MAR_APR 2025 SUMMER EXAMINATION
11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Money and Financial System Paper-I
Sub. Code: 49811/50983/63111/73511/77841 /91683/97461

Day and Date: APRIL ,22-04-2025 **Total Marks: 40**
Time: 02.30 PM To 04:00 PM

Instructions:

Special Inst.: **1. All Questions are compulsory. /सर्व प्रश्न अनिवार्य आहेत.**
  2. Figures to the right indicate full marks. / उजवीकडील आकडे पूर्ण गुण दर्शवतात.

Q1) Choose the Appropriate Alternative and Write it in the Answer Book. /योग्य पर्यायाची **[8]** निवड करा व उत्तरपत्रिकेमध्ये लिहा.

i. Money market is mainly .... loan exchange market. / **नाणेबाजार हा प्रामुख्याने .... कर्ज देव-घेवीचा बाजार असतो.**
  A. Short term/**अल्पकालीन**
  B. Long term/**दीर्घकालीन**
  C. Very long term/**अतिदीर्घकालीन**
  D. Midterm/**मध्यमकालीन**

ii. Generally, interest is not given by banks on .... deposits./ **सर्वसाधारणपणे बँका .... ठेवींवर व्याज देत नाहीत.**
  A. Term/**मुदत**
  B. Saving/**बचत**
  C. Recurring/**आवर्ती**
  D. Current/**चालू**

iii. The Small Finance Bank is a........... Financial Institution./ लघु **वित्तीय बँक ही... ... .. वित्तीय** संस्था आहेत.
  A. Public / **सरकारी**
  B. **private** / **खासगी**
  C. **Semi-government**/
     निमशासकिय
  D. **International** / **आंतरराष्ट्रीय**

iv. Indian money market is ....in nature. / **भारतीय नाणेबाजार .... स्वरुपात कार्य करताना आढळतो.**
  A. Seasonal/**हंगामी**
  B. Regularly/**नियमित**
  C. Controlled/**नियंत्रित**
  D. Long term/**दीर्घकालीन**

v. .... banks work on the basis of Mobile App./ **......... बँकांचे कार्य**

प्रामुख्याने **Mobile App** आधारित आहे.
- A. Payment/ पेमेंटं
- B. Small Finance/ लघुवित्त
- C. Rural/ ग्रामीण
- D. Development/ विकास

vi. Store of value is .... function of money./ मुल्यसंग्रह हे पैशाचे .... कार्य आहे.
- A. Primary/प्राथमिक
- B. Secondary/दुय्यम
- C. General/सर्वसाधारण
- D. Other/इतर

vii. Digital Rupee is regulated and controlled by ..../ डिजिटल रुपयाचे नियंत्रण आणि नियमन .... द्वारे केले जाते.
- A. finance ministry/ अर्थमंत्रालय
- B. Reserve Bank of India/ रिझर्व्ह बँक ऑफ इंडिया
- C. SEBI/ सेबी
- D. State Government/ राज्य सरकार

viii. .... payment bank is first payment bank working in India. / .... ही पेमेंटं बँक भारतात कार्यरत झालेली पहिली पेमेंटं बँक आहे.
- A. Fino/ फिनो
- B. Paytm/ पेटीएम
- C. Airtel/ ऐरटेल
- D. Jio/ जिओ

Q2) Explain the functions of commercial banks. **[8]**
व्यापारी बँकांची कार्यें विशद करा.

OR/ किंवा

Define financial system and explain its importance.
वित्तीय रचना परिभाषित करा व त्याचे महत्व स्पष्ट करा.

Q3) What is money supply? Explain the traditional and modern approach of it. **[8]**
पैशाचा पुरवठा म्हणजे काय ? त्याचा परंपरागत व आधुनिक दृष्टीकोन विशद करा.

OR/ किंवा

Review the changes in banking sector till today.
बँकिंग क्षेत्रातील आजपर्यंत झालेल्या बदलांचा आढावा घ्या.

Q4) **Write Short Answers. (Any Two)/ थोडक्यात उत्तरे लिहा. (कोणतेही दोन)** **[8]**

a. Explain the functions of capita markets. **[4]**
/ भांडवल बाजारपेठांच कार्य स्पष्ट करा.

b. Describe primary functions of money. **[4]**
/ पैशाची प्राथमिक कार्यें विशद करा.

c. Describe elements of traditional money supply [4]
/ **संकुचित पैशाच्या पुरवठ्याचे घटक वर्णन करा.**

Q5) **Write Short Notes. (Any Two) / टिपा लिहा. (कोणतेही दोन)** [8]

a. Sources of Funds for Banks / **बँकांच्या निधीचा स्त्रोत.** [4]

b. Payment banks / **पेमेंटं बँका** [4]

c. Limitation of process of credit creation / **पत निर्मिती प्रक्रियेच्या मर्यादा** [4]

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -
This Question Paper may be distributed for following Subjects as common code.
सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (778) B.Com.(Sem) (49811) Money and Financial System Paper-I Part 2 SEM 3
2] (778) B.Com.(Sem) (50983) Money and Financial System Paper-I Part 2 SEM 3
3] (778) B.Com.(Sem) (77841) Money and Financial System Paper-I Part 2 SEM 3
4] (7801) Bachelor of Comm. (CBCS) (73511) Money and Financial System Paper-I Part 2 SEM 3
5] (778) B.Com.(Sem) (63111) Money and Financial System Paper - I Part 2 SEM 3
6] (7822) Bachelor of Commerce (NEP20) (91683) Money and Financial System Paper-I Part 2 SEM 3
7] (7801) Bachelor of Comm. (CBCS) (97461) Money and Financial System Paper-I Part 2 SEM 3

Seat No.	

B.Com (Part - II) (Semester -IV) (NEP 2020)
Examination, April-2025
MACRO-ECONOMICS (Paper - II)
Sub. Code : 91694/73522/97468/49822/63122/77845

Day and Date : Thursday, 17/04/2025   **Total Marks : 40**
Time : 10:30 a.m. to 12:00 p.m.

Instructions : 1) **All questions are compulsory.**

  2) **Figures to the right indicate marks.**

Q1) Choose the correct alternative.   **[8]**

  1) GST is _____ type of tax.

   A) Direct   B) Indirect

   C) Direct and Indirect   D) Income tax

  2) Purchasing Power Parity theory presented by _____

   A) Prof. Gustav Casel   B) Prof. J. M. Keynes

   C) Prof. Samuelson   D) Prof. J. R. Hicks

  3) Fiscal policy run by _____

   A) Central Government   B) State Government

   C) Reserve Bank of India   D) Commercial Bank

  4) Macro economics studied _____ factor

   A) Micro   B) Aggregate

   C) Individual   D) Single

  5) Principal of Maximum Social Advantages studied by _____

   A) Prof. J. M. Keynes   B) Prof. Dalton

   C) Prof. A. C. Pigou   D) Prof. J. B. Say

6) Public Expenditure increases day by day because _____

    A) Inflation

    B) Credit Creation

    C) increase in government responsibilities

    D) Tax

7) Innovation Theory of trade cycle studied by _____.

    A) Prof. J. M. Keynes   B) Prof. Schumpeter

    C) Prof. A. C. Pigou   D) Prof. J. B. Say

8) GST started in India from _____

    A) 1 July 2017   B) 3 July 2017

    C) 11 July 2017   D) 15 July 2017

Q2) Define the Comparative Cost Theory of International Trade.   **[8]**

OR

What is meant by Indirect tax? Explain its Merits and Demerits.

Q3) Explain meaning and causes of imbalanced balance of payment.   **[8]**

OR

Explain the meaning and impacts of Public Debts.

Q4) Write short answer. (any two)   **[8]**

1) Features of trade cycle

2) Deficit finance

3) Free Trade

Q5) Short Notes (any two)   **[8]**

1) Benefits of International trade

2) Monetary Policy

3) Flexible Exchange Rate

मराठी रुपांतर

सूचना : 1) सर्व प्रश्न सोडवणे आवश्यक आहे.

2) उजवीकडील बाजूचे अंक गुण दर्शवितात.

Q1) योग्य पर्यायाची निवड करा. [8]

1) जीएसटी हा ---------- प्रकारचा कर आहे.

   अ) प्रत्यक्ष   ब) अप्रत्यक्ष

   क) प्रत्यक्ष व अप्रत्यक्ष   ड) उत्पन्न कर

2) "Purchasing Power Parity" हा सिद्धांत ---------- यांनी मांडला.

   अ) प्रो. गुस्ताव कॅसेल   ब) प्रो. जे. एम. केन्स

   क) प्रो. सॅमुअल्सन   ड) प्रो. जे. आर. हिक्स

3) राजकोषीय धोरण ---------- राबवते.

   अ) केंद्र सरकार   ब) राज्य सरकार

   क) रिझर्व्ह बँक ऑफ इंडिया   ड) व्यापारी बँक

4) स्थूल अर्थशास्त्र ---------- घटकाचा अभ्यास करते.

   अ) सूक्ष्म   ब) एकूण

   क) वैयक्तिक   ड) एका

5) महतम लाभ तत्व ---------- यांनी मांडले.

