

T.Y. B.Com. EXAMINATION, 2010

BUSINESS REGULATORY FRAMEWORK (Merchantile Law)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in 20 words each (any ten) : [20]

(i) What is 'Consideration' ?

(ii) What is 'Implied Contract' ?

(iii) Define 'Person of sound mind'.

(iv) What is 'Mis-representation' ?

(v) Define 'Contract of Indemnity'.

(vi) State types of Guarantee.

(vii) What is Implied Conditions and Warranties ?

(viii) Define 'Unpaid Seller'.

(ix) Define 'Negotiation of Negotiable Instrument'.

(x) What is 'Payment for Honour' ?

(xi) Define the term 'Consumer'.

(xii) What is 'Sub-Partner' under the Partnership Act, 1932.

(xiii) What is 'Minor Partner' under the Partnership Act, 1932.

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]
- (i) State the characteristics of valid consideration.
 - (ii) Distinguish between 'Pledge' and 'Bailment'.
 - (iii) Explain essential elements of Contract of Sale of Goods.
 - (iv) State the duties and liabilities of consumer.
3. Answer the following questions in **150** words each (any *two*) : [20]
- (i) What is Quasi-contract ? Explain the provisions regarding Quasi-contract.
 - (ii) Explain the duties and rights of the 'Principal' under the Contract of Agency.
 - (iii) Explain in brief the structure, objectives and working of the Consumer Protection Councils under Consumer Protection Act, 1986.
 - (iv) Explain types of Partners.
4. Answer the following questions in **300** words each (any *two*) : [30]
- (i) Define 'Acceptance of a Proposal'. Explain the legal rules as to the acceptance of a proposal.
 - (ii) Define 'Sale' and 'Agreement to Sell'. Distinguish between Sale and Agreement to Sell.
 - (iii) Define 'Holder' and 'Holder in Due Course' of a negotiable instrument. Explain the special privileges of holder in due course under the Negotiable Instrument Act, 1881.
 - (iv) Explain the provisions relating to Admission, Retirement and Expulsion of a partner under Partnership Act, 1932.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहे.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दांत लिहा (कोणतीही दहा) : [20]

- (i) 'प्रतिफल' म्हणजे काय ?
- (ii) अध्याहत करार म्हणजे काय ?
- (iii) 'सुज्ञ बुद्धीची व्यक्ती' व्याख्या द्या.
- (iv) 'असत्य विधान' म्हणजे काय ?
- (v) 'नुकसान भरपाईचा करार' व्याख्या द्या.
- (vi) जामिनाचे प्रकार सांगा.
- (vii) गृहीत अटी व आश्वासने म्हणजे काय ?
- (viii) 'अदत्त विक्रेता'—व्याख्या द्या.
- (ix) 'चलनक्षमदस्ताचे हस्तांतर'—व्याख्या द्या.
- (x) 'दस्तऐवजाची प्रतिष्ठेसाठी रक्कम देणे' म्हणजे काय ?
- (xi) 'ग्राहक' या संज्ञेची व्याख्या द्या.
- (xii) भागीदारी कायदा, 1932 अंतर्गत 'उपभागीदार' म्हणजे काय ?
- (xiii) भागीदारी कायदा, 1932 अंतर्गत 'अल्पवयीन भागीदार' म्हणजे काय ?

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दात लिहा (कोणतीही दोन) : [10]

- (i) वैध प्रतिफलची वैशिष्ट्ये सांगा.
- (ii) वस्तू तारण आणि निक्षेप यातील फरक विशद करा.
- (iii) माल विक्री कराराच्या आवश्यक अटी स्पष्ट करा.
- (iv) ग्राहकाची कर्तव्ये आणि जबाबदाऱ्या सांगा.

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दांत लिहा (कोणतीही दोन) : [20]

- (i) तादृश्य करार म्हणजे काय ? तादृश्य करारा संबंधीच्या तरतूदी स्पष्ट करा.
- (ii) प्रतिनिधित्याच्या करारांतर्गत प्रमूखाची कर्तव्ये व अधिकार स्पष्ट करा.
- (iii) ग्राहक संरक्षण कायदा, 1986 अंतर्गत ग्राहक संरक्षण परिषदांची रचना, उद्दिष्टे व कामकाजाची पद्धती थोडक्यात स्पष्ट करा.
- (iv) भागीदारांचे प्रकार स्पष्ट करा.

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 शब्दांत लिहा (कोणतीही दोन) : [30]

- (i) 'प्रस्तावाची स्वीकृती'—व्याख्या द्या. प्रस्तावाच्या स्वीकृती संबंधीचे कायदेशीर नियम स्पष्ट करा.
- (ii) 'माल विक्री' आणि 'माल विक्रीचा ठराव'—व्याख्या द्या. माल विक्री आणि माल विक्रीचा ठराव यांतील फरक स्पष्ट करा.
- (iii) चलनक्षम पत्रकाचा 'धारक' आणि 'यथाविधी धारक'—व्याख्या द्या. चलनक्षम पत्रकाचा कायदा 1881'नुसार यथाविधीधारकाचे विशेष अधिकार स्पष्ट करा.
- (iv) भागीदाराचा प्रवेश, निवृत्ती व हकालपट्टी या संबंधीच्या भागीदारी कायदा, 1932 मध्ये नमूद केलेल्या तरतूदी स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—8+4

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T.Y. B.Com. EXAMINATION, 2010

ADVANCED ACCOUNTING

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

(iii) Use of calculator is allowed.

1. (A) Fill in the blanks (any six) : [6]

(i) The asset not required for doing banking business but
acquired by the bank is called as

(ii) The commission on reinsurance accepted is an item of
..... for an Insurance Company.

(iii) Average clause in case of Loss of Stock is applicable
when the is more than the amount of
policy.

(iv) price include amount of interest for the
period for which the seller held the securities.

(v) For cancellation of loading in Branch opening stock
..... Account is debited by the Head Office.

P.T.O.

(vi) Discount received is apportioned on the basis of ratio.

(vii) Produce consumed by proprietor is debited to Account.

(viii) Statement of Affairs is prepared to find out

(ix) Bills Receivable and Debtors are assets.

(x) Account is prepared to find out credit sales.

(B) State whether the following statements are True or False

(any four) : [4]

(i) Profit on exchange transactions is appeared under schedule No. 15 of Banking Company's Final Account.

(ii) Indemnity Ratio is a ratio between amount of policy and sales for last accounting year.

(iii) 50% on cost price is equal to $33\frac{1}{3}\%$ on selling price.

(iv) Expenses for which no direct basis is available in departmental accounts are usually charged on the basis of sales ratio.

(v) Ratio Analysis is a technique of planning and control.

2. The following is the Trial Balance of Manisha Bank Ltd., Pune as on 31st March, 2010. You are required to prepare the Profit & Loss A/c for the year ended 31st March, 2010 and Balance Sheet as on that date in a prescribed form :

Trial Balance

Particulars	Debit (Rs.)	Credit (Rs.)
Subscribed Capital		
1,50,000 Equity shares of Rs. 10 each fully paid		15,00,000
Reserve Fund		5,00,000
Loans, Cash credit and Overdrafts	5,70,000	
Premises	6,00,000	
Government Securities	3,00,000	
Gold	1,00,000	
Other approved securities	4,00,000	
Current Deposits		2,00,000
Fixed Deposits		2,50,000
Payments to employees	56,000	
General Expenses	54,800	
Rent, Rates and Taxes	4,600	
Savings Bank Deposits		1,00,000
Directors Fees	3,600	
Profit and Loss Account (1-4-2009)		32,000

Interest and Discount		3,56,000
Stock of Stationery	17,000	
Bills Purchased and Discounted	1,92,000	
Interim Dividend Paid	34,000	
Recurring Deposits		40,000
Shares	1,00,000	
Cash in Hand	1,36,000	
Balance with Reserve Bank of India	2,50,000	
Balance with other Banks	50,000	
Money at call and short notice	50,000	
Owing by Foreign Correspondents	60,000	
	29,78,000	29,78,000

Adjustments :

- (i) The Authorised share capital of the Bank is 3,00,000 Equity shares of Rs. 10 each.
- (ii) Provision for Bad and Doubtful Debts is required to Rs. 10,000.
- (iii) Rebate on bills discounted amounted to Rs. 760.
- (iv) Interim Dividend declared was 4% actual.
- (v) Endorsements made on behalf of customers totalled Rs. 90,000.
- (vi) Bills for collection as on 31-3-2010 amounted to Rs. 5,00,000.
- (vii) Rs. 1,20,000 were added to the Premises during the year and Depreciation is allowed at 5% p.a. on the opening balance.
- (viii) Provision for Taxation amounted to Rs. 1,00,000. [20]

Or

From the following balances of General Insurance Company Ltd. as on 31st March, 2010, prepare :

- (a) Fire Revenue A/c
- (b) Marine Revenue A/c and
- (c) Profit and Loss A/c

for the year ended 31st March, 2010.

Particulars	Rs.
Bad debts (fire)	10,000
Bad debts (marine)	24,000
Auditor's fees	6,000
Director's fees	6,400
Share transfer fees	1,600
Bad debts recovered	2,400
Reserve (fire as on 1-4-2009)	5,00,000
Reserve (marine as on 1-4-2009)	16,40,000
Claims paid and outstanding (fire)	3,80,000
Claims paid and outstanding (marine)	7,60,000
Commission paid (fire)	1,80,000
Commission paid (marine)	2,16,000
Additional Reserve (fire) on 1-4-2009	1,00,000
Depreciation	70,000

Interest, dividend received	28,000
Difference in exchange (Cr.)	600
Miscellaneous receipt	10,000
Profit on sale of land	1,20,000
Fire premium less reinsurances	12,00,000
Marine premium less reinsurances	21,60,000
Management expenses (fire)	2,90,000
Management expenses (marine)	8,00,000
Commission earned on reinsurance ceded (fire)	60,000
Commission earned on reinsurance ceded (marine)	1,20,000

In addition to the usual reserve, additional reserve in case of fire insurance is to be increased by 5% of net premiums. [20]

3. (A) Laxmi Finance Ltd., Pune held as on 1-4-2009 Rs. 5,00,000 (Cost Rs. 4,90,000) 6% Government of India Loan as Investment, on which interest is receivable on 1st January and 1st July every year. The following Purchases and Sales were made out of these Investments during the accounting year ended 31st March, 2010.

On 1-8-2009 Purchases Face Value Rs. 1,00,000 @ Rs. 102
Cum-Interest.

On 1-11-2009 Sales Face Value Rs. 5,00,000 @ Rs. 104
Cum-Interest.

On 1-12-2009 Purchases Face Value Rs. 2,00,000 @ Rs. 105
Ex-Interest.

On 1-2-2010 Sales Face Value Rs. 1,50,000 @ Rs. 102
Ex-Interest.

Brokerage is paid on buying and selling loan at 20 paise per
Rs. 100.

Government Loan has nominal value of Rs. 100 each. On 31st
March, 2010 the market price was Rs. 107.

Prepare 6% Government of India Loan Account closing it on
31st March, 2010, under FIFO method. [15]

- (B) The following are the summarised Trading and Profit & Loss
Accounts for the year ended 31-3-2010 and Balance Sheets as
on 31-3-2010 of Ajay Ltd. and Vijay Ltd.

