

| sear chucu o | II ST WILLOW | Dalar | ice Sheet | | •) |
|-------------------|------------------|------------------------------|---------------------|-----------|------------------|
| | | | Assets | 31-03- | 31 |
| Liabilities | 31-03- | 31-03- | | 2016 | 31-03. |
| | 2016 | 2017 | Land & Building | 5,00,000 | 2017 |
| Share Capital | 5,00,000 | | Plant and Machinery | 4,00,000 | 4,75,000 |
| General Reserves | 1,50,000 | | L. Dabtors | 1,54,000 | 3,50,000 |
| Profit & Loss | 76,000 | 70,000 | Sundry - | | 2,57,000 |
| Account | | 1 75 000 | Equipments | 40,000 | 35.0 |
| Bank Loan | 1,50,000 | 1,75,000 50,000 | Stock | 70,000 | 35,000 |
| Provision for tax | 50,000 | 50,000 | Cash | 10,000 | 1,00,000 |
| Proposed Dividend | 25,000 | 2,75,000 | Goodwill | 7,000 | 3,000 |
| Sundry Creditors | 2,30,000 | 2,75,000 <u>12,20,000</u> | | 11,81,000 | 12 20 0 |
| | <u>11,81,000</u> | 12,20,000 | | | <u>12,20,000</u> |

Other Information:

- a) Depreciation was provided on Land & Building, Plant and Machinery & Equipments for the year ended 31st March 2017.
- b) Dividend of Rs. 25,000 was paid during the year ended 31st March 2017.
- c) Machinery of Rs. 25,000 and equipment of Rs. 10,000 were acquired during the year ended 31st March 2017.
- d) Income tax Provision was made for the year ended 31st March 2017 of Rs. 65,000.

Q.5. From the following Balance Sheet of N. R. Pura Ltd. prepare a Comparative statement with Comment. (20 Marks)

| Liabilities | 31 st March | 31 st March | Assets | 31 st March | 31 st |
|-----------------------------|------------------------|------------------------|--------------|------------------------|--------------------------|
| | 2017 | 2018 | | 2017 | March |
| Preference Share Capital | 4,00,000 | 4,00,000 | Fixed Assets | 9,60,000 | 2018 18,40,000 |
| Equity Share Capital | 8,00,000 | 8,00,000 | Debtors | 4,00,000 | 3,00,000 |
| Profit & Loss Account | 60,000 | 80,000 | Stock | 1,60,000 | 80,000 |

| | 18,40,000 | 27,20,000 | | 18,40,000 | 27,20,000 |
|-------------------|-----------|-----------|-------------------|-----------|-----------|
| Bills Payable | 60,000 | 1,00,000 | | | |
| Provision for tax | 80,000 | 1,00,000 | | | |
| Bank Overdraft | 2,00,000 | 9,20,000 | Prepaid Expenses | 40,000 | 48,000 |
| Creditors | 1,60,000 | 2,00,000 | Cash at bank | 2,00,000 | 3,32,000 |
| General Reserve | 80,000 | 1,20,000 | Bills Receivables | 80,000 | 1,20,000 |

Q. 6. A. The following information is available of Docomo Ltd. Calculate EVA. (10 Marks)

| 12% Debt Capital | Rs. 4000000 |
|----------------------------|---------------|
| Equity Capital | Rs. 1000000 |
| Reserves & Surplus | Rs. 1500000 |
| Capital Employed | Rs. 20000000 |
| Risk Free Rate | 9% |
| Beta Factor | 1.05% |
| Market Rate of Return | 19% |
| Operating profit after tax | Rs. 420000000 |
| Tax rate | 30% |

Q.6. B. Explain the concept of Trend Analysis & its advantages.

(10 Marks)

SATERIPISANI EDUCATION SOCIETY'S Shri, Gopal Gaonkar Memorial GOA MULTI-FACULTY COLLEGE Dharbandora Goa

Roll No:

Total No. of Questions: 06

Total No. of Pages: 01

B. Com Semester End Examination

Managerial Economics (CC 7)