   अ) प्रो. जे. एम. केन्स   ब) प्रो. डाल्टन

   क) प्रो. ए. सी. पिगु   ड) प्रो. जे. बी. से

6) सार्वजनिक खर्च दिवसेंदिवस वाढत आहे कारण ----------

   अ) भाववाढ   ब) पतनिर्मिती

   क) सरकारच्या जबादारीत वाढ   ड) करामुळे

7) व्यापार चक्राचा नवप्रवर्तनाचा सिद्धांत ---------- यांनी मांडला.

   अ) प्रो. जे. एम. केन्स   ब) प्रो. शुम्पिटर

   क) प्रो. ए. सी. पिगु   ड) प्रो. जे. बी. से

P.T.O.

8)　भारतात GST ---------पासून सुरु झाला.

अ)　1 जुलै 2017　　　　　　　ब)　3 जुलै 2017

क)　11 जुलै 2017　　　　　　ड)　15 जुलै 2017

Q2) आंतरराष्ट्रीय व्यापाराचा तौलनिक खर्चाचा सिद्धांत स्पष्ट करा.　　　　**[8]**

किंवा

अप्रत्यक्ष कर म्हणजे काय? त्याचे फायदे आणि तोटे सांगा.

Q3) व्यवहारतोल म्हणजे काय? व्यवहारतोल असमतोलाची कारणे स्पष्ट करा.　　**[8]**

किंवा

सार्वजनिक कर्ज याचा अर्थ व परिणाम स्पष्ट करा.

Q4) थोडक्यात उत्तरे लिहा. (कोणतेही दोन)　　　　　　　　　　**[8]**

1)　व्यापार चक्र वैशिष्ट्ये

2)　तुटीचा अर्थभरणा

3)　मुक्त व्यापार

Q5) टिपा लिहा. (कोणत्याही दोन)　　　　　　　　　　　　**[8]**

1)　आंतरराष्ट्रीय व्यापार फायदे

2)　चलनविषयक धोरण

3)　बदलता विनिमय दर

Seat No.

B. Com. (Part - I) (Semester - I) (NEP 20)
Examination, April - 2025
INSURANCE (Paper - I)
General Elective Course
Sub. Code : 87973 / 59646 / 71483

Day and Date : Wednesday, 09/04/2025   **Total Marks : 40**

Time : 2.30 p.m. to 4.00 p.m.

Instructions :   1)   **All questions are compulsory.**

            2)   **Figures to the right indicate full marks.**

Q.1 Choose the correct alternative for following multiple choice questions.   **(08)**

1) The principle of ....mentions the chance of happening of event and expected amount of loss

   a)   Contribution   b)   Probability

   c)   Co-operation   d)   Indemnity

2) Insurance Regulatory and Development authority established in the year.......

   a)   2003   b)   2002

   c)   2000   d)   2001

3) Principle of Indemnity is applicable to all types of insurance contract excluding.......

   a)   Life insurance   b)   Fire insurance

   c)   Property insurance   d)   Marine insurance

4) The purpose of........is to benefit the insured from the growth in capital market along with insurance cover.

   a)   Pension Plans   b)   ULIP

   c)   Annuity   d)   Term Plan

5) .... days are allowed as grace days in case of premium is paid annually.

   a)   10   b)   20

   c)   15   d)   30

6) In case of ...., the policy amount is paid only if the insured dies within coverage period.

   a) Endowment life

   b) Whole life

   c) Money back policy

   d) Term life

7) The .... gets all rights under the insurance policy after assignment of policy.

   a) Insurance company

   b) Assignee

   c) Govt. of India

   d) Nominee

8) Head office of Insurance Regulatory and Development Authority is situated in.........

   a) Mumbai

   b) Chennai

   c) Hyderabad

   d) Kolkata

Q.2 What is the meaning of Insurance Contract? Explain the primary principles of Insurance. **(08)**

OR

Describe the functions of Insurance Regulatory and Developoment Authority.

Q.3 Define the term Endowment Life Insurance Policy. Explain its types. **(08)**

OR

Explain the procedure of settlement of claims after the death of insured person in life insurance.

Q.4 Short Answer Question (Any two out of three) **(08)**

   a) Whole Life Policy

   b) Suicide clause in life insurance policy.

   c) Nature of Insurance Regulatory and Development Authority.

Q.5 Short Notes. (Any two out of three) **(08)**

   a) Guarantee Insurance

   b) Condition of Disability Benefit in life insurance

   c) Annuity Insurance Plan.

मराठी रूपांतर

सूचना : 1) खालीलपैकी **कोणतेही पाच** प्रश्न सोडवा.

2) उजवीकडील अंक प्रश्नांचे गुण दर्शवितात.

प्र.1 खालील पैकी योग्य पर्याय निवडा. (08)

1) .... तत्त्व एखादी विशिष्ट घटना घडण्याची व त्यामुळे किती नुकसान होऊ शकेल याची शक्यता वर्तवते.

अ) अंशदायित्वाचे   ब) संभाव्यतेचे

क) सहकाराचे   ड) नुकसान भरपाईचे

2) विमा नियमन व विकास प्राधीकरणाची स्थापना...... साली झाली.

अ) 2003   ब) 2002

क) 2000   ड) 2001

3) .... सोडून सर्व विमा प्रकारांना नुकसान भरपाईचे तत्त्व लागू होते.

अ) आयुर्विमा   ब) अग्नी विमा

क) मालमत्ता विमा   ड) सागरी विमा

4) विमा संरक्षण कवचाबरोबरच भांडवल बाजारातील वृद्धीचा देखील फायदा उमेदवारांना मिळवून देणे हा .... उद्देश असतो.

अ) निवृत्ती योजनेचा   ब) युलीपचा

क) वार्षिकीचा   ड) मुदती विमाचा

5) जर वार्षिक विमा हफ्ता भरला जात असेल तर ....दिवस हे सवलतीचे दिवस म्हणून दिले जातात.

अ) 10   ब) 20

क) 15   ड) 30

6) .... बाबतीत, जर संरक्षण कालावधीमध्ये विमेदाराचा मृत्यू झाला तरच विमा रक्कम अदा केली जाते.

अ) हयातीचा विम्याच्या   ब) आजीवन विम्याच्या

क) मनी बॅक योजनेच्या   ड) मुदती विम्याच्या

P.T.O.

7) विमापत्राचे अभिहस्तांकन पूर्ण झाल्यानंतर, विमापत्राचे सर्व अधिकार ...यास प्राप्त होतात.

अ) विमा कंपनी ब) अभिहस्तांकन स्वीकर्ता

क) भारत सरकार ड) वारस

8) विमा नियमन व विकास प्राधीकरणाचे मुख्य कार्यालय........... येथे आहे.

अ) मुंबई ब) चेन्नई

क) हैदराबाद ड) कोलकाता

प्र.2 विमा करार म्हणजे काय? विम्याची प्राथमिक मुलतत्त्वे स्पष्ट करा. **(08)**

किंवा

विमा नियमन व विकास प्राधीकरणाची कार्ये विशद करा.

प्र.3 हयातीचा विमा योजना ही संकल्पना स्पष्ट करून प्रकार विशद करा. **(08)**

किंवा

विमेदाराच्या मृत्युनंतर आयुर्विमा पत्राची दावा रक्कम मिळवण्याची पद्धती स्पष्ट करा.

प्र.4 थोडक्यात उत्तरे लिहा. (तीन पैकी कोणतेही दोन) (08)

अ) आजीवन विमा योजना

ब) आयुर्विमा पत्रातील आत्महत्या कलम

क) विमा नियमन व विकास प्राधीकरणाचे स्वरूप

प्र.5 टिपा लिहा. (तीन पैकी कोणतेही दोन) (08)

अ) हमी विमा

ब) आयुर्विमापत्रातील पंगुत्वाच्या फायद्याची अट

क) वर्षासन विमा योजना

MAR_APR 2025 SUMMER EXAMINATION

11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Financial Literacy
Sub. Code: 92296/91478/92963/91175/91673

Day and Date: APRIL ,27-04-2025   **Total Marks: 50**

Time: 10:30 AM To 12:00 PM

Instructions: 1. All questions are compulsory

Q1)   Solve following MCQ.   **[50]**

i.   Full form of ATM is --------/ए. टी. एम. चे दीर्घ स्वरूप ------------
   A. Automated Teller Machine
   B. Automatic Teller Machine
   C. Automatic Transaction Machine
   D. Advance Teller-Machine

ii.   Who can open bank account? बँक खाते कोण उघडू शकतो ?
   A. Indian citizen/भारतीय नागरिक
   B. Non Resident Indian/अनिवासी भारतीय
   C. Illiterate/निरीक्षर
   D. All of above/वरील सर्व

iii.   What is meant by Aadhaar seeding?/आधार सीडींग म्हणजे काय ?
   A. Linking of Aadhaar with Bank account/ बँक खात्याशी आधार संलग्नित करणे
   B. Duplicate issuance of Aadhaar/ आधाराची दुबार प्रत जारी करणे
   C. Transfer of Aadhaar/ आधाराचे हस्तांतरण
   D. None of above/ वरीलपैकी नाही

iv.   What is Atal Pension Yojana (APY)?/ अटल पेन्शन योजना म्हणजे काय ?
   A. Provides   social   security   to   the   unorganized
   sector/असंघटित क्षेत्राला सामाजिक सुरक्षा प्रधान करणे
   B. Encourages workers to voluntarily save for their retirement/
   कामगारांना त्यांच्या सेवा निवृत्तीसाठी स्वेच्छेने बचत करण्यास मदत करते
   C. Fixed pension is paid on attaining age of 60 years/ वयाची ६० वर्ष
   पूर्ण झाल्यावर निश्चित पेन्शन मिळणे
   D. All of above/ वरील सर्व