Trading and Profit & Loss Account

(for the year ended 31-3-2010)

Particulars	Ajay Ltd. (Rs.)	Vijay Ltd. (Rs.)	Particulars	Ajay Ltd. (Rs.)	Vijay Ltd. (Rs.)
To Opening Stock	4,80,000	80,000	By Sales	36,00,000	36,00,000
To Purchases	33,19,000	33,40,000	By Closing		
To Gross Profit	3,21,000	3,00,000	Stock	5,20,000	1,20,000
	41,20,000	37,20,000		41,20,000	37,20,000

To Operating Expenses : Office & Administration	1,00,000	50,000	By Gross Profit	3,21,000	3,00,000
Selling and Distribution	62,000	26,000			
To Net Profit	1,59,000	2,24,000			
	3,21,000	3,00,000		3,21,000	3,00,000

Balance Sheets

(as on 31-3-2010)

Liabilities	Ajay Ltd. (Rs.)	Vijay Ltd. (Rs.)	Assets	Ajay Ltd. (Rs.)	Vijay Ltd. (Rs.)
Share Capital	10,00,000	12,00,000	Fixed Assets	12,80,000	10,75,000
Reserves	6,00,000	4,00,000	Stock	5,20,000	5,25,000
Profit & Loss A/c	1,00,000	80,000	Debtors	4,00,000	3,00,000
Creditors	5,50,000	3,20,000	Cash	30,000	30,000
Bank overdraft	2,00,000	60,000	Bank	2,20,000	1,30,000
	24,50,000	20,60,000		24,50,000	20,60,000

You are required to compute the following ratios of the above companies :

- Current Ratio
- Liquid Ratio
- Gross Profit Ratio
- Stock Turnover Ratio.

[15]

4. (A) The following is the Trial Balance of Viraj Farm House as on 31st March, 2010.

Trial Balance
(as on 31-3-2010)

Particulars	Debit (Rs.)	Credit (Rs.)
Capital		3,15,000
Land & Building at cost	2,25,000	
Opening Stocks —		
Growing crops, Wheat	15,000	
Livestock : Sheep	30,000	
Feed for Livestock	3,000	
Farm Machinery	27,000	
Salary and Wages — Manager	9,000	
Salary and Wages — Farm Workers	12,000	
Farm House Expenses	4,500	
Staff Meals	7,200	
Crop Expenses	9,000	
Purchase — Livestock	15,000	
Maintenance — Livestock	18,000	
Repairs Farm Machinery	1,200	
Sheep Yard	900	
Hand Tools & Equipments (1-4-2009)	3,000	
Office Expenses	4,500	
Interest	9,000	

Sale of Livestock		57,000
Sale of Wheat		78,000
Legal Fees	3,000	
Sundry Debtors	15,000	
Sundry Creditors		3,000
Manager's Personal A/c		1,500
Bank Balance	42,600	
Repairs and Maintenance (Crop)	600	
	4,54,500	4,54,500

Additional Information :

- (1) The Manager is entitled to a commission of 10% on the profit of Livestock section after charging such commission. He is also chargeable 1/3rd of Farm House expenses.
- (2) Livestock section is to bear 10% Manager's salary and Staff meal.
- (3) Depreciate Farm Machinery by 10%.
- (4) Closing Stocks :

Growing Crops, Wheat	Rs. 24,000
Livestock	Rs. 45,000
Feed	Rs. 1,500
Handtools and Equipment	Rs. 600
- (5) Rs. 6,000 worth of foodstuff grown in the Farm House was used for the livestock.
- (6) Depreciation on Handtools and Equipments should be charged to Crop A/c and Livestock A/c in the ratio of 3 : 1.

Prepare :

- (i) Crop A/c
- (ii) Livestock A/c
- (iii) Balance Sheet
- (iv) General P&L A/c.

[15]

Or

Mr. Avinash maintains his books by Single Entry System. His Cash Book for the year ended 31st March, 2010 was as follows :

Summary of Cash Book

	Rs.		Rs.
To Balance B/d	12,300	By Investments	2,000
To Cash Sales	8,700	By Avinash's Drawings	6,500
To Debtors	35,700	By Purchases	7,300
To Bills Receivable	15,300	By Creditors	28,900
To Interest	1,500	By Bills Payable	7,500
To Avinash's Capital	10,000	By Wages	17,300
To Balance C/d	3,730	By Carriage Inwards	1,350
		By Postage	550
		By Salaries	12,000
		By Rent & Taxes	930
		By Insurance	700
		By Printing & Stationery	2,200
	87,230		87,230

Particulars of Assets and Liabilities were as follows :

	1-4-2009	31-3-2010
Investments	15,000	17,000
Stock	13,700	29,300
Debtors	21,000	25,000
Bills Receivable	14,000	18,000
Creditors	31,000	29,000
Bills Payable	7,000	9,000
Plant and Machinery	45,000	42,500
Furniture	3,500	3,100

Adjustments :

- (1) A provision of Rs. 1,250 was necessary on Debtors for doubtful debts.
 - (2) Outstanding Wages were Rs. 1,500 and Outstanding Salary was Rs. 700.
 - (3) Insurance was paid for one year ending on 30th September, 2010.
 - (4) An Advertising bill was payable amounting to Rs. 400.
- Prepare Trading and Profit & Loss Account for the year ended 31-3-2010 and Balance Sheet as on that date. [15]

(B) Write a short note on any *one* :

- (i) Inter-departmental Transfers
- (ii) Branch Stock Reserve A/c.

[5]

T.Y. B.Com. EXAMINATION, 2010

ECONOMICS

(Indian and Global Economic Development)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (i) What is Economic Growth ?
- (ii) State any *two* features of less developed economy.
- (iii) What are the *two* types of measuring Agricultural Productivity ?
- (iv) State the meaning of Industrialisation.
- (v) State the meaning of Globalisation.
- (vi) Define small sector Industry.
- (vii) What is Capital Market ?
- (viii) Define Planning.
- (ix) Define Human Resource Development.
- (x) Define Exchange Rate.
- (xi) State the full form of 'GATT'.
- (xii) State any *two* types of Foreign Investment.
- (xiii) What is Disinvestment ?

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (i) Distinguish between economic development and economic growth.
- (ii) State any *five* measures to improve agricultural marketing in India.
- (iii) What are the problems of education in less developed countries ?
- (iv) What is Euro-Dollar market ?

3. Answer the following questions in **150** words each (any *two*) : [20]

- (i) State the features of Indian Economy as a less developed economy.
- (ii) State the problems of small scale industries in India.
- (iii) State the challenges involved in initiating and sustaining economic reforms in the developing countries.
- (iv) What are the objectives and functions of W.T.O. ?

4. Answer the following questions in **300** words each (any *two*) : [30]

- (i) Explain the constraints on agricultural development in India.
- (ii) Discuss the achievements and failures of Indian Planning.
- (iii) Explain the objectives, functions and failures of IMF.
- (iv) Explain the role of foreign capital in economic development and the problems associated with it.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दांत लिहा (कोणतेही दोन) : [20]

- (i) आर्थिक वृद्धी म्हणजे काय ?
- (ii) अल्पविकसित अर्थव्यवस्थेची कोणतीही दोन वैशिष्ट्ये सांगा.
- (iii) शेतीची उत्पादकता मोजण्याचे दोन प्रकार कोणते आहेत ?
- (iv) औद्योगीकरणाचा अर्थ सांगा.
- (v) जागतिकीकरणाचा अर्थ सांगा.
- (vi) लघू उद्योगाची व्याख्या द्या.
- (vii) भांडवल बाजार म्हणजे काय ?
- (viii) नियोजनाची व्याख्या द्या.
- (ix) मानवी संसाधन विकासाची व्याख्या द्या.
- (x) विनिमय दराची व्याख्या द्या.
- (xi) 'GATT' चे पूर्ण रूप लिहा.
- (xii) परकीय गुंतवणूकीचे कोणतेही दोन प्रकार सांगा.
- (xiii) निर्गुंतवणूक म्हणजे काय ?

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दांत लिहा (कोणतेही दोन) : [10]

- (i) आर्थिक विकास व आर्थिक वृद्धी यातील फरक स्पष्ट करा.
- (ii) भारतीय शेतमाल विक्रीव्यवस्था सुधारण्यासाठी केल्या जाणाऱ्या कोणत्याही पाच उपाय योजना सांगा.
- (iii) अल्पविकसित देशातील शिक्षणाच्या समस्या कोणत्या आहेत ?
- (iv) 'यूरो-डॉलर बाजार' म्हणजे काय ?

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दांत लिहा (कोणतेही दोन) : [20]

- (i) अल्पविकसित अर्थव्यवस्था म्हणून भारतीय अर्थव्यवस्थेची वैशिष्ट्ये सांगा.
- (ii) भारतातील लघू उद्योगाच्या समस्या सांगा.
- (iii) विकसनशील देशांमध्ये आर्थिक सुधारणा सुरू करणे आणि स्विकारण्याबाबतची आव्हाने सांगा.
- (iv) जागतिक व्यापार संघटनेची उद्दिष्ट्ये आणि कार्ये कोणती आहेत ?

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 शब्दांत लिहा (कोणतेही दोन) : [30]

- (i) भारतातील शेती विकास मार्गातील अडचणी स्पष्ट करा.
- (ii) भारतातील नियोजनाच्या यश-अपयशाची चर्चा करा.
- (iii) आंतरराष्ट्रीय नाणेनिधीची (IMF) उद्दिष्ट्ये, कार्ये व अपयश स्पष्ट करा.
- (iv) विदेशी भांडवलची आर्थिक विकासातील भूमिका स्पष्ट करा आणि त्याच्या समस्या मांडा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-304

T.Y. B.Com. EXAMINATION, 2010

ECONOMICS

(International Economics)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) Attempt *All* questions.

(ii) Figures to the right indicate full marks.

(iii) Draw neat diagrams wherever necessary.

(iv) Answer should be precise and to-the-point.

1. Answer the following questions in **20** words each (any *ten*) : [20]

(i) What is International Economics ?

(ii) What is meant by Comparative Cost ?

(iii) Define Protection Trade Policy.

(iv) What are the static gains of trade ?

(v) Give the full form of E.C.M.

(vi) Define terms of trade.

(vii) What is meant by Balance of Payments ?

(viii) Define fixed exchange rate.

(ix) State any *two* problems of Foreign Capital.

(x) What is meant by Foreign Capital ?

(xi) Define Import Policy.

(xii) What is meant by convertibility of Indian Rupee ?

(xiii) Define Foreign Investment.

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (i) What are the objectives of SAARC ?
- (ii) State the role of foreign capital in development.
- (iii) State the effects of International Labour migration.
- (iv) What are the objectives of Exchange Control ?

3. Answer the following questions in detail with **150** words each (any *two*) : [20]

- (i) State and explain the functions of International Monetary Fund.
- (ii) Explain the difference between Inter-regional trade and International trade.
- (iii) Explain the composition and direction of India's foreign trade since 1990.
- (iv) Explain the merits and demerits of fixed exchange rate.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (i) State and explain the Ricardian theory of International Trade.
- (ii) Explain in detail the arguments for and against free trade policy.
- (iii) Elaborate the causes of disequilibrium in the balance of payments.
- (iv) Explain the various methods of foreign exchange control.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

(iii) योग्य त्या ठिकाणे सुबक आकृती काढा.

(iv) उत्तरे नेमकी व मुद्देसूद असावीत.

(v) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दात लिहा (कोणतेही दहा) : [20]

(i) 'आंतरराष्ट्रीय अर्थशास्त्र' म्हणजे काय ?

(ii) 'तुलनात्मक खर्च' म्हणजे काय ?

(iii) 'संरक्षित व्यापार धोरण' व्याख्या द्या.

(iv) व्यापाराचे स्थितीशील लाभ कोणते आहेत ?

(v) E.C.M. चे पूर्ण रूप सांगा.

(vi) 'व्यापारशर्तीची' व्याख्या द्या.

(vii) व्यवहारतोल म्हणजे काय ?

(viii) 'स्थिर विनीमयदर'—व्याख्या द्या.

(ix) विदेशी भांडवलच्या कोणत्याही दोन समस्या सांगा.

(x) 'विदेशी भांडवल' म्हणजे काय ?

(xi) 'आयात धोरण'—व्याख्या द्या.

(xii) भारतीय रूपयाची परिवर्तनियता म्हणजे काय ?