Semester No: II

| Semester No: 11 | |
|--|----------------------------------|
| <u>CBCS Ordinance</u> | Marian Market 80 |
| Duration: 02 Hrs. | Maximum Marks: 80 |
| Instructions: 1 All questions are compulsory 2. Answer sub- questions in question 1 and 2 in not more than 100 we 3. Answer questions 3 to 6 in not more than 400 words 4. Figures to the right indicate full marks. | ords each. |
| Q.1 Answer any four of the following a) Explain in brief on competition-based pricing. b) What is meant by cyclical pricing? c) What is margin of safety? d) What is meant by transfer pricing? e) List out short-term sources of finance. f) What are uses of decision tree analysis? Q.2 Answer any four of the following | (4X4=16 Marks) (4X4=16 Marks) |
| a) What is meant by capital budgeting? b) Explain social cost benefit analysis. c) Explain any two factors influencing investment decisions. d) Explain maximin and minmax criterion. e) Explain in brief on prisoner's dilemma. f) What is two player zero sum game? | (474-10 Marks) |
| Q.3 A) Explain different types of cost-based pricing strategies. | (12 Marks) |
| OR Q.3 B) What is the best pricing strategy for inflation? | (12 Marks) |
| Q.4 A) Explain the various concepts of profit. OR | (12 Marks) |
| Q.4 B) Explain the concept of break even in profit planning. | (12 Marks) |
| Q.5 A) Explain different methods of project evolution. OR | (12 Marks) |
| Q.5 B) Explain the need for capital budgeting. | (12 Marks) |
| Q.6 A) Explain different-sources of business risk. OR | (12 Marks) |
| Q.6 B) Why effective decision making is the best choice? Explain | (12 Marks) |

Q.6 B) Why effective decision making is the best choice? Explain.

SATERI PISANI EDUCATION SOCIETY'S Shri. Gopal Gaonkar Memorial GOA MULTI-FACULTY COLLEGE Dharbandora-Goa

Roll No:

Total No. of Questions: 04

Total No: of pages:03

B.Com Semester End Examination

Commercial Arithmetic II (CC-08)

Semester No: II

<u>CBCS</u>

Duration: 2 Hrs.

Maximum Marks: 80

Instructions: i. Attempt all the questions. Internal choice has been provided for Q1-Q4

ii. Figures to the right indicate full marks.

iii. Use of non-scientific calculators is allowed.

Q1. Answer the following:

- a) Find the value of k, if (2,3) & (-2, -3) are equidistant from the point (k, 0).
- b) Check whether the 6^{th} derivative of the given function is zero.

 $f(x) = 5x^5 - 4x^4 + 6x^3 + 7x^2 - x = 10$

c) Solve the given linear programming problems graphically:

Maximize: z = 50x + 15y

where the constraints are: $5x + y \le 100$,

$$x + y \le 50,$$
$$x \ge 0, y \ge 0$$

d) The demand function is given as $P = D^3 - 3D^2 + 1$. Find the average revenue, marginal revenue and total revenue when the demand is 10 units.

OR

e) Find the value of *p* if (2, *p*) is the centre of the circle with (-4,5) and (1,8) as the end points of its diameter.

(4 X 5=20)

- f) The total cost of manufacturing x items is given by $c = 2x^2 10x + 7$. Find the average cost, the marginal cost and the marginal average cost when 15 units are produced.
- g) If $y_1 = \sin x$ and $y_2 = \cos x$, show that $y'_1y_2 + y''_1y'_2 + y'_1y''_2 y'_1 = 0$
- h) Solve the given linear programming problems graphically:

$$Minimize: z = 20x + 10y$$

where the constraints are : $3x + y \ge 30$,

$$4x + 3y \ge 60$$
$$x \ge 0, y \ge 0$$

Q2. Answer the following:

- a) Check whether $f(x) = x^3 6x^2 + 9x + 15$ attains minima or maxima at the values i. x = 3ii. x = 1
- **b)** Integrate the following function : $\int_{2}^{3} (25x^{4} 5x^{3} + 6x^{2} + 2x 1)dx$
- c) Find the value of k if (k + 5) : -8 :: 2 : (k 5)
- d) Find the derivative of

i.
$$\frac{(3x^2-x-1)}{x^3}$$
ii.
$$x^2 log x$$

OR

- e) Find the derivative of $xe^x + \frac{x-3}{x^2}$.
- f) If $\frac{6k}{7}$ is proportional to $\frac{3}{(k-1)}$, find the value of k.
- g) Evaluate the integral of $\int_{1}^{2} (x+1)(x-3) dx$
- **h**) Find maximum and minimum of $f(x) = 2x^3 15x^2 + 36x + 1$ for the values

Q3. Answer the following:

- a) Find the equation of the line passing through intersection of the lines (4X5=20)
- 3x + y = 9 & 2x y = 6 and parallel to the line 5x 2y = 1. b) Maria paid Rs 280.00 for a jacket that was discounted by 30%. She paid Rs.400.00 for a purse that was discounted by 25%. What was the original price of the jacket and the
- c) The demand curve for an object is $P = x^3 3$. Find the consumer's surplus at d) Evaluate the following limits : i. $\lim_{x \to 4} \frac{(x^2 - 9x + 20)}{(x - 4)}$ ii. $\lim_{x \to 4} \frac{\sin x \cdot t}{x}$

$$\lim_{x \to 0} \frac{\sin x \cdot \tan x}{x^2}$$

(4 X 5=20)