v.   What is electronic representation of cash?/रोखीचे इलेक्ट्रॉनिक प्रतिनिधित्व काय आहे ?
   A. E-Cash/ ई-कॅश
   B. Electronic cash/ इलेक्ट्रॉनिक रोख
   C. Digital Cash/ डिजिटल रोख
   D. All of these/वरील सर्व

vi. Banks pays interest on-----------/बँका----वर व्याज देतात.
   A. Deposits/ठेवी
   B. Loans/कर्जावर
   C. Both (a) & (b)/ दोन्ही अआणि ब
   D. None of above/यापैकी नाही

vii. What is RuPay Debit Card?/ रूपे डेबिट कार्ड म्हणजे काय ?
   A. Domestic debit card/डोमेस्टिक डेबिट कार्ड
   B. Accepted at all ATMs & PoS machines/ सर्व ए टी एम व पीओएस वर स्वीकारले जाते
   C. Introduced by National Payments Corporation of India/ नॅशनल पेमेन्ट कोर्पोरेशन ऑफ इंडिया ने जारी केले
   D. All of the above/ वरील सर्व

viii. Currency notes are issued by.../—------ द्वारे चलनी नोटा जरी केल्या जातात.
   A. RBI/ आर. बी. आय
   B. NABARD/ नाबार्ड
   C. Public sector banks/ सार्वजनिक क्षेत्रातील बँका
   D. Central Government/ केंद्र सरकार

ix. Coins are issued by/ चलनातील नाणी —-------- द्वारा जारी केल्या जातात.
   A. Government of India/ भारत सरकार
   B. NABARD/ नाबार्ड
   C. Public sector banks/ सार्वजनिक क्षेत्रातील बँका
   D. State Bank of India/ स्टेट बँक ऑफ इंडिया

x. We should keep our savings with banks because/ आपण आपली बचत बँकेत ठेवली पाहिजे कारण —--------
   A. For safety/सुरक्षेसाठी
   B. Earns interest/ व्याज मिळवण्यासाठी
   C. Can be withdrawn anytime/ कधीही काढता येते
   D. All of above/ वरील सर्व

xi. Rupee note is signed by------/ नोटांवर —---------- यांची स्वाक्षरी असते.
   A. Prime Minister/पंतप्रधान
   B. Finance Minister/अर्थमंत्री
   C. RBI Governor/गव्हर्नर
   D. None of above/राष्ट्रपती

xii. Long form of KYC ----------/ के. वाय. सी. चे दीर्घ स्वरूप —------------
   A. Know your customer
   B. Know your character
   C. Knowledge Your Customer
   D. All of above/ वरील सर्व

xiii. Legal instrument of exchange in economy is----------/ अर्थव्यवस्थेतील विनिमयाचे

कायदेशीर साधन म्हणजे ———.
- A. Comodity/ वस्तू
- B. Money/ पैसा
- C. Service/ सेवा
- D. Debenture/ कर्जरोखा

xiv. ------- is working as loan evaluator in India./ भारतात कर्ज मूल्यांकन संस्था म्हणून ——--- काम करते.
- A. CIBIL/सिबिल
- B. CARE/ केअर
- C. ICRA/ इकरा
- D. CRISIL/क्रिसिल

xv. Who is the present Governor of RBI? आर. बी. आय. चे सध्याचे गव्हर्नर कोण आहेत ?
- A. K.C. Chakrabarty/के. सि. चक्रबर्ती
- B. Sanjay Malhotra / संजय मल्होत्रा
- C. Raghuram Rajan/रघुराम राजन
- D. Shaktikant Das/शक्तिकांत दास

xvi. From year -----NEFT facility available through electronic mode./ ———————— वर्षापासून इलेक्ट्रॉनिक एन. एफ. टी. मोडद्वारे सुविधा उपलब्ध.
- A. 2005/२००५
- B. 2006/२००६
- C. 2007/२००७
- D. 2008/२००८

xvii. --------- currency is the currency which is made by using Block Chain Technology—————— हे चलन ब्लॉकचेन तंत्रज्ञान वापरून बनवले जाते.
- A. Coin/ नाणे
- B. Crypto/ क्रिप्टो
- C. Illegal/ बेकायदेशीर
- D. Legal/ कायदेशीर

xviii. Which committee mooted the idea of payments banks?/पेमेंट बँकांची कल्पना कोणत्या समितीने मांडली ?
- A. Bhima Jalan/भीमा जालान
- B. Nachiket Moor/ नचिकेत मोर
- C. P. J. Nayak/पी. जे. नायक
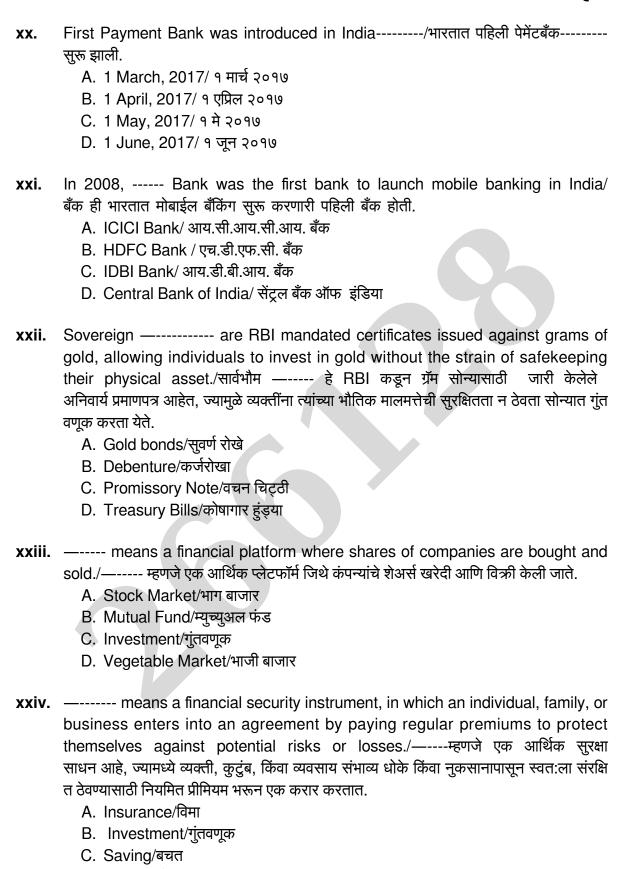- D. Y. V. Reddy/ वाय. व्ही. रेड्डी

xix. Which of the following amount we can transfer through RTGS?/खालीलपैकी कोणती रक्कम आपण RTGS द्वारे हस्तांतरित करू शकतो ?
- A. 10,000/१०,०००
- B. 20,000/२०,०००
- C. 100,000/१००,०००
- D. 200,000/२००,०००

P.T.O.

xx. First Payment Bank was introduced in India---------/भारतात पहिली पेमेंटबँक--------- सुरू झाली.

    A. 1 March, 2017/ १ मार्च २०१७

    B. 1 April, 2017/ १ एप्रिल २०१७

    C. 1 May, 2017/ १ मे २०१७

    D. 1 June, 2017/ १ जून २०१७

xxi. In 2008, ------ Bank was the first bank to launch mobile banking in India/ बँक ही भारतात मोबाईल बँकिंग सुरू करणारी पहिली बँक होती.

    A. ICICI Bank/ आय.सी.आय.सी.आय. बँक

    B. HDFC Bank / एच.डी.एफ.सी. बँक

    C. IDBI Bank/ आय.डी.बी.आय. बँक

    D. Central Bank of India/ सेंट्रल बँक ऑफ इंडिया

xxii. Sovereign —------------ are RBI mandated certificates issued against grams of gold, allowing individuals to invest in gold without the strain of safekeeping their physical asset./सार्वभौम —------ हे RBI कडून ग्रॅम सोन्यासाठी जारी केलेले अनिवार्य प्रमाणपत्र आहेत, ज्यामुळे व्यक्तींना त्यांच्या भौतिक मालमत्तेची सुरक्षितता न ठेवता सोन्यात गुंतवणूक करता येते.

    A. Gold bonds/सुवर्ण रोखे

    B. Debenture/कर्जरोखा

    C. Promissory Note/वचन चिट्ठी

    D. Treasury Bills/कोषागार हुंड्या

xxiii. —------ means a financial platform where shares of companies are bought and sold./—------ म्हणजे एक आर्थिक प्लेटफॉर्म जिथे कंपन्यांचे शेअर्स खरेदी आणि विक्री केली जाते.

    A. Stock Market/भाग बाजार

    B. Mutual Fund/म्युच्युअल फंड

    C. Investment/गुंतवणूक

    D. Vegetable Market/भाजी बाजार

xxiv. —-------- means a financial security instrument, in which an individual, family, or business enters into an agreement by paying regular premiums to protect themselves against potential risks or losses./—------म्हणजे एक आर्थिक सुरक्षा साधन आहे, ज्यामध्ये व्यक्ती, कुटुंब, किंवा व्यवसाय संभाव्य धोके किंवा नुकसानापासून स्वतःला संरक्षित ठेवण्यासाठी नियमित प्रीमियम भरून एक करार करतात.