(xiii) 'परकिय गुंतवणूक'—व्याख्या द्या.

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दात लिहा (कोणत्याही दोन) : [10]

- (i) सार्कची (SAARC) ची उद्दिष्टे कोणती ?
- (ii) परकिय भांडवळाची विकासातील भुमिका सांगा.
- (iii) श्रमिकांच्या आंतरराष्ट्रीय स्थलांतराचे परिणाम सांगा.
- (iv) विनीमय नियंत्रणाची उद्दिष्टे कोणती ?

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दात लिहा (कोणतेही दोन) : [20]

- (i) आंतरराष्ट्रीय नाणे निधीची कार्ये सांगा व स्पष्ट करा.
- (ii) आंतरप्रादेशिक आणि आंतरराष्ट्रीय व्यापारातील फरक स्पष्ट करा.
- (iii) 1990 नंतरच्या काळातील भारताच्या आंतरराष्ट्रीय व्यापाराची रचना व दिशा स्पष्ट करा.
- (iv) स्थिर विनीमय दराचे गुण-दोष विशद करा.

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 शब्दात लिहा (कोणतेही दोन) : [30]

- (i) रिकार्डो यांचा आंतरराष्ट्रीय व्यापाराचा सिद्धांत सांगा व स्पष्ट करा.
- (ii) मुक्त व्यापार धोरणाच्या बाजूने व विरोधातील युक्तीवाद सविस्तर स्पष्ट करा.
- (iii) व्यवहार तोलातील असंतुलनाची कारणे विशद करा.
- (iv) विदेशी विनीमय नियंत्रणाच्या विविध पद्धती स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-306

T.Y. B.Com. EXAMINATION, 2010

BUSINESS ADMINISTRATION

Paper II

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer in 20 words each (any ten) :

[20]

- (a) L.I.C.
- (b) Underwriting Function
- (c) Debentures
- (d) Manpower Planning
- (e) SEBI
- (f) Job analysis
- (g) I.F.C.
- (h) N.S.C.
- (i) Preference Shares
- (j) Flexitiming
- (k) Self appraisal
- (l) Buyback of Shares
- (m) U.T.I.

P.T.O.

2. Answer in **50** words each (any *two*) : [10]

- (a) Job Evaluation Methods
- (b) Voluntary Retirement Scheme
- (c) Employee Morale
- (d) Credit Rating.

3. Answer in **150** words each (any *two*) : [20]

- (a) What is the role of 'Welfare Administration' in improving the morale of the employee ?
- (b) Explain the scope of Job Analysis.
- (c) Which factors are considered in the selection of employees ?
- (d) Explain the importance of retaining the employees.

4. Answer in **300** words each (any *two*) : [30]

- (a) Distinguish between Human Resource Management and Personnel Management.
- (b) Define Working Capital. What are the sources of obtaining the working capital ?
- (c) State various methods of Employee Remuneration and Incentive Plans.
- (d) What is the role of Share Market in financial market ?

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न अनिवार्य आहेत.

(ii) उजवीकडील अंक कमाल गुण दर्शवितात.

1. प्रत्येकी 20 शब्दात उत्तरे लिहा (कोणतेही 10) : [20]

(अ) एल. आय. सी.

(ब) भागविमा कार्य

(क) कर्जरोखे

(ड) मनुष्यबळ व्यवस्थापन

(इ) सेबी

(फ) कार्य-विश्लेषण

(त) आय. एफ. सी.

(थ) एन. एस. सी.

(द) अग्रहक्काचे भाग

(ध) मुक्त कार्यकाल

(न) स्वयं मूल्यमापन

(य) भागांची पुनखरेदी

(र) यू. टी. आय.

2. प्रत्येकी 50 शब्दात उत्तरे लिहा (कोणतेही दोन) : [10]

- (अ) कार्यमूल्यमापनाच्या पद्धती
- (ब) स्वेच्छा सेवानिवृत्ती
- (क) कर्मचारी मनोधैर्य
- (ड) पत मानांकन.

3. प्रत्येकी 150 शब्दात उत्तरे द्या (कोणतेही दोन) : [20]

- (अ) कर्मचारी मनोधैर्य उंचाविण्यातील 'कर्मचारी कल्याण प्रशासनाची' भूमिका काय ?
- (ब) कार्यविश्लेषणाची व्याप्ती स्पष्ट करा.
- (क) कर्मचारी निवडीसाठी कोणकोणते घटक विचारात घेतले जातात ?
- (ड) कर्मचारी दीर्घकालपर्यंत टिकविण्याच्या प्रक्रियेचे महत्त्व स्पष्ट करा.

4. प्रत्येकी 300 शब्दात उत्तरे द्या (कोणतेही दोन) : [30]

- (अ) मानव संसाधन व्यवस्थापन व मनुष्यबळ व्यवस्थापन यातील फरक स्पष्ट करा.
- (ब) खेळत्या भांडवळाची व्याख्या द्या. खेळते भांडवळ उभारण्याचे विविध मार्ग स्पष्ट करा.
- (क) कर्मचारी मोबदला व प्रोत्साहनपर योजनेच्या विविध पद्धती स्पष्ट करा.
- (ड) भांडवळ बाजारात भागबाजाराची भूमिका स्पष्ट करा.

T.Y. B.Com. EXAMINATION, 2010

CO-OPERATION AND RURAL DEVELOPMENT

Paper II

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) What do you mean by Shareholder ?
- (2) State the *two* functions of NABARD.
- (3) Define Consumer Co-operatives.
- (4) State the *two* objectives of Adult Education in Rural Development Programme.
- (5) What do you mean by Board of Directors ?
- (6) State the *two* schemes of Health and Sanitation.
- (7) What do you mean by Poultry Farm ?
- (8) Write the *two* objectives of NCDC.
- (9) State the *two* problems of Processing Co-operative Societies.
- (10) State the *two* advantages of Dairy Farms.
- (11) Define Multipurpose Co-operative Societies.
- (12) State the *two* problems of Sugar Co-operatives.
- (13) State the *two* functions of B.D.O.

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]
- (1) State the functions of Consumer Co-operative Society.
 - (2) Explain the role of V.D.O. in rural development programme.
 - (3) State the advantages of Poultry Farms.
 - (4) Evaluate the role of SBI in supporting Co-operative Institutions.
3. Answer the following questions in **150** words each (any *two*) : [20]
- (1) Describe the benefits/advantages of Marketing Co-operative Society.
 - (2) Explain the role of Primary Credit Co-operative Societies in rural development.
 - (3) State the social responsibilities of Co-operatives towards shareholders.
 - (4) State the importance of Women Education in Rural Development Programme.
4. Answer the following questions in **300** words each (any *two*) : [30]
- (1) Describe the working of Dairy Farms in rural development programme.
 - (2) Explain in detail the benefits/advantages of Sugar Co-operatives.
 - (3) Define Processing Co-operative Society. Explain in detail the advantages of Processing Co-operative Societies.
 - (4) Explain in detail the objectives and functions of NABARD.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

(iii) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दात लिहा (कोणतेही दोन) : [20]

- (1) भागधारक म्हणजे काय ?
- (2) नाबार्ड (NABARD) ची दोन कार्ये सांगा.
- (3) ग्राहक-सहकारी संस्थेची व्याख्या लिहा/सांगा.
- (4) ग्रामीण विकास कार्यक्रमात प्रौढ शिक्षणाचे कोणतेही दोन उद्देश्य सांगा.
- (5) संचालक मंडळ म्हणजे काय ?
- (6) आरोग्य आणि आरोग्य रक्षणाच्या कोणत्याही दोन योजना सांगा.
- (7) कुक्कुट पालन उद्योग म्हणजे काय ?
- (8) राष्ट्रीय सहकारी विकास महामंडळाचे (NCDC) दोन उद्देश लिहा.
- (9) प्रक्रिया सहकारी संस्थांच्या दोन समस्या सांगा.
- (10) डेअरी (दुग्ध) उद्योगाचे दोन फायदे सांगा.
- (11) बहुउद्देशीय सहकारी संस्थेची व्याख्या सांगा.
- (12) सहकारी साखर उद्योगाच्या दोन समस्या सांगा.
- (13) गट विकास अधिकाऱ्याची (BDO) दोन कार्ये सांगा.

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दात लिहा (कोणतेही दोन) : [10]

- (1) ग्राहक सहकारी संस्थेची कार्ये सांगा.
- (2) ग्रामीण विकास कार्यक्रमात ग्राम विकास अधिकाऱ्याची (VDO) भूमिका स्पष्ट करा.

- (3) कुक्कुट-पालन उद्योगाचे फायदे सांगा.
- (4) भारतीय स्टेट बँकेचे (SBI) सहकारी संस्थाना केलेल्या मदती संबंधीच्या भूमिकेचे परिक्षण करा.

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दात लिहा (कोणतेही दोन) : [20]

- (1) वितरण सहकारी संस्थेचे लाभ/फायदे स्पष्ट करा.
- (2) ग्रामीण विकासात प्राथमिक पत सहकारी संस्थांची भूमिका स्पष्ट करा.
- (3) भागधारका संबंधी सहकारी संस्थांच्या सामाजिक जबाबदाऱ्या सांगा.
- (4) ग्रामीण विकास कार्यक्रमात स्त्री शिक्षणाचे असलेले महत्व सांगा.

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 शब्दात लिहा (कोणतेही दोन) : [30]

- (1) ग्रामीण विकास कार्यक्रमातील डेअरी (दुग्ध) उद्योगाची कामगिरी स्पष्ट करा.
- (2) सहकारी साखर उद्योगांचे लाभ/फायदे सविस्तर स्पष्ट करा.
- (3) प्रक्रिया सहकारी संस्थेची व्याख्या सांगून, प्रक्रिया सहकारी संस्थाचे लाभ/फायदे सविस्तर स्पष्ट करा.
- (4) नाबार्डचे (NABARD) उद्देश आणि कार्ये सविस्तर स्पष्ट करा.

Total No. of Questions—5]

[Total No. of Printed Pages—4+2

[3769]-308

T.Y. B.Com. EXAMINATION, 2010

COST AND WORKS ACCOUNTING

Paper II

(Overheads and Methods of Costing)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

(iii) Use of calculator is allowed.

1. (A) State whether the following statements are True or False (any five) : [5]

- (1) Cost of indirect materials is apportioned to various departments.
- (2) Credit and collection cost is an item of office overhead.
- (3) Service Departments do not render services to each other.
- (4) Work certified is shown in Contract Account at cost.
- (5) There is difference between notional profit and estimated profit.
- (6) Operating cost statement is prepared to calculate the cost in case of service costing.

P.T.O.

(B) Fill in the blanks (any five) : [5]

- (1) When absorbed overheads are Rs. 7,000 and actual overheads are Rs. 10,000, there is.....absorption of Rs. 3,000.
- (2)of overheads is the process of charging the full amount of overheads to a particular cost centre.
- (3)overheads per unit does not remain fixed.
- (4) Where the actual loss in a process is less than the anticipated loss, the difference between the two is considered to be.....
- (5)contract provides for payment of actual cost plus a stipulated profit.
- (6) Given the cost of production of a job Rs. 10,000 and profit percentage 20% on sales, the profit would be Rs.....

2. Write short notes on : [15]

- (i) Selling and Distribution overheads
- (ii) Machine Hour Rate
- (iii) Capacity Cost.

3. What is Job Costing ? Explain its features. What are the basic differences between Job Costing and Process Costing ? [15]

Or

Write short notes on (any *three*) :

- (i) Value of Work Certified
- (ii) Abnormal effectives in process costing
- (iii) Escalation clause in Contract Costing
- (iv) Inter-process profit
- (v) Features of Operating Costing.