- e) Find the equation of the line passing through the points (1,9) and (-2,-3) and perpendicular to the line 3x + y = 4.
- f) The supply function is given by P = 2x 3. Find the producer's surplus at $x_1 = 5$
- g) Evaluate
 - i. $\lim_{x \to 2} \frac{2x^2 x 6}{x 2}$ ii. $\lim_{x \to 2} \frac{x^3 - 8}{x - 2}$
- h) Raj works for 40 hours per month. He spends 35% of his work time doing desk work and spends the remaining time doing field work. Find out how many hours Raj spends doing desk work and field work.

Q4. Answer the following:

a) Check whether the given points are vertices of a right-angled triangle:

$$A(6,1), B(3,-1), C(-2,4)$$

- **b**) Find out in which ratio does the point (4,8) divide the line segment joined by A(10,1), B(-8, 20)
- c) 3 students, A,B and C are given 4 hours to complete a puzzle. Students take $3\frac{1}{2}$, $2\frac{3}{4}$ and $1\frac{1}{4}$ hours to complete a puzzle respectively.
 - i. Find out what percent of time did winner require.

d) Evaluate

i. $\int_{5}^{6} (x+5)(x-3)(x+1)dx$ ii. $\int_{0}^{\pi} \frac{1}{x \log x} dx$,

OR

- e) Check whether the triangle formed by joining P = (0,5), Q = (-1,2), R = (0,-5) is isosceles.
- f) Find the coordinates of X if X divides MN in the ratio 3:4 where M = (3, -9) and N = (4,7).
- g) Find the ratio of
 - i. 150 m to 340 km
 - ii. 300cm to 1.50 km
 - iii. 2.5km to 450 cm
- h) Evaluate

i.
$$\lim_{x \to 5} \frac{x^5 - 3125}{x - 5}$$

ii. $\int_0^1 \frac{\log x + 1}{x \log x} dx$

(4X5=20)

SATERI PISANI EDUCATION SOCIETY'S Shri. Gopal Gaonkar Memorial GOA MULTI-FACULTY COLLEGE Dharbandora-Goa

Roll No:_____ Total No: of Questions: 06

.3

Total No: of pages: 02

B.Com. Semester End Examination

Collective Bargaining and Negotiation Skills (COS-102)

| Semester No: IV | Water Carlo Car |
|---|--|
| Duration: 02 Hrs. Max | imum Marks: 80 Marks |
| Instructions: - | b |
| All questions are compulsory, however internal choice is available. Figures to the right indicate full marks allotted to each question. Start each new question on a fresh page. Provide sufficient margin space in the answer book for recording marks. | 1 2 MAY 5173 |
| 5. Enter the appropriate main & sub-question numbers in the answer-bo | 9 k. es tes arris a los es estretes a series e consecuencia en ancientador en alterna de la consecuencia de la Consecuencia de la consecuencia de la consec |
| Q.1. Write short notes on <u>any four</u> of the followinga) What is collective bargaining? | (4x4=16 marks) |
| b) Hick's paradox | |
| c) Characteristics of collective bargaining (Any 4 points) | |
| d) Duration of agreement | |
| e) Difficulties faced in the collective bargaining process (Any 4) | points) |
| f) Coverage of agreement | |
| Q.2. Write short notes on any four of the following | (4x4=16 marks) |
| a) Integrative agreement | |
| b) Advantages of a coalition agreement | |
| c) Impasse resolution and its causes | |
| d) Fractional bargaining | |
| e) Contract ratification | |
| f) Post-negotiation administration of the agreement | |
| X. Explain the Conflict -choice model of negotiation. OR | (12 marks) |
| Y. What are the critical issues in collective bargaining? Explain. | (12 marks) |

| Q.4. X. Explain the pre-requisites for successful collective bargaining. | (12 $mark_{s}$ |
|---|--|
| OR Y. Explain the levels of collective bargaining with the help of a suitable diagram. | (12 $M_{ark_{s_j}}$ |
| Q.5. X. Explain the various guidelines used for effective negotiation. OR Y. Explain in detail the negotiation process. | (12 Mar _{ks)} (12 Mar _{ks)} |
| Q.6. X. What is a grievance? Explain binding up the wounds. | (12 Marks) |
| OR Y. Explain collective bargaining and the emerging scenario in general. | (12 Marks) |

.