    A. Insurance/विमा

    B. Investment/गुंतवणूक

    C. Saving/बचत

    D. Deposit/ठेव

xxv. The full form of PIN is----------./ PIN चे पूर्ण रूप ---------- आहे.

    A. Personal Identification Number

    B. Professional Income Number

    C. Professional Identification Number

D. Personal Income Number

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -

This Question Paper may be distributed for following Subjects as common code.

सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (7824) Bachelor of Computer Application (CBCS)NEP   (91175) Financial Literacy   Part 2   SEM 3

2] (7826) Bachelor of B.Com Bank Management(Entire) NEP   (91478) SEC III - Financial   Part 2   SEM 3
2020   Literacy

3] (7822) Bachelor of Commerce (NEP20)   (92296) Financial Literacy   Part 2   SEM 3

4] (7823) Bachelor of Business Administration NEP   (91673) Financial Literacy   Part 2   SEM 3

5] (7825) Bachelor of B. Com Information Technolgy (IT)   (92963) Financial Literacy   Part 2   SEM 3

MAR_APR 2025 SUMMER EXAMINATION

11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Business Communication Paper-III
Sub. Code: 49806/50978/63106/73506/77835 /91685/97459

Day and Date: APRIL ,15-04-2025 **Total Marks: 40**
Time: 02.30 PM To 04:00 PM

Instructions: **1. All questions are compulsory**
2. Figures to the right indicate full marks

Q1) A. Rewrite the following sentences by choosing the correct alternative. **[4]**
    i. Men swarm to the phenomenal woman like ....
        A. crowd
        B. flowers
        C. bees
        D. women

    ii. Radha lives in..........
        A. Songaon
        B. Mumbai
        C. Pune
        D. Vasti

    iii. The speaker had the fear of .... of that house.
        A. darkness
        B. ghosts
        C. chronic angers
        D. loneliness

    iv. The candidate wanted to be a teacher at .... school in Bostan suburb.
        A. secondary
        B. a kindergarten
        C. an elementary
        D. intermediate

B. **Answer the following questions in one word/phrase/sentence each.** **[4]**

    1. What do men like about the phenomenal woman?
    2. What is the name of Radha's son?
    3. What did the speaker use to hear when he woke up?
    4. How many ships did anchor in the port of Durban?

Q2) A. **Answer the following questions in 3 to 4 sentences each. (Any** **[6]**
Three)

1. What does attract men to the phenomenal woman? the fire in her eyes…the flash of her teeth
2. Why does Shripati force Radha to stay with his mother?
3. What work did the speaker's father do on Sundays?
4. Why did the would-be-teacher apologize the principal?
5. What did the poet discover while travelling on the other road?

B. **Write short notes on the following in about 7 to 8 sentences each. (Any** **[6]** **Two)**

1. Symbols in 'The Road Not Taken'
2. Theme of the poem, 'Those Winter Sundays'
3. Reactions of the crowd towards Gandhi's arrival

Q3) A. **Write a speech on your memorable experience.** **[4]**

B. **Make a power point presentation on sound pollution.** **[3]**

Q4) A. **You have purchased a new fridge. But it is not working properly. Write** **[3]** **conversation with a dealer requesting to send a technician to see what the problem is.**

B. **You are visiting Shimla with your family. You need accommodation for** **[3]** **two adults and three children. Write a conversation between you and the receptionist at a hotel seeking information about availability of room, it's charges, room facilities, and check-out timing, etc.**

Q5) A. Do as directed. **[4]**

i. John's <u>integrity</u> was not in question but it was his colleague who was dishonest. (Choose the word nearest in meaning of the underlined word.)
   A. loyalty
   B. dishonesty
   C. capacity
   D. quality

ii. I like <u>friendly</u> attitude. (Identify the opposite meaning of the underlined word.)
   A. jealous
   B. envious
   C. hostile
   D. vicious

iii. One who dies for noble cause. (Choose the word for this expression.)
   A. snob
   B. martyr
   C. leader
   D. activist

iv. He is rich …….. stingy. (Use the appropriate conjunction.)
   A. and
   B. but

C. or

D. though

B.   Correct   and   rewrite   the   following   sentences. [3]

1. She is good in music.

2. He was travelling on a bus.

3. He hit her by a stick.

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -

This Question Paper may be distributed for following Subjects as common code.

सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (778) B.Com.(Sem)   (63106) English for Business Comunication Paper - III Part 2 SEM 3

2] (7801) Bachelor of Comm. (CBCS)   (73506) English for Business Communication Paper-III Part 2 SEM 3

3] (778) B.Com.(Sem)   (50978) English for Business Communication Paper-III Part 2 SEM 3

4] (778) B.Com.(Sem)   (49806) English for Business Communication Paper-III Part 2 SEM 3

5] (7801) Bachelor of Comm. (CBCS)   (97459) Business Communication Paper-III Part 2 SEM 3

6] (778) B.Com.(Sem)   (77835) English for Business Communication Paper III Part 2 SEM 3

7] (7822) Bachelor of Commerce (NEP20)   (91685) Business Communication Paper-III Part 2 SEM 3

MAR_APR 2025 SUMMER EXAMINATION
11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Business Statistics Paper-I
Sub. Code: 50982/63110/63190/73510/77839 /91686/97460

Day and Date: APRIL ,21-04-2025   **Total Marks: 40**
Time: 02.30 PM To 04:00 PM

Instructions: 1. All questions are compulsory
                   2. Draw neat labelled diagrams wherever necessary
                   3. Figures to the right indicate full marks

Special Inst.:   Use of Non- programmable calculator is allowed

Q1)   Choose the most correct alternative.   **[8]**

  i.   The method of collecting data from entire population is called …
             A. census
             B. sampling
             C. both A and B
             D. none of these

  ii.   Mean cannot be computed for …..
             A. quantitative data
             B. qualitative data
             C. both A and B
             D. none of these

  iii.   The … is the easiest measure of dispersion to calculate.
             A. mean deviation
             B. variance
             C. range
             D. standard deviation

  iv.   The measure of central tendency listed below is …
             A. mode
             B. mean
             C. median
             D. all the above

  v.   Square root of variance is called …
             A. standard deviation
             B. absolute deviation
             C. coefficient of variation
             D. mean deviation

vi. The Statistics is ..... of data.
- A. collection
- B. presentation
- C. analysis and interpretation
- D. all the above

vii. In the regression equation Y = a + bX, the Y is called ...
- A. independent variable
- B. dependent variable
- C. continuous variable
- D. none of these

viii. If the two series move in same direction directions, it is said to be ...
- A. positive correlation
- B. negative correlation
- C. perfect positive correlation
- D. perfect negative correlation

Q2) Define standard deviation and coefficient of variation. **[8]**
A city's daily temperatures for a week are: 30, 32, 29, 31, 28, 33, 27.
Find standard deviation and coefficient of variation for the given data.

OR

Define Correlation. State types of correlation. Calculate the Spearman's rank coefficient of correlation between marks in Statistics and marks in accountancy.

Marks in Statistics   86 79 93 66 71 81
Marks in Accountancy 91 76 89 71 61 86

Q3) Define arithmetic mean and state its merits and demerits. Calculate mean and mode **[8]**
of the following data.

Time (minutes)   10-20 20-30 30-40 40-50 50-60
No. of employees 4   8   12   10   6

OR

What is histogram? From the table given below construct the histogram.

Temperature (in oC) 0-10 10-20 20-30 30-40 40-50 50-60
Number of days   2   8   12   15   6   2

Q4) **Attempt any two.** **[8]**

a. Define i) Median   ii) Mode

b. Explain primary data and secondary data.

c. State relation between correlation coefficient and regression coefficients. If $b_{yx} = 0.8$, $b_{xy} = 0.15$ then find r.

Q5) **Write short notes on the following (any 2)** **[8]**

a. Requirements of good average.

b. Simple Random Sampling.

c. Coefficient of Variation.

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -
This Question Paper may be distributed for following Subjects as common code.
सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (7822) Bachelor of Commerce (NEP20) (91686) Business Statistics Paper-I Part 2 SEM 3
2] (778) B.Com.(Sem) (77839) Business Statistics Paper-I Part 2 SEM 3
3] (778) B.Com.(Sem) (63110) Business Statistics Paper - I Part 2 SEM 3
4] (778) B.Com.(Sem) (50982) Business Statistics Paper-I Part 2 SEM 3
5] (778) B.Com.(Sem) (63190) Business Statistics Paper-I Part 2 SEM 3
6] (7801) Bachelor of Comm. (CBCS) (97460) Business Statistics Paper-I Part 2 SEM 3
7] (7801) Bachelor of Comm. (CBCS) (73510) Business Statistics Paper-I Part 2 SEM 3

MAR_APR 2025 SUMMER EXAMINATION
11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Corporate Accounting Paper-I
Sub. Code: 49807/50979/63107/73507/77836 /82055/82056/91687/97457

Day and Date: APRIL ,19-04-2025　　　　　　　　**Total Marks: 40**
Time: 02.30 PM To 04:00 PM

Instructions:

Special Inst.: **i) Question number 1 and 2 are compulsory**
　　　　　　　ii) Attempt any three questions from question No. 3 to 6
　　　　　　　iii) Use of simple calculator is allowed

Q1) Solve following MCQ.　　　　　　　　　　　　　　　　　　**[8]**

i. Extra shares distributed to the current shareholders of the company at free of cost is known as .... shares.
- A. Bonus
- B. Preference
- C. Sweat equity
- D. Equity

ii. .... is not the source of bonus shares.
- A. General Reserve
- B. Capital Reserve
- C. Share premium A/c
- D. Cash & Bank balance

iii. Debentures don't carry .... right.
- A. Voting
- B. Interest
- C. Principal Repayment
- D. Both interest & principal repayment

iv. Issue of .... is one of the sources of debt financing for business activities.
- A. Equity Shares
- B. Debentures
- C. Preference Shares
- D. Ordinary Shares

v. .... equity shares are discounted shares issued by a company to its employee or directors.
- A. Right
- B. Bonus

C. Sweat

D. Preference

vi. The Period from the date of purchase to the date of incorporation is called as......................