4. A company has three production departments (A, B and C) and two service departments (D and E). The following figures are extracted from the books of the company : [20]

	Rs.
Rent	20,000
Indirect wages	6,000
Depreciation	40,000
Lighting	2,400
Power	6,000
Others	40,000

Other particulars :

	A	B	C	D	E
Floor Space (sq. ft.)	4,000	5,000	6,000	4,000	1,000
Light points	20	30	40	20	10
Direct wages (Rs.)	9,000	6,000	9,000	9,000	7,000
H.P. of machines	75	30	35	10	—
Value of machinery (Rs.)	1,20,000	1,60,000	2,00,000	10,000	10,000
Working hours	3,113	2,014	2,033		

The expenses of service departments D and E are to allocated as follows :

	A	B	C	D	E
D	20%	30%	40%	—	10%
E	40%	20%	20%	20%	—

You are requested to distribute the service department expenses to the production departments under **Simultaneous Equation Method** and calculate hourly rate of each production departments.

5. X Ltd. is engaged in two contracts, A and B during the year. The following information is available at 31st Dec. 2009. [20]

Date of Commencement	1st April, 2009	1st Sept., 2009
Contract Price	6,00,000	5,00,000
Materials delivered to site	1,20,000	50,000
Material issued from store	40,000	10,000

Material returned to store	4,000	2,000
Material on site 31st Dec. 2009	22,000	8,000
Direct labour payments	1,40,000	35,000
Direct expenses	60,000	30,000
Architect's fees	2,000	1,000
Establishment charges	25,000	7,000
Plant installed at cost	80,000	70,000
Value of Plant on 31st Dec. 2009	65,000	64,000
Accrued wages 31st Dec. 2009	10,000	7,000
Accrued expenses 31st Dec. 2009	6,000	5,000
Cost of contract not certified by architect	23,000	10,000
Value of contract certified by architect	4,20,000	1,35,000
Cash received	3,78,000	1,25,000

During the period, materials amounting to Rs. 9,000 have been transferred from contract A to contract B. You are required to show :

- Contract A/cs
- Contractee's A/c and
- Extract from Balance Sheet as on 31st Dec. 2009 showing the calculation of WIP.

Or

The product of a company passes through three distinct processes to completion. From the past experience it is ascertained that wastage is incurred in each process as under :

Process A 3%, Process B 5% and Process C 8%. The wastage of processes A was sold at 25 paise per unit, that of B at 50 paise per unit and that of C Re. 1.00 per unit. The following is the information regarding the product of Jan. 2010.

	Process A	Process B	Process C
Materials (Rs.)	1,000	1,500	500
Direct labour (Rs.)	5,000	8,000	6,500
Direct Expenses (Rs.)	1,050	1,188	2,009
Actual output in units	9,500	9,100	8,100

10,000 units have been issued to Process A at a cost of Rs. 10,000.

There was no stock of work-in-progress in any process in the beginning and at the end of Jan. 2010. Prepare Process Accounts, Abnormal loss/gain Accounts.

Total No. of Questions—5]

[Total No. of Printed Pages—8+3

[3769]-309

T.Y.B.Com. EXAMINATION, 2010

BUSINESS STATISTICS

Paper II

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) Attempt *All* questions.

(ii) Figures to the right indicate full marks.

(iii) Use of calculator and statistical tables is allowed.

1. (A) Attempt any *four* of the following : [2 each]

(a) If $X \sim N(0, 1^2)$.

Calculate :

(i) $P(-2 < X < 2)$

(ii) $P(X \geq 3)$.

(b) Explain the term "Economic Order Quantity".

(c) Define the following terms :

(i) Level of significance

(ii) Test statistics.

(d) Give a real life situation where a "sequencing problem" arises.

P.T.O.

(e) X and Y are independent random variables such that $X \sim N(3, 9)$ and $Y \sim N(2, 10)$. State the distribution of $3X - 2Y$.

(f) Distinguish between Simple Random Sampling Without Replacement (SRSWOR) and Simple Random Sample With Replacement (SRSWR) methods of sampling. State any *one* difference.

(B) Attempt any *two* of the following :

(a) A random sample of 8 envelopes is taken from a courier office and their weights are found to be 12.1, 11.9, 12.4, 12.3, 11.9, 12.5, 12.8, 12.1 in gms. Does this sample indicate at 1% level of significance that the average weight of envelopes received at that courier office is equal to 12.35 gms ? [6]

(b) The following results are obtained in a stratified sampling :

Stratum Number	Size of Stratum	Size of Sample	Observations in Sample
1	40	4	5, 10, 12, 15
2	60	6	17, 12, 20, 22, 9, 8
3	100	9	10, 7, 13, 15, 22, 28, 26, 18, 12

Estimate :

- (i) Strata means
- (ii) Population mean
- (iii) Population total.

[6]

(c) The mean yield for a one-acre plot is 662 kg with a s.d. 32 kg. Assuming normal distribution, how many one-acre plots in a batch of 1000 plots would you expect to have yield :

- (i) over 700 kg
- (ii) below 650 kg.

[6]

2. Attempt any *two* of the following :

- (a) An aircraft company uses a certain part at a constant rate of 2500 per year. Each unit costs Rs. 30 and the company personnel estimate that it costs Rs. 130 to place an order, and the carrying cost of inventory is 10 per cent per year. How frequently, should orders be placed ? Also determine optimal size of each order, total variable cost and optimum time between two successive orders.

[8]

- (b) A company has four warehouses *a*, *b*, *c*, *d*. It is required to deliver a product from these warehouses to three customers. The warehouses have the following amounts in stock :

Warehouse	No. of Units
<i>a</i>	15
<i>b</i>	16
<i>c</i>	12
<i>d</i>	13

and the customer's requirements are

Customer	No. of Units
A	18
B	20
C	18

The table below shows the costs of transporting one unit from warehouse to the customer.

		Warehouse			
		<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>
Customer	A	8	9	6	3
	B	6	11	5	10
	C	3	8	7	9

Obtain initial basic feasible solution using Vogel's Approximation Method (VAM). [8]

- (c) Four new machines M_1 , M_2 , M_3 and M_4 are to be installed in a machine shop. There are five vacant places A, B, C, D and E available. Because of limited space, machine M_2 cannot be placed at C and M_3 cannot be placed at A. C_{ij} , the assignment cost of machine i to place j in Rs. is shown below :

	A	B	C	D	E
M_1	4	6	10	5	6
M_2	7	4	—	5	4
M_3	—	6	9	6	2
M_4	9	3	7	2	3

Find the optimal assignment schedule. [8]

3. Attempt any *two* of the following :

- (a) (i) Explain in brief the De facto method of conducting population census. [4]

(ii) A manufacturer of light bulbs claims that on an average 2% of the bulbs manufactured by his firm are defective. A random sample of 400 bulbs contained 13 defective bulbs. On the basis of this sample, can you support manufacturer's claim at 5% level of significance?

[4]

(b) (i) Obtain initial solution to the following transportation problem by Matrix Minima Method (Least Cost Method).

[4]

Transportation Cost (in Rs.)

Plants	Distribution Centres				Supply
	A	B	C	D	
I	2	3	11	7	6
II	1	4	3	5	3
III	6	7	12	13	8
Requirement	7	5	3	2	

(ii) A newspaper boy buys paper for Rs. 2.30 each and sells them for Rs. 2.50 each. He cannot return unsold newspapers.

Daily demand has the following distribution.

No. of Customers	Probability
23	0.01
24	0.03
25	0.06
26	0.10
27	0.20
28	0.25
29	0.15
30	0.10
31	0.05
32	0.05

If each day's demand is independent of the previous day's, how many papers should he order each day ? [4]

- (c) Two independent samples of eight and seven item respectively had the following values of the variables :

Sample I	Sample II
9	10
11	12
13	10
11	14
15	9
9	8
12	10
14	

Do the estimates of population variance differ significantly ?

(Use $\alpha = 0.10$). [8]

4. Attempt any *two* of the following :

- (a) (i) In a hypothetical population of size 5, the values of units are 5, 7, 19, 21 and 22. Write all possible samples of size 2 by the method of Simple Random Sampling Without Replacement (SRSWOR) from this population and examine whether the sample mean is an unbiased estimator of population mean. [4]

- (ii) State findings of 2001 census. [4]

- (b) (i) Obtain initial solution to the following problem by North-West corner rule and test it for optimality. [4]

Per unit cost (in Rs.)

		To				
		I	II	III	IV	Supply
From	A	14	25	45	5	6
	B	65	25	35	55	8
	C	35	3	65	15	16
Requirement		4	7	6	13	30

- (ii) The following data is collected on two characters :

	Cinegoers	Non-Cinegoers
Literate	83	57
Illiterate	45	68

Based on this, can you conclude that there is no relation between the habit of cinema going and literacy ?

(Use $\alpha = 0.05$). [4]

- (c) (i) Write a short note on 'systematic sampling'. [4]

- (ii) A restaurant owner ranked his 17 waiters in terms of their speed and efficiency on the job. He correlated these ranks with the total amount of tips each of these waiters received for a one-week period. The obtained value of correlation coefficient is 0.438. What do you conclude at 5% l.o.s. ? [4]

5. Attempt any *two* of the following :

- (a) Five jobs are performed, first on machine X and then on machine Y. The time taken in hours by each job on each machine is given below :

Job	:	A	B	C	D	E
Time on Machine X	:	12	4	20	14	22
Time on Machine Y	:	6	14	16	18	10

Determine the optimum sequence of jobs that minimizes the total elapsed time to complete the jobs. Also compute the minimum time as well as idle time of both the machines. [6]

- (b) A truck owner finds from his past records that the cost per year of running a truck whose purchase price is Rs. 6,000 is as given below :

Year	Running Cost (Rs.)	Resale Value (Rs.)
1	1,000	3,000
2	1,200	1,500
3	1,400	750
4	1,800	375
5	2,300	200
6	2,800	200
7	3,400	200

At what age its replacement is due ?

[6]

- (c) Solve the following assignment problem.

[6]

	1	2	3	4
A	10	12	19	11
B	5	10	7	8
C	12	14	13	11
D	8	15	11	9

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-310

T.Y. B.Com. EXAMINATION, 2010

BANKING AND FINANCE

Special Paper II

(Financial Markets and Institutions)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All* questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) Define Money Market.
- (2) What is Commercial Paper Market ?
- (3) What is meant by Discount Houses ?
- (4) Define Capital Market.
- (5) Define Stock Exchange.
- (6) What is meant by Foreign Exchange Market ?
- (7) Define Non-Banking Finance Company.
- (8) State the meaning of venture capital finance company.
- (9) State any *two* objectives of National Housing Bank.
- (10) Give full form of I.B.R.D.
- (11) What is meant by Hire-Purchase Finance Company ?

P.T.O.

(12) State any *two* functions of EXIM Bank.

(13) When was World Bank established ?

2. Answer the following questions in **50** words each (any *two*) : [10]

- (1) Write a note on Bill Market Scheme, 1952.
- (2) Explain in brief the features of Indian Money Market.
- (3) Explain the functions of Factoring Companies.
- (4) Explain the objectives of Unit Trust of India.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (1) Explain the functions of capital market.
- (2) Explain the structure of Foreign Exchange Market in India.
- (3) Distinguish between non-banking finance companies and banks.
- (4) Explain the objectives of World Bank.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (1) Explain in detail the sub-markets of Indian Money Market.
- (2) Explain fully the objectives, functions and role of Securities and Exchange Board of India (SEBI).
- (3) Discuss the objectives, functions and progress of small Industries Development Bank of India.
- (4) Explain the objectives, functions and role of International Monetary Fund.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

(iii) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दहा) : [20]

- (1) नाणेबाजाराची व्याख्या द्या.
- (2) व्यापारी पत्र बाजार म्हणजे काय ?
- (3) वटाव गृहे म्हणजे काय ?
- (4) भांडवलबाजाराची व्याख्या द्या.
- (5) रोखे बाजाराची व्याख्या द्या.
- (6) परकीय विनिमय बाजार म्हणजे काय ?
- (7) बँकेतर वित्तीय कंपनीची व्याख्या द्या.
- (8) साहस भांडवल वित्त कंपनीचा अर्थ सांगा.
- (9) राष्ट्रीय गृहनिर्माण बँकेची कोणतीही दोन उद्दिष्टे सांगा.
- (10) I.B.R.D. चे पूर्ण रूप द्या.
- (11) भाडेखरेदी वित्तपुरवठा कंपनी म्हणजे काय ?
- (12) भारतीय निर्यात-आयात बँकेची (EXIM Bank) कोणतीही दोन कार्ये सांगा.
- (13) जागतिक बँकेची स्थापना केव्हा झाले ?