A. Post incorporation

B. Pre incorporation

C. Post registration

D. Golden period

vii. Gross profit is allocated between the two periods on the basis of .... ratio.

A. Sales

B. Time

C. Period

D. Expenses

viii. Tally accounting software has provided .... voucher.

A. Contra

B. Payment

C. Sales

D. All of the above

Q2) Write short notes (Any Two) **[8]**

1. Advantages of Issue of Bonus Shares

2. Types of Debentures

3. Profit Prior to Incorporation

Q3) **[8]**

The Balance Sheet of Pramod Ltd. as on 31-3-2023 is as follows,

Balance Sheet as on 31-3-2023

Particulars	Rs.
Equity & Liabilities:	
1. Shareholder's Funds :	
(a) Share Capital:	
Issued & Subscribed 80,000 Equity Shares of Rs. 10 each, Rs. 7.50 called up & paid up	6,00,000
2. Reserves & Surplus:	
Share Premium	1,50,000
Plant Revaluation Reserve (Capital Reserve)	20,000
Capital Redemption Reserve	1,50,000
General Reserve	3,00,000
Total	12,20,000
Assets:	
Total Assets	12,20,000
Total	12,20,000

The Company wanted to issue bonus shares to its shareholders at the rate of one share for every two shares held. Company make the final call before issue of bonus shares.

You are required to pass Journal Entries in the Books of Pramod Limited.

Q4) Karad Industries Ltd. Has issued on 1-4-2022, Debentures of Rs 15, 00,000. **[8]** Debentures issued at par at 3% discount and were redeemable at a premium of 5% after 5 years.

It was decided to create sinking fund by transferring Rs 3,00,000 every from Profit and Loss Appropriation Account. An equal amount is invested in 9% Government Securities at the end of every year. The interest was payable at 31st March every year.

Give Journal entries in the books of company for the first two years assuming that accounts are closed on 31st March.

Q5) Sonal Pitch Preparing company issued following Debentures during Financial year **[8]** 2022-23

1. On 31/05/2022, Issued 1000 7% Debentures of Rs.1000 each at 4% Discount repayable at par

2. On 31/07/2022, Issued 2000 8% Debentures of Rs.1000 each at par repayable at par

3. On 30/09/2022, Issued 30000 6% Debentures of Rs.100 each at 5% premium repayable

4. On 30/11/2022, Issued 1000 7% Debentures of Rs.2500 each repayable at 4% Premium

5. On 31/01/2023, Issued 40000 5% Debentures of Rs.100 each at 5% premium repayable at 5% premium.

You are required to pass journal entries in the books of company.

Q6) **[8]**

Prakash Industries Ltd., was formed on 1-7-2022 to take over Business Partnership as from 1-4-2022. The following is the Statement of Profit & Loss of the Company for the year ending 31st March, 2023.

Statement of Profit & Loss

	Particulars	Amount
I	Revenue from Operations:	
	Gross Profit	12.00,000
II	**Total Revenue (A)**	**12,00,000**
III	Expenses:	
	(i) Employee Benefit Expenses:	
	Salary	1,20,000
	Finance Cost:	
	Interest to Vendors (up to 31/8/2014)	50,000
	Depreciation and Amortization expenses	2,40,000
	Other Expenses:	
	Bad Debts written off	1,20,000
	Printing and Stationery	40,000
	Advertisement	1,00,000
	Provision for Bad Debts	1,60,000
	Preliminary Expenses	60,000
IV	**Total Expenses (B)**	**8,90,000**
V	**Net Profit (A-B)**	**3,10,000**

Out of Bad Debts Rs. 30,000 related to the Debtors taken over from partnership. The sales for the period upto 1-7-2022 were two third of the sales for remaining period. The salary was evenly paid throughout the year. The accounts settled on 01-09-2022. Compute the Profit & Loss made by the Company prior to incorporation.

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -
This Question Paper may be distributed for following Subjects as common code.
सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (7822) Bachelor of Commerce (NEP20) (91687) Corporate Accounting Paper-I Part 2 SEM 3

2] (778) B.Com.(Sem) (82056) Corporate Accounting Paper - I Part 2 SEM 3

3] (778) B.Com.(Sem) (63107) Corporate Accounting Paper - I Part 2 SEM 3

4] (778) B.Com.(Sem) (49807) Corporate Accounting Paper-I Part 2 SEM 3

5] (7801) Bachelor of Comm. (CBCS) (82055) Corporate Accounting Paper - I Part 2 SEM 3

6] (778) B.Com.(Sem) (50979) Corporate Accounting Paper-I Part 2 SEM 3

7] (7801) Bachelor of Comm. (CBCS) (97457) Corporate Accounting Paper-I Part 2 SEM 3

8] (778) B.Com.(Sem) (77836) CORPORATE ACCOUNTING PAPER - III Part 2 SEM 3

9] (7801) Bachelor of Comm. (CBCS) (73507) Corporate Accounting Paper-I Part 2 SEM 3

Seat No.

MAR_APR 2025 SUMMER EXAMINATION
11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Macro Economics Paper-I
Sub. Code: 49808/50980/63108/73508/77837 /91684/97458

Day and Date: APRIL ,16-04-2025   **Total Marks: 40**
Time: 02.30 PM To 04:00 PM

Instructions: 1. All questions are compulsory
2. Figures to the right indicate full marks

Q1) Choose the correct alternative / योग्य पर्यायची निवड करा   **[8]**

i. **Macro Economics is concerned with ....**
समग्रलक्षी अर्थशात्र हे ....शी संबंधित आहे
A. **State Economy**
राज्य अर्थव्यवस्था
B. **Induvial Economy**
व्यक्तिगत अर्थव्यवस्था
C. **Whole Economy**
संपूर्ण अर्थव्यवस्था
D. **All of above**
वरील सर्व

ii. **................ is used for measuring the National Income.**
.... ही राष्ट्रीय उत्पन्न मोजण्याची पद्धत आहे.
A. **Income Method**
उत्पन्न पद्धत
B. **GDP**
स्थूल देशांतर्गत उत्पादन
C. **Money**
पैसा
D. **None of these**
यापैकी नाही

iii. **Net National Product = Gross National Product ....**
निव्वळ राष्ट्रीय उत्पादन = स्थूल राष्ट्रीय उत्पादन ....
A. **- Total Expenditure**
- एकूण खर्च
B. **- Public Expenditure**
- सार्वजनिक खर्च
C. **- Total Income**
- एकूण उत्पन्न
D. **– Depreciation Cost**
- घसारा खर्च

iv. ....is the primary function of money.

.........हे पैश्याचे प्राथमिक कार्य आहे.

    A. **Medium of Exchange**

       विनिमयाचे साधन

    B. **Transfer of value**

       हस्तांतरित मूल्य

    C. **Store of Value**

       मूल्य संग्रहण

    D. **None of these**

       यापैक नाही

v. ....is an equation of Pigou.

 ....हे पिगूचे समीकरण आहे.

    A. **P = KR/M**

    B. **P=KY/M**

    C. P= KT/M

    D. P = MV/T

vi. According to, ...Every supply creates its Own demand "

... .च्या मते प्रत्येक पुरवठा आपली मागणी स्वतःहून करतो.

    A. **J.M.Keynes**

       जे.एम. केन्स

    B. Adam Smith

       अडम स्मिथ

    C. J.B.Say

       जे.बी. से

    D. **Hicks**

       हिक्स

vii. Consumption function is functional relationship between .... and consumption

    उपभोग फलनाच उपभोग आणि ....चा फलनात्मक कार्यकारी संबंध आहे.

    A. **Income**

       उत्पन्न

    B. **Expenditure**

       खर्च

    C. **Saving**

       बचत

    D. **Consumption**

       उपभोग

viii. Macro Economics variable is ....

समग्रलक्षी अर्थशात्र .... हे चल आहे.

A. **Price**
   किमत
B. **Income**
   उत्पन्न
C. **Transfer Income**
   बदली उत्पन्न
D. **National Income**
   राष्ट्रीय उत्पन्न

Q2) Descriptive long answer questions / दीर्घोत्तरी प्रश्न (any one/ कोणतेही एक)   **[8]**
8

a.   **State the Meaning, Nature and scope of Macro Economics.**

समग्रलक्षी अर्थशात्राचा अर्थ ,स्वरूप आणि व्याप्ती सांगा
                                or
Explain the Concepts of National Income.
राष्ट्रीय उत्पनाच्या संकल्पना स्पष्ट करा.