2. खालील प्रश्नांची प्रत्येकी 50 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [10]

- (1) हुंडीबाजार योजना 1952 यावर टीप लिहा.
- (2) भारतीय नाणेबाजाराची वैशिष्ट्ये थोडक्यात स्पष्ट करा.

- (3) अडत कंपन्यांची कार्ये स्पष्ट करा.
- (4) भारतीय युनिट ट्रस्टची उद्दिष्टे स्पष्ट करा.

3. खालील प्रश्नांची प्रत्येकी 150 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) भांडवळ बाजाराची कार्ये स्पष्ट करा.
- (2) भारतातील परकीय विनिमय बाजाराची रचना स्पष्ट करा.
- (3) बँकेतर वित्तीय कंपन्या आणि बँका यातील फरक स्पष्ट करा.
- (4) जागतिक बँकेची उद्दिष्टे स्पष्ट करा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) भारतीय नाणेबाजाराचे उपबाजार सविस्तर स्पष्ट करा.
- (2) भारतीय प्रतिभूती आणि विनिमय मंडळाची (SEBI) उद्दिष्टे, कार्ये व भूमिका स्पष्ट करा.
- (3) भारतीय लघु उद्योग विकास बँकेची (SIDBI) उद्दिष्टे, कार्ये व प्रगतीची चर्चा करा.
- (4) आंतरराष्ट्रीय नाणेनिधीची (I.M.F.) उद्दिष्टे, कार्ये व भूमिका स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-311

T.Y. B.Com. EXAMINATION, 2010

BUSINESS ENTREPRENEURSHIP

Paper II

(Enterprise Creation and Venture Planning)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) What is 'Mahila Udyam Nidhi' ?
- (2) State *four* sources of 'Business Opportunity' ?
- (3) State important factors for selecting most suitable agency for financial assistance for business.
- (4) What is 'Term Loan' ?
- (5) What is 'Turnaround strategy' ?
- (6) What is 'Risk Management' ?
- (7) What is 'Business Crisis' ?
- (8) What is 'Seed Capital' ?
- (9) What is 'Critical Path Method' ?
- (10) What is Human Resource Management ?
- (11) State *four* functions of 'MITCON'.
- (12) What is subsidy for market study ?
- (13) What is 'Operations Management' ?

P.T.O. —

2. Answer the following questions in **50** words each (any *two*) : [10]

- (1) What are the provisions in 'Factory Act 1948' about employee security ?
- (2) State loan schemes available for women entrepreneurs.
- (3) What is Network Analysis ?
- (4) What are the advantages of 'Break-even Analysis' ?

3. Answer the following questions in **150** words each (any *two*) : [20]

- (1) What is 'Business Crisis' ? What steps should be taken to avoid 'Business Crisis' ?
- (2) What are the advantages and limitations of Programme Evaluation Review Technique (PERT)
- (3) State various schemes of 'Government of Maharashtra for the promotion of 'Self-employment'.
- (4) Write detailed note on Prime Minister Rojagar Yojana (PMRY).

4. Answer the following questions in **300** words each (any *two*) : [30]

- (1) What is 'Project Report' ? Explain in detail contents in 'Project Report'.
- (2) Narrate the success story of 'Lijjat Papad'.
- (3) Explain the role of the following institutes in entrepreneurship development :
 - (a) Maharashtra Small Scale Industries Corporation (MSSIDC)
 - (b) Maharashtra State Financial Corporation (MSFC).
- (4) Critically evaluate the role of 'District Industries Centre' (DIC) in Entrepreneurship Development.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दांत द्या (कोणतेही दहा) : [20]

- (1) 'महिला उद्यम निधी' म्हणजे काय ?
- (2) व्यावसायिक संधीचे चार स्रोत सांगा.
- (3) व्यवसायाला वित्तीय सहाय्य करणाऱ्या संस्थेची निवड करण्यासाठी विचारात घेतले जाणारे घटक सांगा.
- (4) 'मुदत कर्जे' म्हणजे काय ?
- (5) 'पुनरुत्थापन डावपेच' म्हणजे काय ?
- (6) 'जोखीम व्यवस्थापन' म्हणजे काय ?
- (7) 'व्यावसायिक समस्या' म्हणजे काय ?
- (8) 'बीज भांडवल' म्हणजे काय ?
- (9) 'जल्द मार्ग पद्धती' म्हणजे काय ?
- (10) 'मानवी संसाधन व्यवस्थापन' म्हणजे काय ?
- (11) 'MITCON' या संस्थेची चार कार्ये सांगा.
- (12) बाजारपेठ अभ्यासासाठीचे अनुदान म्हणजे काय ?
- (13) 'कार्यकृती व्यवस्थापन' म्हणजे काय ?

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दांत द्या (कोणतेही दोन) : [10]

- (1) कारखाना कायदा 1948 मधील कर्मचाऱ्यांच्या सुरक्षिततेविषयक तरतुदी सांगा.
- (2) महिला उद्योजकांसाठी उपलब्ध असलेल्या कर्ज योजनांची माहिती सांगा.

- (3) 'जाळे विश्लेषण' म्हणजे काय ?
- (4) 'सम-विच्छेदन बिंदु विश्लेषणाचे' फायदे सांगा.

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दांत द्या (कोणतेही दोन) : [20]

- (1) व्यावसायिक समस्या म्हणजे काय ? व्यावसायिक समस्या टाळण्यासाठी कोणती काळजी घ्यावी ?
- (2) योजना मूल्यमापन आणि परीक्षण तंत्राचे (PERT) फायदे आणि मर्यादा सांगा.
- (3) महाराष्ट्र शासनाच्या स्वयंरोजगाराला उत्तोजन देणाऱ्या विविध योजना सांगा.
- (4) पंतप्रधान रोजगार योजनेवर सविस्तर टीप लिहा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दांत उत्तरे द्या (कोणतेही दोन) : [30]

- (1) प्रकल्प अहवाल म्हणजे काय ? प्रकल्प अहवालाचे घटक सविस्तर स्पष्ट करा.
- (2) 'लिज्जत पापड' या संस्थेच्या यशोगाथेचे वर्णन करा.
- (3) उद्योजकता विकासातील खालील संस्थांचे योगदान स्पष्ट करा :
 - (अ) महाराष्ट्र लघुउद्योग महामंडळ (MSSIDC)
 - (ब) महाराष्ट्र राज्य वित्तिय महामंडळ (MSFC)
- (4) उद्योजकता विकासातील जिल्हा उद्योग केंद्राच्या भूमिकेचे टीकात्मक परीक्षण करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-312

T.Y. B.Com. EXAMINATION, 2010

MARKETING MANAGEMENT

Paper II

(Modern Marketing Management)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer the following questions in **20** words each (any *ten*) : [20]

(i) What is the meaning of the term 'Marketing Management'?

(ii) Define "Market Segmentation."

(iii) State *two* limitations of Market Segmentation.

(iv) What is the meaning of 'Social Responsibility' ?

(v) State *two* functions of Marketing Management.

(vi) What is regional imbalance ?

(vii) State any *two* consumer organisations in India.

(viii) State the meaning of 'Teleshopping'.

(ix) What is Ethics in Marketing ?

(x) What is the meaning of 'Customer Care' ?

(xi) Define 'International Marketing'.

(xii) What is 'Consumer Retention' ?

(xiii) Define the term 'Consumer Protection'.

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (i) State any *one* theory of Buyer Behaviour.
- (ii) What are the social responsibilities of Marketing Manager ?
- (iii) State the difficulties related to Customer Relationship Management.
- (iv) Explain the importance of International Marketing.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (i) Explain the responsibilities and functions of Marketing Management.
- (ii) Explain the basis of Market Segmentation.
- (iii) What are the various challenges of Marketing Managers in liberalised Indian economy ?
- (iv) Explain the concept of consumer movement in India and state its importance.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (i) Explain the buyers' buying process.
- (ii) Describe the social criticisms of marketing.
- (iii) Define the term 'Customer Relationship Management' and explain its importance.
- (iv) Explain the following terms :
 - (a) Customer Service
 - (b) Customer Focus
 - (c) Customer Delight.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

(iii) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दहा) : [20]

- (i) 'विपणन व्यवस्थापण' या संज्ञेचा अर्थ लिहा.
- (ii) बाजारपेठ विभागीकरणाची व्याख्या द्या.
- (iii) बाजारपेठ विभागीकरणाच्या दोन मर्यादा सांगा.
- (iv) सामाजिक जबाबदारी म्हणजे काय ?
- (v) विपणन व्यवस्थापणाची दोन कार्ये सांगा.
- (vi) विभागीय असमतोल म्हणजे काय ?
- (vii) भारतातील कोणत्याही दोन ग्राहक संघटनांची नावे लिहा.
- (viii) 'टेलीशॉपिंग'चा अर्थ सांगा.
- (ix) विपणनातील नितीमुल्य म्हणजे काय ?
- (x) 'ग्राहक काळजी' या संकल्पनेचा अर्थ लिहा.
- (xi) आंतरराष्ट्रीय विपणनाची व्याख्या द्या.
- (xii) ग्राहक टिकविणे म्हणजे काय ?
- (xiii) ग्राहक संरक्षणाची व्याख्या द्या.

2. खालील प्रश्नांची प्रत्येकी 50 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [10]

- (i) खरेदीदार वर्तणूकीचा कोणताही एक सिद्धांत सांगा.
- (ii) विपणन व्यवस्थापकाच्या सामाजिक जबाबदाऱ्या कोणत्या ?
- (iii) ग्राहक संबंध व्यवस्थापनातील अडचणी स्पष्ट करा.
- (iv) आंतरराष्ट्रीय विपणनाचे महत्त्व स्पष्ट करा.

3. खालील प्रश्नांची प्रत्येकी 150 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (i) विपणन व्यवस्थापनाच्या जबाबदाऱ्या व कार्ये स्पष्ट करा.
- (ii) बाजारपेठ विभागीकरणाचे आधार स्पष्ट करा.
- (iii) मुक्त भारतीय अर्थव्यवस्थेतील विपणन व्यवस्थापकां पुढील विविध आव्हाने स्पष्ट करा.
- (iv) भारतातील ग्राहक चळवळ ही संकल्पना आणि तिचे महत्व स्पष्ट करा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (i) ग्राहकाची खरेदी प्रक्रिया स्पष्ट करा.
- (ii) विपणनाचे सामाजिक समीक्षण विशद करा.
- (iii) ग्राहक संबंध व्यवस्थापनाची व्याख्या द्या व त्याचे महत्व स्पष्ट करा.
- (iv) पुढील संकल्पना स्पष्ट करा :
 - (अ) ग्राहक सेवा
 - (ब) ग्राहक केंद्रस्थानी
 - (क) ग्राहक अत्यानंद.

Total No. of Questions—4]

[Total No. of Printed Pages—4+1

[3769]-313

T.Y. B.Com. EXAMINATION, 2010
BUSINESS LAWS AND PRACTICES

Paper II

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in 20 words each (any ten) : [20]

- (1) Define the term 'Factory' under the Factories Act, 1948.
- (2) What is meant by 'Employer' under the Payment of Wages Act, 1936 ?
- (3) What is meant by 'Maximum Bonus' under the Bonus Act, 1965 ?
- (4) What is 'Total Disablement' under the Workmen's Compensation Act, 1923 ?
- (5) Define 'Trade Union' under the Trade Union Act, 1926.
- (6) State the disqualifications of a factory inspector.
- (7) Define 'Strike' under the Industrial Disputes Act, 1947.
- (8) Define 'Worker' as per Trade Union Act, 1926.
- (9) What is water pollution ?

P.T.O.

- (10) Define 'Sewage Effluent'.
- (11) What is meant by 'Lay-off' ?
- (12) Define 'Air pollutant' as per Air (Prevention and Control of Pollution) Act, 1981.
- (13) State minimum *two* objectives of Environment Audit.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (A) Write a short note on disqualifications for payment of bonus.
- (B) Explain 'Partial Disablement'.
- (C) What is Environment Audit ?
- (D) State the main objectives of Environment Protection Act, 1986.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (A) What is the General Fund of Trade Union ? Discuss the objects for which the general fund can be used.
- (B) Distinguish between Retrenchment and Lay-off. Give legal conditions of Retrenchment and Lay-off.
- (C) State the constitution and functions of Central Board under Water (Prevention and Control of Pollution) Act, 1974.
- (D) What environmental issues or factors should be considered while framing the policy and implementation of industrial development ?

4. Answer the following questions in 300 words each (any two) : [30]

- (A) Explain the provisions of the Factories Act, 1948 relating to health of the workers in the factories.
- (B) What do you mean by Air Pollution ? Explain the causes and effects of air pollution.
- (C) What is wages ? Enumerate the authorised deductions under the Payment of Wages Act, 1936.
- (D) What is environment degradation ? Briefly explain the causes of environmental degradation in India.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न अनिवार्य आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

(iii) आवश्यक वाटल्यास मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 (वीस) शब्दांत लिहा (कोणतेही दहा) : [20]

- (1) कारखाना कायदा, 1948 अन्वये 'कारखाना' या संज्ञेची व्याख्या द्या.
- (2) वेतन देण्याचा कायदा, 1936 नुसार 'मालक' (Employer) म्हणजे काय ?
- (3) बोनस कायदा, 1965 नुसार कमाल बोनस म्हणजे काय ?
- (4) नुकसान भरपाई कायदा, 1923 न्वये पूर्णतः शारीरिक असमर्थता म्हणजे काय ?
- (5) कामगार संघटना कायदा, 1926 अन्वये कामगार संघटनेची व्याख्या सांगा.

- (6) कारखाना निरिक्षकाची अपात्रता सांगा.
- (7) औद्योगिक कलह कायदा, 1947 नुसार संपाची व्याख्या द्या.
- (8) कामगार संघटना कायदा, 1926 नुसार कामगाराची व्याख्या द्या.
- (9) जल प्रदूषण म्हणजे काय ?
- (10) मैला प्रवाह (Sewage Effluent) ची व्याख्या द्या.
- (11) कामाची कमतरता म्हणजे काय ?
- (12) हवा (प्रदूषण प्रतिबंध आणि नियंत्रण) कायदा, 1981 अन्वये 'हवेचे प्रदूषक' या शब्दाची व्याख्या सांगा.
- (13) पर्यावरण लेखापरीक्षणाची किमान दोन उद्दिष्टे सांगा.

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 (पन्नास) शब्दांत लिहा (कोणतेही दोन) : [10]

- (अ) बोनस मिळण्याची अपात्रता यावर टीप लिहा.
- (ब) 'अंशतः शारीरिक असमर्थता'—स्पष्ट करा.
- (क) पर्यावरण अंकेक्षण (Environment Audit) म्हणजे काय ?
- (ड) पर्यावरण संरक्षण कायदा, 1986ची मुख्य उद्दिष्टे कोणती ते सांगा.

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दांत लिहा (कोणतेही दोन) : [20]

- (अ) कामगार संघटनेचा सर्वसाधारण निधी म्हणजे काय ? सर्वसाधारण निधी कोणत्या उद्दिष्टांसाठी खर्च करता येतो ते सांगा.
- (ब) कामगार कपात (Retrenchment) व कामावरून तात्पुरते काढून टाकणे (Lay-off) यातील फरक सांगा. कामगार कपात व कामावरून तात्पुरते काढून टाकण्याच्या कायदेशिर अटी सांगा.

(क) जल (प्रदूषण प्रतिबंध व नियंत्रण) कायदा, 1974 नुसार केंद्रिय मंडळची (Central Board) रचना व कार्ये सांगा.

(ड) औद्योगिक विकासाचे धोरण ठरविताना आणि अंमलबजावणी करताना पर्यावरण संबंधात कोणत्या घटकांचा विचार करणे आवश्यक आहे ते सांगा.

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 (तीनशे) शब्दांत लिहा (कोणतेही दोन) : [30]

(अ) कारखान्यांचा कायदा, 1948 नुसार कारखान्यातील कामगारांच्या आरोग्य रक्षणाच्या नियमांची चर्चा करा.

(ब) हवेचे प्रदूषण म्हणजे काय ? हवा प्रदूषणाची कारणे व परीणाम सांगा.

(क) मजूरी/वेतन म्हणजे काय ? मजूरी देण्यासंबंधीचा कायदा, 1936 अंतर्गत करता येणाऱ्या अधिकृत कपाती कोणत्या.

(ड) पर्यावरण अवणती म्हणजे काय ? भारतातील पर्यावरण अवनतीची कारणे थोडक्यात स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-314

T.Y. B.Com. EXAMINATION, 2010

AGRICULTURAL AND INDUSTRIAL ECONOMICS

Special Paper II

(Indian Agriculture and Industry)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All* questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) What is primary sector ?
- (2) Define agricultural productivity.
- (3) What is Zamindari System ?
- (4) State *two* advantages of co-operative farming.
- (5) State *two* problems of indebtedness in rural sector.
- (6) What do you mean by bonded labour ?
- (7) Define public sector enterprises.
- (8) State *two* weaknesses of co-operative industrial sector in India.
- (9) State *two* causes of imbalanced regional industrial development.
- (10) State *two* problems of iron and steel industry in India.
- (11) What is social security ?
- (12) What do you mean by Industrial Relations ?
- (13) State *two* problems of unemployment in Industrial Sector.

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (1) Explain the nature of imbalance in agricultural development in India.
- (2) Explain the problems of sub-division and fragmentation of land-holdings.
- (3) Explain the role of industry in economic development.
- (4) Explain the problems of small scale industries in India.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (1) Explain the progress of co-operative farming in India.
- (2) State and explain the types of unemployment in agricultural sector.
- (3) Explain the problems of sugar industry in India.
- (4) Explain the measures adopted by the government to strengthen the industrial relations.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (1) Give a brief account of area under cultivation and irrigation since 1951 in Indian economy.
- (2) Explain the causes of low productivity of Indian agriculture. Suggest the measures to improve it.
- (3) Explain the progress and problems of private sector in India.
- (4) What are the causes of industrial unemployment ? Explain the measures adopted by the government to solve the problem of unemployment.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) प्राथमिक क्षेत्र म्हणजे काय ?
- (2) शेती उत्पादकतेची व्याख्या करा.
- (3) जमीनदारी पद्धती म्हणजे काय ?
- (4) सहकारी शेतीचे दोन फायदे सांगा.
- (5) ग्रामीण कर्जबाजारीपणाच्या दोन समस्या सांगा.
- (6) बंदिस्त शेतमजूर याचा तुम्हास काय अर्थबोध होतो ?
- (7) सार्वजनिक क्षेत्रातील प्रकल्पांची व्याख्या करा.
- (8) भारतातील सहकारी औद्योगिक क्षेत्राच्या दोन उणिवा सांगा.
- (9) असंतुलित प्रादेशिक औद्योगिक विकासाची दोन कारणे सांगा.
- (10) भारतातील लोखंड पोलाद उद्योगाच्या दोन समस्या सांगा.
- (11) सामाजिक सुरक्षितता म्हणजे काय ?
- (12) औद्योगिक संबंध याचा तुम्हास काय अर्थबोध होतो ?
- (13) औद्योगिक क्षेत्रातील बेरोजगारीच्या दोन समस्या सांगा.

2. खालील प्रश्नांची प्रत्येकी 50 शब्दांत उत्तरे लिहा (कोणत्याही दोन) : [10]

- (1) भारतातील असंतुलित शेती विकासाचे स्वरूप स्पष्ट करा.
- (2) जमीनधारणेच्या उपविभाजन आणि तुकडीकरणाच्या समस्या स्पष्ट करा.
- (3) आर्थिक विकासातील उद्योगाची भूमिका स्पष्ट करा.
- (4) भारतातील लघुउद्योगांच्या समस्या स्पष्ट करा.

3. खालील प्रश्नांची प्रत्येकी 150 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) भारतातील सहकारी शेतीची प्रगती स्पष्ट करा.
- (2) शेती क्षेत्रातील बेकारीचे प्रकार सांगा व स्पष्ट करा.
- (3) भारतातील साखर उद्योगाच्या समस्या स्पष्ट करा.
- (4) औद्योगिक संबंध सुदृढ करण्यासाठी सरकारने योजलेले उपाय स्पष्ट करा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) 1951 पासून भारतीय अर्थव्यवस्थेतील पिकाखालील क्षेत्र आणि जलसिंचन क्षेत्र यामधील बदलाचा थोडक्यात आढावा द्या.
- (2) भारतीय शेतीची उत्पादकता कमी असण्याची कारणे स्पष्ट करा. तिच्यामध्ये सुधारणा करण्यासाठी उपाय सुचवा.
- (3) भारतातील खाजगी क्षेत्राची प्रगती आणि त्याच्या समस्या स्पष्ट करा.
- (4) औद्योगिक बेरोजगारीची कारणे कोणती आहेत ? बेरोजगारीची समस्या सोडविण्यासाठी सरकारने योजलेले उपाय स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-315

T.Y. B.Com. EXAMINATION, 2010

DEFENCE BUDGETING, FINANCE AND MANAGEMENT

Paper II

(Economic Aspects of Defence)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer in 20 words each (any ten) : [20]

- (1) Write the basic aim of Peace time economy.
- (2) Define "Economic Warfare".
- (3) Write any *two* contributory elements of war potential.
- (4) What do you mean by Defence Budget ?
- (5) In which year India-China war was fought ?
- (6) What do you mean by GDP ?
- (7) State the meaning of war potential.
- (8) Write the long form of DPSU.
- (9) What do you mean by Taxation ?
- (10) State the meaning of "Mobilisation of Resources".
- (11) Define "War".
- (12) Why is the "Blockade necessary during economic warfare ?
- (13) State any *two* methods of "War Finance".

P.T.O.

2. Answer in **50** words each (any *two*) : [10]

- (1) Explain the concept of "Rationing".
- (2) Write in brief Natural resources as an element of War potential.
- (3) Explain in brief structure of Defence Budget.
- (4) Write in short concept of Development.

3. Answer in **150** words each (any *two*) : [20]

- (1) Explain how the "Industrial Capacity" would be an element of war potential.
- (2) How does the cost factor affect on modernisation programme of the Armed Forces ?
- (3) Analyse the causes of increasing India's defence expenditure since 1971.
- (4) Write a note on "Defence Industries in India".