Q3)   **Descriptive long answer questions / दीर्घोत्तरी प्रश्न (any one/ कोणतेही एक)**   **[8]**
8
 Explain the Fisher"s Quantity Theory of Money.
                                फिशरचा चलनसंख्यामान सिद्धांत स्पष्ट करा .
                        or
What is meant by Inflation? Explain the causes of Inflation.
भाववाढ म्हणजे काय ? भाववाढीची कारणे स्पष्ट करा.

Q4)   **Write Short Answers   (Any Two)**   **[8]**
8
थोडक्यात उत्तरे लिहा.   (कोणतेही दोन)

a.   **State the Macro Economics Variables.**
      समग्रलक्षी आर्थिक चले सांगा .

b.   **Explain the meaning and Motives of Demand for Money.**
      पैश्याचा अर्थ आणि मागणीचे हेतू विशद करा

c.   **Explain the Expenditure Method for measures of National Income**
      राष्ट्रीय उत्पन्न मोजण्याची खर्च पद्धती विशद करा.

Q5)   Write short note (any two) थोडक्यात उत्तरे लिहा. (कोणतेही दोन) 8   **[8]**

a.   **Simple Price Index**
      साधा किमत निर्देशांक

b.   **Chembridge Equations**

ii) केब्रीज समीकरणे

c. **Investment Function**
गुंतवणूक फलन

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -
This Question Paper may be distributed for following Subjects as common code.
सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (778) B.Com.(Sem) (63108) Business Economics Paper - III Part 2 SEM 3
2] (778) B.Com.(Sem) (77837) Macro Economics Paper-I Part 2 SEM 3
3] (778) B.Com.(Sem) (50980) Business Economics Paper-III Part 2 SEM 3
4] (7801) Bachelor of Comm. (CBCS) (73508) Macro Economics Paper-I Part 2 SEM 3
5] (7822) Bachelor of Commerce (NEP20) (91684) Macro Economics Paper-I Part 2 SEM 3
6] (778) B.Com.(Sem) (49808) Business Economics Paper-III Part 2 SEM 3
7] (7801) Bachelor of Comm. (CBCS) (97458) Macro Economics Paper-I Part 2 SEM 3

Seat No.

MAR_APR 2025 SUMMER EXAMINATION
11809 Bachelor of Commerce (NEP 2.0)
Sub. Name: Business Communication Paper-IV
Sub. Code: 73520/97467/91695/49820/63120 /77843

Day and Date: APRIL ,15-04-2025   **Total Marks: 40**
Time: 10:30 AM To 12:00 PM

Instructions: **1. All questions are compulsory**
                    2. Figures to the right indicate full marks

Q1) A.   Rewrite the following sentences by choosing the correct alternative.   **[4]**
   i. At night, ghosts of memory ....in the hollow.
      A. walk
      B. run
      C. dance
      D. stand

   ii. The salary of the narrator had been raised to .... dollars a month.
      A. fifty
      B. sixty-five
      C. fifty-six
      D. sixty

   iii. The company paid its men only .... a month.
      A. once
      B. twice
      C. thrice
      D. four times

   iv.   'One Day I Wrote Her Name' is ....
      A. a sonnet
      B. a song
      C. a ballad
      D. an elegy

   B.   **Answer the following questions in one word/phrase/sentence each.   [4]**

      1. What is the name of the church where the verger worked? .
      2. Who are responsible for inventing new things?
      3. Who was Mr. Montgomery?
      4. Which road does the poet refer at the beginning of the poem 'Breathing Spaces'?

Q2) A.   **Answer the following questions in 3 to 4 sentences each. (Any   [6]**

Three)

1. How did the narrator attempt to open an account?

2. Why did the company decided to change the manner of payment?

3. Why was the Verger fired?

4. What aspects of Indian life do you find in the poem, 'Breathing Spaces'?

5. What is the role of common people or working class in the development of a nation?

B. **Write short notes on the following in about 7 to 8 sentences each. (Any** **[6]** **Two)**

   1. Theme of Spenser's treatment of love

   2. Struggle of common people

   3. The theme of anxiety in 'My Financial Career'

Q3) A. **Write an e-mail to Municipal Corporation complaining about the** **[4]** **irregular water supply in your town.**

B. **Suppose you won a State Level Essay Competition. Write a Personal** **[3]** **Blog about it. Imagine the necessary details.**

Q4) A. **Transform the following simple sentences in compound or complex** **[3]** **sentences.**

   1. Rakesh is a poor boy. He is a hard working boy. Rakesh is poor but a hard working boy.

   2. Alka sings a song. Her brother plays a piano. Alka sings a song whereas her brother plays a piano.

   3. Pawan Kumar lives in Pune. He is a singer. Arun lives in Pune who is a teacher.

B. **Write an essay in brief on the topic 'Mobile and Today's Youth'.** **[3]**

Q5) A. **Draft a notice and agenda of the second meeting of Shivparvati Co-** **[4]** **Operative Bank Ltd., Satara. The topics to be discussed include the appointment of a watchman, the scrutiny of accounts of Karad Branch, increasing the salary of the employees, etc.**

B. **Write an advertisement of a mobile handset.** **[3]**

End Of Question Paper

Important Note for Chief Exam Officer / SRPD Coordinator / Sr Supervisor/ Student -

This Question Paper may be distributed for following Subjects as common code.

सदरची प्रश्नपत्रिका खालील विषयांकरिता वितरित करता येईल.

1] (7801) Bachelor of Comm. (CBCS) (97467) Business Communication Paper-IV Part 2 SEM 4

2] (778) B.Com.(Sem) (49820) English for Business Communication Paper-IV Part 2 SEM 4

3] (778) B.Com.(Sem) (63120) English for Business Communication Paper-IV Part 2 SEM 4

4] (7822) Bachelor of Commerce (NEP20) (91695) Business Communication Paper-IV Part 2 SEM 4

5] (7801) Bachelor of Comm. (CBCS) (73520) English for Business Communication Paper-IV Part 2 SEM 4

B.Com. (Part-II) (Semester – IV) (NEP)

Examination, April - 2025

Business Statistics (Paper-II)

Sub. Code - 91696/73524/97470/49824/63124/77848

Day and Date : Monday, 21/04/2025   **Total Marks : 40**

Time : 10.30 a.m. to 12:00 p.m.

Instructions : 1)   **All questions are compulsory**
            2)   **Figurers to the right indicate full marks.**
            3)   **Use of Non-programmable calculator is allowed**

Q.1) Choose the correct alternative and write in the answer sheet.   **08**

1)   Expectation of 5 is ....
    a)   1   b)   -1
    c)   0   d)   5

2)   A Time Series consist of ....
    a)   Short term variations   b)   Long term variations
    c)   Irregular Variation   d)   All of these

3)   The suitable control chart for no. of defects are given is............
    a)   np chart   b)   c chart
    c)   mean chart   d)   range chart

4)   The index number of base year is always..............
    a)   200   b)   0
    c)   100   d)   150

5)   The mean of Binomial distribution is..............
    a)   np   b)   m
    c)   npq   d) m^2

6)   The period of Seasonal variation is always...............
    a)   less than 1 year   b)   more than 1 year
    c)   more than 3 years   d)   None of these

7) .... is a control chart for variables.
   a) np chart   b) c chart
   c) mean chart   d) p chart

8) In the notations of Index Numbers $'P_1'$ stands for.............
   a) Current year Price   b) Base year Price
   c) Current year Quantity   d) Base year Quantity

Q.2) What are the components of Time Series? For the following data fit a   **08**
straight line trend by the method of Least squares and obtain the trend values.

Month	2015	2016	2017	2018	2019
Sales	270	285	295	315	330

OR

Define S.Q.C. Draw suitable control chart and state your conclusion.

Sample no.	1	2	3	4	5	6	7	8	9	10
No. of defects	12	15	10	14	19	16	14	8	2	10

Q. 3. Define Fishers Price Index number.   **08**
Calculate Fishers Price Index number for the following data.

Commodity	Base year		Current Year	
	Price	Quantity	Price	Quantity
A	20	8	40	5
B	50	10	60	7
C	40	15	50	12
D	20	20	20	18

OR

State the properties of Normal distribution. If X is normal variate with mean 40 and S D. is 5.

Find :

a) P(X<35)

b) P(X<45)

c) P (35<X<50)

(Given area under normal curve Z is From   Z=0 to Z=1 is 0.3413 and
From Z=0 to Z=2 is 0.4773)

Q.4) Attempt any 2 out of 3   **08**

A)   State the p.m.f. of Binomial Distribution. If X is Binomial variate such that Mean is 5 and Variance is 4. Find the parameters of Binomial distribution.

B)   Write a note on Process control and Product control.

C)   State the relation between Laspeyre's Paasche's and Fisher's Price indices. Use it to find Laspeyer's price index number if Paasche's and Fishers Price indices are 125 and 125.7 respectively.

Q.5) Attempt any 2 out of 3   **08**

A)   Write a note on np chart.

B)   Define Index Number. For the following data calculate Price Index Number by using average relative method by using Mean.

Commodity	A	B	C	D
Base year Price	15	20	80	120
Current year Price	25	40	120	150

C)   Define Time Series. Explain the moving average method in Time Series.

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B.Com. (Part-II) (Semester – IV) (NEP-2020)

Examination, April - 2025

Corporate Accounting (Paper-II)

Sub. Code - 91691/73521/63121/49821/77844/97465

Day and Date : Wednesday, 16/04/2025　　　　**Total Marks : 40**

Time : 10.30 a.m. to 12:00 p.m.

Instructions : 　1)　**Questions number 1 and 2 are compulsory**
　　　　　　　　2)　**Attempt any three questions from questions no. 3 to 6**
　　　　　　　　3)　**Use of simple calculator is allowed**
　　　　　　　　4)　**Figurers to the right indicate marks.**

Q.1)　MCQ　(8 MCQs each for one mark)　　　　　　　　　　　　**08**

　　1)　According to Sec. 55 of the Company Act. 2013, preference shares
　　　　to be redeemed: ....
　　　　a)　Should be fully paid up
　　　　b)　Should be partly paid up
　　　　c)　Cannot be fully or partly paid up
　　　　d)　None of the above

　　2)　Which of the following cannot be used for the purpose of creation of
　　　　capital redemption reserve account?
　　　　a)　Profit and loss account (Cr. Balance)
　　　　b)　General Reserve account
　　　　c)　Dividend equalization reserve account
　　　　d)　Unclaimed dividend account

　　3)　Redemption of preference shares means .... the amount of
　　　　capital to the preference shareholder.
　　　　a)　Paying back　　　　b)　Issuing
　　　　c)　Claimed　　　　　　d)　None of the above

　　4)　Which are the following methods of valuing shares :
　　　　a)　Net assets methods　　b)　Yield basis methods
　　　　c)　Fair value methods　　d)　All of the above

5) Net assets backing method is also known as :
   a) Market value method b) Intrinsic value method
   c) Dual method   d) Earning basis method

6) Under the net assets method the value of share depends on the amount available to :
   a) Preference shareholders
   b) Equity shareholders
   c) Creditors
   d) Debenture holder

7) Financial Statements are prepared as per.............Schedule III of section 129 of the Companies Act.
   a) Schedule III of section 129
   b) Schedule II of section 129
   c) Schedule III of section 139 The Indian Companies Act 1956
   d) Schedule I of section 129

8) Which option is used to open company created in Tally ?
   a) Alter   b) Shut Company
   c) Create Company   d) Select Company

Q.2) Write short Notes. (any two)   08
   1) Different types of Preference

   2) Need of Valuation of shares

   3) Importance of Materials Management

Q. 3) The following are the extracts from the balance sheet of Zandu Co. Ltd.   **08**
on 31st March 2022.
Pref. Share Capital - 40,000 Equity Shares of Rs. 10 each fully paid.
                       - 1,000 10% Redeemable Preference Shares of Rs. 100 each..
Reserve & Surplus - Capital Reserve Rs. 50,000.
                       - Share Premium Rs. 50,000.
                       - General Reserve Rs. 75,000.
                       - Profit & loss A/c Rs. 35,000.
On 1st April 2022 the company redeemed the preference shares at par by utilization of reserve.
You are required to pass necessary accounting entries in the books of the company.

Q.4) Ajanta Company Ltd. presented the following balance sheet as on **08**
31ˢᵗ March 2022.

Balance Sheet as on 31ˢᵗ March 2022

Liabilities	Amount	Assets	Amount
5,000 Equity shares of Rs. 100 each	5,00,000	Land & Building	3,00,000
Profit and Loss Account	4,50,000	Plant & Machinery	6,00,000
Capital reserve	1,50,000	Investment in Shares	2,50,000
General reserve	1,80,000	Stock	1,50,000
8% Debenture	2,20,000	Sundry Debtors	2,40,000
Sundry Creditors	2,50,000	Bank balance	2,10,000
	17,50,000		**17,50,000**

Additional information:
1. Land & Building and Plant & Machinery were revalued at 4,50,000 and 7,20,000 respectively.
2. The value of the shares purchased by the company is fallen down by 20% in the market.
3. Stock is valued at Rs. 20,000 and Debtors subject to a deduction at 5% for bad debts.
4. Managers Remuneration Rs. 8,000 is payable.

   Ascertain intrinsic value of shares.

Q.5) The paid up capital of the ABP distributors Co. Ltd is Rs 3,00,000, **08**
3% preference shares capital and 2,25,000 equity shares capital. Following balances are extracted from the books of the company for the year ended 31/3/2022

Particular	Amount	Particular	Amount
Salaries	1,05,000	Purchases	4,77,100
Sales	9,18,000	Fright & Carriage	3,750
Distribution Exp.	1,02,000	Debentures Interest (half year)	5,250
Rent & Rates	48,000	Stock(1/4/2021)	1,40,500
General Exp.	12,000		

Adjustment:

1. The value of stock on 31/3/2022 was Rs 2,15,000

2. Depreciation of freehold properties is to be providing at 2.5 % on its cost of Rs. 3,40,000, and furniture at 6% on Rs 84,000.

   You are required to prepare the statement of profit and Loss of the company year ended on 31st March 2022.

Q.6) The authorized capital of Surbhi Company Ltd. is Rs. 5,00,000 consisting **08**
of equity shares of Rs. 10 each. Following was the extract of
Trial Balance of the company as on 31-3-2022.

Particular	Dr. Rs.	Cr. Rs.
Investment at Cost	1,00,000	
Cash in hand	53,000	
Bills Receivable	55,800	
Sundry Debtors & Sundry Creditors'	55,100	90,500
Freehold property at cost	5,10,500	
Depreciation Reserve		15,000
Equity shares capital fully paid up		4,00,000
5% Debenture		1,50,000
Bank Overdraft		1,50,000

Adjustment:

1. Stock on 31-3-2022 was valued at Rs. 1, 45,500.

2. Outstanding Interest on Debenture is provided for Rs. 3,750.

3. Provision for tax was made @ 50% of the net profit at Rs. 38,175.

4. Depriciation was provided Rs. 3,800.

5. Surplus after making all above adjustment was resulted at Rs. 68,675.

   You are required to prepare- Balance Sheet as on 31-3-2022 along with required notes.

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Seat No.	

B.Com (Part - II) (Semester -IV) (NEP 20)
Examination, April-2025
Fundamentals of Entrepreneurship (Paper - II)
Sub. Code : 91692/73523/97466/49823/63123/77846

Day and Date : Saturday, 19/04/2025

Time : 10:30 a.m. to 12:00 p.m.

Total Marks : 40

Instructions :
1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q1) Choose the appropriate option and write it in the answer book. **[8]**

1) A_____ has a distinct mission that is designed to achieve and the achievement of the mission.

   A) Project Report   B) Business Plan

   C) Business Succession   D) Business Direction

2) _____ is known as 'Thermocol man of India.'

   A) Hanmantarao Gaikwad   B) Chitale Brothers

   C) Ramdas Mane   D) Ratan Tata

3) A Business owned, managed and controlled by a single family can be termed as_____

   A) Family Business   B) Partnership Business

   C) Cooperative Business   D) Sole Business

4) Which of the following is not the feature of Services?

   A) Tangibility   B) Inseparability

   C) Variability   D) Perishability

5) _____ is can't be an industrial service.

   A Security service   B) Engineering service

   C) Finance service   D) Warehousing service

6) A _____ is an important tool of every business and is a written document that shows the nature, objectives, financial status of the business.

   A) Project Report   B) Business Plan

   C) Business Succession   D) Business Direction

7) _____ is the founder of Bharat Vikas Group (BVG).

   A) Hanmantarao Gaikwad   B) Chitale Brothers

   C) Ramdas Mane   D) Ratan Tata

8) _____ is a planning of family business about who will take over your business upon retirement, death or disability.

   A) Succession   B) Financial

   C) Managerial   D) Marketing

Q2) What are the causes of limited growth of women entrepreneurship in India?   **[8]**

OR

Explain the key elements of Business plan.

Q3) Explain the role of Agro Business in national economic growth.   **[8]**

OR

State the challenges before family business in India.

Q4) Write short answers. (any Two) [8]

1) Explain the types of family business.

2) Explain the characteristics of business plan.

3) Write nonte on Hanmantarao Gaikwad (BVG)

Q5) Write Short Notes. (any Two) [8]

1) Business succession planning

2) Service entrepreneurship

3) Jeff Bezos (Amazon)

मराठी रुपांतर

सूचना : 1) सर्व प्रश्न सोडवणे आवश्यक आहे.

2) उजवीकडील अंक प्रश्नाचे पूर्ण गुण दर्शवितात.

3) मराठी रुपांतराबाबत शंका असल्यास मूळ इंग्रजी प्रश्न पाहावेत.

Q1) योग्य पर्यायांची निवड करा व उत्तरपत्रिकेमध्ये लिहा. [8]

1) --------- म्हणजे अशी कृती की ज्यामध्ये जीवन ध्येय ठरवून ते कसे साध्य करावे हे निश्चित केले जाते.

अ) प्रकल्प अहवाल ब) व्यवसाय योजना

क) व्यवसाय वारसाधिकार ड) व्यवसाय निर्देशन

2) --------- यांना 'थर्मॉकोल मॅन ऑफ इंडिया' म्हणून ओळखले जाते.

अ) हणमंतराव गायकवाड ब) चितळे बंधू

क) रामदास माने ड) रतन टाटा

3) ज्या व्यवसायाची मालकी, व्यवस्थापन आणि नियंत्रण एकाच कुटुंबातील सदस्यांकडे असते त्याला --------- म्हणतात.

अ) कौटुंबिक व्यवसाय ब) भागीदारी व्यवसाय

क) सहकार व्यवसाय ड) एकल व्यवसाय उद्योजक

P.T.O.