4. Answer in **300** words each (any *two*) : [30]

- (1) Write an essay on "Economic Warfare".
- (2) Evaluate the role of Private Sector in defence production of India.
- (3) Highlight on the contrast between "Defence and Development".
- (4) Explain in detail the effects of war on society and economy of the country.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

1. प्रत्येकी 20 शब्दात उत्तरे द्या (कोणतेही दहा) : [20]

- (1) शांतताकालीन अर्थव्यवस्थेचा प्रमुख हेतू लिहा.
- (2) "आर्थिक युद्धपद्धती"—व्याख्या द्या.
- (3) युद्धक्षमतेला योगदान करणारे कोणतेही दोन घटक नमूद करा.
- (4) संरक्षण अंदाजपत्रक म्हणजे काय ?
- (5) भारत-चीन युद्ध कोणत्या वर्षी लढले गेले ?
- (6) जी.डी.पी. म्हणजे काय ?
- (7) "युद्धक्षमता"—अर्थ लिहा.
- (8) डी.पी.एस.यु. चे पूर्ण स्वरूप लिहा.
- (9) कर प्रणाली म्हणजे काय ?
- (10) "साधनसंपत्तीची गतिमानता" म्हणजे काय ? अर्थ लिहा.
- (11) "युद्ध"—व्याख्या द्या.
- (12) आर्थिक युद्धपद्धतीत "नाकेबंदी" का आवश्यक असते ?
- (13) युद्ध निधी उभारण्याच्या दोन पद्धती नमूद करा.

2. प्रत्येकी 50 शब्दात उत्तरे द्या (कोणत्याही दोन) : [10]

- (1) रेशनिंगची संकल्पना स्पष्ट करा.
- (2) नैसर्गिक साधनसंपत्ती युद्धक्षमतेचा घटक म्हणून स्पष्ट करा.
- (3) संरक्षण अंदाजपत्रकाची रचना थोडक्यात स्पष्ट करा.
- (4) विकासाची संकल्पना थोडक्यात स्पष्ट करा.

3. प्रत्येकी 150 शब्दात उत्तरे द्या (कोणतेही दोन) : [20]

- (1) औद्योगिक क्षमता हा युद्धक्षमतेचा कशाप्रकारे घटक असू शकतो ? स्पष्ट करा.
- (2) "मूल्य" हा घटक सशस्त्र सेनादलाच्या कार्यक्रमावर कशाप्रकारे परिणामकारक ठरू शकतो ?
- (3) 1971 पासून भारताच्या संरक्षण खर्चात सातत्याने होणाऱ्या वृद्धीची (वाढीची) कारणमीमासा करा.
- (4) "भारतातील संरक्षण उत्पादन करणारे उद्योगधंदे" यावर टिपण लिहा.

4. प्रत्येकी 300 शब्दात उत्तरे द्या (कोणतेही दोन) : [30]

- (1) "आर्थिक युद्धपद्धती" यावर निबंध लिहा.
- (2) भारताच्या संरक्षण उत्पादनातील खाजगी (उद्योगधंदे) क्षेत्राने निभावलेल्या भूमिकेचे मूल्यमापन करा.
- (3) संरक्षण आणि विकास यातील विरोधाभास यावर प्रकाशझोत टाका.
- (4) युद्धाचे "समाज आणि देशाची अर्थव्यवस्था" यावर होणारे विविध परिणाम सविस्तर स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—3

[3769]-316

T.Y. B.Com. EXAMINATION, 2010

COMPUTER APPLICATION

Paper II

(Web Design And Applications)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

(iii) Neat diagrams must be drawn wherever necessary.

1. (A) Attempt any *two* of the following : [16]

(i) Explain the formatting tags with proper syntax.

(ii) Explain the factors of web design with its pyramid.

(iii) What is Web Browser ? Explain Internet Browser in detail.

(B) Attempt any *one* of the following : [4]

(i) Write a short note on Java Script.

(ii) Write a short note on Navigation.

P.T.O.

2. Attempt any *five* of the following : [10]

- (i) What is use of Search Engine ?
- (ii) What do you mean by static site ?
- (iii) Write the full form of URL.
- (iv) What is the use of <A> tag ?
- (v) What is an exit page ?
- (vi) What is a site index ?

3. (A) Attempt any *two* of the following : [16]

- (i) Explain the different Web Technologies.
- (ii) What is form ? Describe the form attributes.
- (iii) Explain the steps to create frames with the help of Java Script.

(B) Attempt any *one* of the following : [4]

- (i) Write a short note on Testing of Web Site.
- (ii) Explain the Ordered list tags with syntax and examples.

4. Attempt any *two* of the following : [30]

- (i) Explain the different organizational models used in designing web sites.

(ii) Write HTML program to create the following table :

BIG Bazaar Bill					
Sr.No.	Item No.	Item Desc.	Rate	Qty.	Total
				Total Amount	

(iii) Explain the different site types.

(iv) Explain the web process model with suitable diagrams.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-317

T.Y.B.Com. EXAMINATION, 2010

INSURANCE, TRANSPORT AND TOURISM

Paper II

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer any *ten* questions in about **20** words each : **[20]**

- (1) What is the life insurance ?
- (2) What is life insurance documents ?
- (3) What is General Insurance ?
- (4) State the nature of Fire Insurance.
- (5) State any *two* problems of Road Transport in India.
- (6) State the role of agencies in Transport Industry.
- (7) State the nature of Tourism in India.
- (8) Why is knowledge of currency and exchange required in Tourism Industry ?
- (9) State any *two* functions of Tourism Development Corporations.
- (10) What is the impact of travelling routes on Tourism ?
- (11) What do you mean by the terms of Life Insurance ?
- (12) What are the advantages of Group Insurance ?
- (13) State the kinds of losses and damages.

P.T.O.

2. Answer any *two* questions in about **50** words each : [10]
- (1) Explain the Life Insurance Products.
 - (2) Explain the claims and settlements.
 - (3) State the need of Training and Development of Staff in General Insurance.
 - (4) How does the Government control the Transport Agencies ?
3. Answer any *two* questions in about **150** words each : [20]
- (1) Explain the formation process of Life Insurance Contract.
 - (2) Explain the functions of LIC.
 - (3) State the importance of tourism in Indian Economy.
 - (4) Explain the nature, scope and role of Agencies in Tourism.
4. Answer any *two* questions in about **500** words each : [30]
- (1) Explain the advantages of the Life Insurance.
 - (2) Explain the investment policy of General Insurance.
 - (3) Explain the organizational structure of the Fire Insurance.
 - (4) Explain the travelling facilities available in the country to develop the tourism.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहेत.
(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची प्रत्येकी **20** शब्दात उत्तरे लिहा (कोणतेही दहा) : [20]
- (1) आयुर्विमा म्हणजे काय ?
 - (2) आयुर्विमा दस्तावेज कोणते ते सांगा.

- (3) सर्वसाधारण विम्याचा अर्थ स्पष्ट करा.
- (4) अग्निविम्याचे स्वरूप विशद करा.
- (5) भारतातल्या रस्ते वाहतुकीला कोणत्याही दोन समस्या लिहा.
- (6) वाहतुक उद्योगातील विविध एजन्सीसची भूमीका स्पष्ट करा.
- (7) भारतीय पर्यटनाचे क्षेत्राचे स्वरूप नमुद करा.
- (8) पर्यटन उद्योगात परकीय चलनाचे ज्ञान असणे का आवश्यक असते ?
- (9) पर्यटन विकास महामंडळाची दोन कार्ये नमुद करा.
- (10) प्रवास मार्गाचे पर्यटनावर होणारे परिणाम विशद करा.
- (11) आयुर्विमा करारातील अटी व शर्ती म्हणजे काय ?
- (12) गट विम्याचे फायदे लिहा.
- (13) तोटे व नुकसानीचे प्रकार सांगा.

2. खालील प्रश्नांची प्रत्येकी 50 शब्दात उत्तरे लिहा (कोणतेही दोन) : [10]

- (1) आयुर्विमाद्वारा उत्पादित विविध पत्राचे प्रकार सांगा.
- (2) विम्यासंबंधीचे दावे आणि निपटारे (Settlement) म्हणजे काय ?
- (3) सर्वसाधारण विमा कंपनीतील कर्मचाऱ्याचे प्रशिक्षण व विकासाची का गरज विशद करा.
- (4) वाहतुक एजन्सीवरील सरकारचे नियंत्रण विशद करा.

3. खालील प्रश्नांची प्रत्येकी 150 शब्दात उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) आयुर्विमा करार अस्तित्वात येण्याची प्रक्रीया स्पष्ट करा.
- (2) आयुर्विमा महामंडळाची कार्ये विशद करा.
- (3) भारतीय अर्थव्यवस्थेतील पर्यटनाचे महत्व विशद करा.
- (4) पर्यटनातील एजन्सीजचे स्वरूप, व्याप्ती आणि भूमीका विशद करा.

4. खालील प्रश्नांची प्रत्येकी 500 शब्दात उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) आयुर्विमाचे फायदे स्पष्ट करा.
- (2) सर्वसाधारण विम्याचे गुंतवणुक धोरण स्पष्ट करा.
- (3) अग्नि विम्याची संघटनात्मक रचना स्पष्ट करा.
- (4) पर्यटनाचा विकास साधण्यासाठी देशान्तर्गत उपलब्ध असलेल्या प्रवासी सोयी सवलती स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-318

T.Y. B.Com. EXAMINATION, 2010

BUSINESS ADMINISTRATION

Paper III

(Production and Marketing Functions)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer in 20 words each (any ten) : [20]

- (1) Define the term "Production Management".
- (2) State any *four* features of "Intermittent Production".
- (3) State any *four* advantages of "Diversification".
- (4) What is "Material Handling" ?
- (5) What is "Store-keeping" ?
- (6) What is "Quality Circles" ?
- (7) What is "Follow-up" ?
- (8) What is "Marketing" ?
- (9) State any *four* functions of Packaging.
- (10) What is "Market Segmentation" ?
- (11) What is "Channel of Distribution" ?
- (12) State any *four* advantages of Marketing Research.
- (13) What is "Publicity" ?

P.T.O.

2. Answer in **50** words each (any *two*) : [10]

- (1) State objects of Standardisation.
- (2) What are the causes of product quality variations ?
- (3) Write a note on "Purchase Procedure".
- (4) Write a note on "Time Study and Motion Study".

3. Answer in **150** words each (any *two*) : [20]

- (1) Explain the functions of Store-keeping Department.
- (2) Explain the types of Marketing Organisation.
- (3) What is Pricing ? Explain various methods of pricing.
- (4) Describe various methods of Sales Promotion.

4. Answer in **300** words each (any *two*) : [30]

- (1) Explain the role of Marketing Manager in big business concern.
- (2) Explain various channels of distribution for Consumer Goods. State the factors to be considered in the selection of Channels of distribution.
- (3) Explain various sources of data collection for Marketing Research. State important branches of marketing research.
- (4) (a) Write a note on "Future of Advertising".
(b) Write a note on "Modern Media's of Advertising".

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

(iii) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दहा) : [20]

- (1) “उत्पादन व्यवस्थापन” म्हणजे काय ?
- (2) “तुटक उत्पादनाची” (Intermittent Production) कोणतीही चार वैशिष्ट्ये सांगा.
- (3) वैविधीकरणाचे (Diversification) कोणतेही चार फायदे सांगा.
- (4) “सामग्री हाताळणी” (Material Handling) म्हणजे काय ?
- (5) “संग्रहण” (Store-keeping) म्हणजे काय ?
- (6) “गुणवत्ता वर्तुळे” म्हणजे काय ?
- (7) “पाठपुरावा” (Follow-up) म्हणजे काय ?
- (8) “विपणन” म्हणजे काय ?
- (9) “वस्तुबांधणीचे” (Packaging) कोणतेही चार कार्ये सांगा.
- (10) “बाजारपेठ विभागीकरण” (Market Segmentation) म्हणजे काय ?
- (11) “वितरण साखळी” म्हणजे काय ?
- (12) विपणन संशोधनाचे कोणतेही चार फायदे सांगा.
- (13) “प्रसिद्धी” म्हणजे काय ?

2. प्रत्येकी 50 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [10]

- (1) प्रमाणीकरणाचे हेतु सांगा.
- (2) वस्तुच्या गुणवत्तेत तफावत येण्याची कारणे कोणती ?