4) खालीलपैकी सेवेचे कोणते वैशिष्ट्य नाही ?

अ) मुर्तता   ब) अविभाज्यता

क) बहुजीनसिपणा   ड) नाशवंतपणा

5) -------- ही औद्योगिक सेवा असू शकत नाही.

अ) सुरक्षा सेवा   ब) अभियांत्रिकी सेवा

क) वित्त सेवा   ड) साठवणूक सेवा

6) --------हा प्रत्येक व्यवसायाचे महत्त्वाचे साधन असून व्यवसायाचे स्वरूप, उद्देश, आर्थिक स्थितीचे दर्शन घडविणारा लेखी दस्तऐवज आहे.

अ) प्रकल्प अहवाल   ब) व्यवसाय योजना

क) व्यवसाय वारसाधिकार   ड) व्यवसाय निर्देशन

7) भारत विकास ग्रुप(बीव्हीजी)चे -------- हे संस्थापक आहेत.

अ) हणमंतराव गायकवाड   ब) चितळे बंधू

क) रामदास माने   ड) रतन टाटा

8) कौटुंबिक व्यवसायातील -------- नियोजन म्हणजे वर्तमान मालक किंवा प्रमुखाच्या निवृत्ती, मृत्यू किंवा शारिरिक अपंगत्वानंतर व्यवसाय पुढे कोण चालवील हे ठरण्याची प्रक्रिया होय.

अ) वारसाधिकार   ब) वित्तीय

क) व्यवस्थापकीय   ड) विपणन

Q2) भारतामध्ये महिला उद्योजकांचा मर्यादित विकास होण्यामागची कोणती कारणे आहेत ?   **[8]**

किंवा

व्यवसाय आराखड्याचे महत्त्वाचे घटक स्पष्ट करा.

Q3) कृषी व्यवसायाची राष्ट्रीय अर्थव्यवस्थेच्या विकासातील भूमिका स्पष्ट करा.   **[8]**

किंवा

भारतातील कौटुंबिक व्यवसायासमोरील असणारी आव्हाने स्पष्ट करा.

Q4) थोडक्यात उत्तरे लिहा. (कोणतेही दोन) **[8]**

1) कौटुंबिक व्यवसायाचे प्रकार स्पष्ट करा.

2) व्यवसाय आराखड्याची वैशिष्ट्ये स्पष्ट करा.

3) हनुमंतराव गायकवाड (बीव्हीजी) यांच्यावर माहिती लिहा.

Q5) टिपा लिहा. (कोणत्याही दोन) **[8]**

1) वारसाधिकार नियोजन

2) सेवा उद्योजकता

3) जेफ बेझोस (अ‍ॅमेझॉन)

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B.Com. (Part-II) (Semester – IV) (CBCS/NEP)
Examination, April - 2025
Money and Financial System (Paper-II)
Sub. Code - 91693/73525/97469/49825/63125/77849

Day and Date : Tuesday, 22/04/2025　　　　　　**Total Marks : 40**

Time : 10.30 a.m. to 12:00 p.m.

Instructions : 　1)　**All questions are compulsory.**
　　　　　　　　 2)　**Figures to the right indicate full marks.**

Q.1) **Choose the correct alternative and rewrite the sentence in answer book.** 　　**08**

　1)　The rate at which the Reserve Bank borrows money from commercial bank
　　　in the country, is called.................. .
　　　a)　Repo rate　　　　　　　b)　Reverse Repo rate
　　　c)　Cash reserve fund　　　 d)　Bank Rate

　2)　The Reserve Bank's policy on the total supply of money and credit
　　　supply is called................
　　　a)　Credit control Policy　　b)　Monetary policy
　　　c)　Bank rate policy　　　　d)　Debt policy

　3)　NABARD was established on ....
　　　a)　12th July, 1982　　　　 b)　12th July, 1981
　　　c)　12th July, 1980　　　　 d)　12th July, 1935

　4)　As regards to NPA, the term 'Doubtful Asset' refers to ....
　　　a)　Loan arrears for more than 2 years
　　　b)　Loan arrears for more than 3 years
　　　c)　Loan arrears for more than 1 year
　　　d)　Loan arrears for more than 5 years

　5)　................ is the provision of traditional and modern banking services
　　　by banks to their customers in electronic form.
　　　a)　E-Banking　　　　　　 b)　E-Bike
　　　c)　E-Card　　　　　　　　d)　E-Commerce

6) .... was set up to pool the savings of people belonged to middle and low income brackets.
   a) UTI
   b) ICICI
   c) IDBI
   d) IFCI

7) .... are used to distribute or receive money, such as cheque and bank drafts.
   a) Aadhar Card
   b) Ration Card
   c) Debit/Credit Card
   d) Pan Card

8) ....is chief function of Development Bank.
   a) Supply of Seed capital
   b) Collection of Deposit
   c) Currency Creation
   d) Credit Creation

Q.2) Discuss the functions of Micro Finance Institutions.   **08**

OR

What is monetary policy? Explain the objectives of monetary policy.

Q.3) What is E-Banking? Explain the features and services of E-Banking.   **08**

OR

Explain the functions of SIDBI.

Q.4) **Write the Short Answers. (Any Two)**   **08**

   a) What are the functions of NHB?

   b) Elaborate the Mutual Fund.

   c) Explain the difference between Debit and Credit Card.

Q.5) **Write short notes. (Any Two)**   **08**

   a) Methods of remittance funds.

   b) Functions of the monetary policy committee

   c) Non-Performing Asset

मराठी रुपांतर

सूचना :   1) सर्व प्रश्न सोडविणे आवश्यक आहेत.
            2) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

प्र. 1) योग्य पर्याय निवडून पूर्ण विधान उत्तरपत्रिकेमध्ये लिहा.   **08**

1) रिझर्व्ह बँक देशातील व्यापारी बँकांकडून ज्या दराने पैसे उसने घेते
    त्यास........ म्हणतात.
    अ) रेपो दर   ब) रिव्हर्स रेपो
    क) कायदेशीर रोखता निधी   ड) बँक दर

2) पैसा व पतपैसा यांच्या एकूण पुरवठ्याविषयीच्या रिझर्व्ह बँकेच्या धोरणास...... म्हणतात.
    अ) पतनियंत्रण धोरण   ब) चलनविषयक धोरण
    क) बँकदर धोरण   ड) कर्जविषयक धोरण

3) नाबार्डची स्थापना .... या दिवशी झाली.
    अ) 12 जुलै, 1982   ब) 12 जुलै, 1981
    क) 12 जुलै, 1980   ड) 12 जुलै, 1935

4) शंकास्पद मालमत्ता म्हणजे .... होय.
    अ) 2 वर्षांपिक्षा अधिक काळ थकित कर्ज
    ब) 3 वर्षांपिक्षा अधिक काळ थकित कर्ज
    क) 1 वर्षांपिक्षा अधिक काळ थकित कर्ज
    ड) 5 वर्षांपिक्षा अधिक काळ थकित कर्ज

5) इलेक्ट्रॉनिक स्वरूपात पारंपरिक व आधुनिक बँकिंग सेवांचा बँकाद्वारे आपल्या ग्राहकांना
    करण्यात येणारा सेवांचा पुरवठा म्हणजे .... होय.
    अ) ई-बँकिंग   ब) ई-बाइक
    क) ई-कार्ड   ड) ई-कॉमर्स

6) मध्यम आणि कमी उत्पन्न गटातील व्यक्तींना बचतीसाठी प्रोत्साहन देऊन
    त्यांच्या बचती एकत्र आणण्यासाठी .... ची स्थापना करण्यात आली.
    अ) UTI   ब) ICICI
    क) IDBI   ड) IFCI

7) पैसे भागविणे किंवा येणी प्राप्त करण्याच्या कामी धनादेश व बँक ड्राफ्ट या दस्तऐवजाप्रमाणे .... वापर केला जातो.

अ) आधार कार्डाचा   ब) रेशन कार्डाचा

क) डेबिट/क्रेडिट कार्डाचा   ड) पॅन कार्डाचा

8) विकास बँक खालीलपैकी कोणते कार्य करते?

अ) बीज भांडवल पुरवठा   ब) ठेवी स्वीकारणे

क) चलननिर्मिती   ड) पतनिर्मिती

प्र. 2) सूक्ष्म वित्तपुरवठा संस्थांच्या कार्यांची चर्चा करा.   **08**

किंवा

चलनविषयक धोरण म्हणजे काय? चलनविषयक धोरणाची उद्दिष्टे सांगा.

प्र. 3) ई-बँकिंग म्हणजे काय? ई-बँकिंगची वैशिष्ट्ये आणि सेवा स्पष्ट करा.   **08**

किंवा

भारतातील लघुउद्योग विकास बँकेची कार्ये सांगा.

प्र. 4) थोडक्यात उत्तरे लिहा. (कोणतीही दोन)   **08**

अ) राष्ट्रीय गृहनिर्माण बँकेची कार्ये काय आहेत?

ब) म्युच्युअल फंड विस्तृत करा.

क) डेबिट आणि क्रेडिट कार्ड यातील फरक स्पष्ट करा.

प्र. 5) टीपा लिहा. (कोणत्याही दोन)   **08**

अ) निधी हस्तांतरण पद्धती

ब) चलनविषयक धोरण समितीची कार्ये

क) अनिष्पादित मालमत्ता