- (3) "खरेदीची कार्यपद्धती" यावर टिप लिहा.
- (4) "समय व गती अभ्यास" यावर टिप लिहा.

3. प्रत्येकी 150 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) संग्रहण विभागाची कार्ये स्पष्ट करा.
- (2) विपणन संघटनेचे प्रकार स्पष्ट करा.
- (3) किंमत निर्धारण (Pricing) म्हणजे काय ? किंमत निर्धारणाच्या विविध पद्धती स्पष्ट करा.
- (4) विक्रयवृद्धीच्या विविध पद्धतींचे वर्णन करा.

4. प्रत्येकी 300 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) मोठ्या व्यवसाय संस्थेमधील विपणन व्यवस्थापकाची भूमिका स्पष्ट करा.
- (2) उपभोग्य वस्तुंसाठी वापरल्या जाणाऱ्या विविध वितरण साखळ्या स्पष्ट करा. वितरण साखळीची निवड करताना विचारात घ्यावयाचे घटक सांगा.
- (3) विपणन संशोधनासाठी तथ्य संकलनाचे (Data Collection) विविध मार्ग स्पष्ट करा. विपणन संशोधनाच्या विविध शाखा सांगा.
- (4) (अ) "जाहिरातीचे भवितव्य" यावर टिप लिहा.
(ब) "जाहिरातीची आधुनिक माध्यमे" यावर टिप लिहा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-319

T.Y. B.Com. EXAMINATION, 2010

CO-OPERATION AND RURAL DEVELOPMENT

Paper III

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (i) Define the term 'Co-operation'.
- (ii) What is meant by credit-cooperative ?
- (iii) What is rural industrialisation ?
- (iv) What is Government Subsidies ?
- (v) Maharashtra Industrial Development Corporation (MIDC).
- (vi) Define Public Sector.
- (vii) Kokan Vikas Industrial Corporation (KVIC).
- (viii) What is Small Scale Industries ?
- (ix) Write any *three* principles of management for the success of Co-operative Sector.
- (x) Write any *three* functions of State Cooperative Bank.
- (xi) Define 'Employment Guarantee Scheme'.
- (xii) State any *three* objectives of Primary Credit Cooperative Society.
- (xiii) Khadi and Village Industries Commission.

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (i) Write in brief the present position of Urban Co-operative Banks.
- (ii) Write a note on Co-operation and Planning.
- (iii) Write a note on Rural Industrialization.
- (iv) Explain the present position of Employment in India.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (i) Explain the need of Rural Industrialization.
- (ii) Suggest the measures to overcome the problems of rural-employment.
- (iii) Explain the impact of Globalization on Rural Development.
- (iv) Explain the problems of Urban Co-operative Banks.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (i) Explain in detail the disadvantages of Globalization.
- (ii) Professionalization of Co-operative Management. Comment.
- (iii) Define Rural Employment. Explain in detail the problems of Rural Employment.
- (iv) Explain the causes and importance of Decentralization of Rural Industrialization.

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दांत लिहा (कोणतेही दहा) : [20]

- (i) 'सहकार' या संज्ञेची व्याख्या सांगा.
- (ii) सहकारी पतसंस्था म्हणजे काय ?
- (iii) ग्रामीण औद्योगिकरण म्हणजे काय ?
- (iv) सरकारी अर्थसहाय्य म्हणजे काय ?
- (v) महाराष्ट्र औद्योगिक विकास महामंडळ (MIDC)
- (vi) सरकार क्षेत्राची व्याख्या सांगा.
- (vii) कोकण-विकास औद्योगिक महामंडळ (KVIC)
- (viii) लघु-उद्योग म्हणजे काय ?
- (ix) सहकार क्षेत्र यशस्वी होण्यासाठी व्यवस्थापनाची तीन तत्वे लिहा.
- (x) राज्य-सहकारी बँकेची कोणतीही तीन कार्ये लिहा.
- (xi) रोजगार हमी योजनेची व्याख्या सांगा.
- (xii) प्राथमिक-पत सहकारी संस्थेची कोणतेही तीन उद्देश लिहा.
- (xiii) खादी आणि ग्रामोद्योग आयोग.

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दांत लिहा (कोणतेही दोन) : [10]

- (i) नागरी-सहकारी बँकाची सद्यःस्थिती थोडक्यात लिहा.
- (ii) 'सहकार आणि नियोजन' यावर एक टिप लिहा.
- (iii) 'ग्रामीण औद्योगिकरण' यावर एक टिप लिहा.
- (iv) भारतातील रोजगाराची सद्यःस्थिती स्पष्ट करा.

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दांत लिहा (कोणतेही दोन) : [20]

- (i) ग्रामीण औद्योगिककरणाची गरज स्पष्ट करा.
- (ii) ग्रामीण रोजगारातील दोष निवारण्यासाठी (दूर करण्यासाठी) उपाय सुचवा.
- (iii) ग्रामीण विकासावर जागतिकीकरणाचा प्रभाव स्पष्ट करा.
- (iv) नागरी सहकारी बँकाच्या समस्या स्पष्ट करा.

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 शब्दांत लिहा (कोणतेही दोन) : [30]

- (i) जागतिकीकरणाचे तोटे/दोष सविस्तर स्पष्ट करा.
- (ii) सहकारी व्यवस्थापनाचे व्यावसायिकीकरण चर्चा करा.
- (iii) ग्रामीण रोजगाराची व्याख्या सांगा. ग्रामीण रोजगारा संबंधी भेडसावणाऱ्या समस्या सविस्तर स्पष्ट करा.
- (iv) ग्रामीण औद्योगिककरणाच्या विकेंद्रीकरणाची कारणे आणि महत्व स्पष्ट करा.

Total No. of Questions—5]

[Total No. of Printed Pages—4+1

[3769]-320

T.Y. B.Com. EXAMINATION, 2010

COST AND WORKS ACCOUNTING

Paper III

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

(iii) Use of calculator is allowed.

1. (A) Fill in the blanks (any five) : [5]

- (1) If fixed cost is greater than contribution, the excess is known as.....
- (2) The summary of all.....is known as Master Budget.
- (3) Inter-firm comparison develops cost.....among the participating units.
- (4) When actual cost is more than standard cost, the variance is.....
- (5) Cost audit work in India may be accomplished by.....
- (6) Cost audit is the verification of the.....of cost accounts.

P.T.O.

(B) State whether the following statements are True or False (any five) : [5]

- (1) The large margin of safety indicates the soundness of business.
- (2) The cash budget summarises anticipated cash receipts and cash payments for the budget period.
- (3) Inter-firm comparison is not beneficial to different firms in the industry.
- (4) Material yield variance is a part of material price variance.
- (5) Cost audit enables shareholders to assess and evaluate performance of their firm.
- (6) In India all manufacturing companies are covered under Cost Audit.

2. Define uniform costing. What are its objectives ? What are the requisites for installation of a uniform costing system. [15]

3. What is Cost Audit ? In what respects is Cost Audit different from Cost Investigation ? [15]

Or

Write short notes on (any three) :

(a) Cost Audit (Report) Rules

- (b) Rights of Cost Auditor
- (c) Objects of Cost Accounting Standards
- (d) Cost Audit Programme
- (e) Cost Audit Notes.

4. Two businesses 'A' Ltd. and 'B' Ltd. sell the same type of products, in the same type of market. Their budgeted Profit and Loss Accounts for the year ending 31/3/2009 are as follows :

Items	'A' Ltd.		'B' Ltd.	
Sales		3,00,000		3,00,000
Less : Variable Costs	2,40,000		2,00,000	
Fixed Cost	30,000	2,70,000	70,000	2,70,000
Net Budgeted profit		30,000		30,000

You are required to :

- (a) Calculate the P/V Ratio and Break-even Point of each business.
- (b) State which business is likely to earn greater profits in conditions of :
 - (i) Heavy demand for the product
 - (ii) Low demand for the product.

[20]

Or

From the following data, prepare a cash budget for the month of January to April 2010 : [20]

Year	Month	Sales (Rs.)	Purchases (Rs.)	Wages (Rs.)	Administrative Expenses (Rs.)
2009	November	50,000	17,500	3,500	1,500
2009	December	55,000	22,500	4,000	2,000
2010	January	60,000	30,000	4,500	2,500
2010	February	65,000	32,500	4,500	3,000
2010	March	70,000	35,000	5,000	3,500
2010	April	75,000	37,500	5,000	4,000

Other Information :

- (1) Dividend of Rs. 10,000 is payable in March 2010.
- (2) Customers are allowed a credit period of two months.
- (3) Creditors have allowed a credit period of two months.
- (4) Wages and Administrative Expenses are paid on 1st day of the next month.
- (5) A machine has been purchased on 1st March 2010 and payments are made in monthly instalment of Rs. 5,000 each.
- (6) Balance of cash in hand on 1st January, 2010 is Rs. 17,500.

5. The standard mix of Product A2 is as follows : [20]

Kgs	Material	Price per kg (Rs.)
45	X	6=00
25	Y	4=50
30	Z	9=50

The standard loss in production is 10% of input. There is no scrap value. Actual production for a month was 7,425 kgs of A2. Actual purchases and usage of material during the month were :

Kgs	Material	Price per kg (Rs.)
4,200	X	6=50
1,700	Y	4=25
2,600	Z	9=75

Calculate :

- (1) Material Cost Variance
- (2) Material Price Variance
- (3) Material Usage Variance
- (4) Material Mix Variance
- (5) Material Yield Variance

[3769]-321**T.Y.B.Com. EXAMINATION, 2010****BUSINESS STATISTICS****Paper III****(2004 PATTERN)****Time : Three Hours****Maximum Marks : 80****N.B. :—** (i) Attempt *All* questions.

(ii) Figures to the right indicate full marks.

(iii) Use of calculator and statistical table is allowed.

1. (A) Attempt any *four* of the following : [2 each]

(a) Explain the concept of quality with an illustration.

(b) Determine whether there exists a saddle point in the following two person zero sum game :

Player B

Player A	$\begin{bmatrix} 8 & -7 \\ -6 & 4 \end{bmatrix}$

(c) State any *four* elements of the queuing system.

(d) State whether each of the statement given below is true or false :

(i) The distribution of arrival rate follows Normal distribution in queuing theory.

(ii) PERT is a probabilistic method.

P.T.O.

(e) Explain the importance of interpolation.

(f) Comment on '100% inspection'.

(B) Attempt any *two* of the following :

(a) A bank has one computer operator for typing letters. Her service rate is 8 letters per hour. The letters arrive at her table at rate of 5 per hour during 8 hours working day. If the cost of idle computer operator is estimated as Rs. 50 per hour, find :

(i) Probability that equipment unutilization.

(ii) Average waiting time of her letter in system.

(iii) Cost per day due to idle computer operator. [6]

(b) Give the following pay-off matrix :

Strategies	States			
	D ₁	D ₂	D ₃	D ₄
S ₁	4	0	-5	3
S ₂	-2	6	9	1
S ₃	7	3	2	4

Determine the optimal strategy under :

(i) Maximax

(ii) Maximin

(iii) Laplace criteria

(iv) Hurwicz criteria with coefficient of optimality 0.6. [6]

- (c) Solve the game with the following pay-off matrix by using the principle of dominance : [6]

		Player B's Strategy				
		1	2	3	4	5
Player A's Strategy	I	1	3	2	7	4
	II	3	4	1	5	6
	III	6	5	7	6	5
	IV	2	0	6	3	1

2. Attempt any two of the following :

- (a) Ten samples each of size 5 are drawn at regular intervals from a manufacturing process. The sample means (\bar{X}) and their range (R) are given below :

Sample No.	Mean (\bar{X})	Range (R)
1	49	7
2	45	5
3	48	7
4	53	9
5	39	5
6	47	8
7	46	8
8	39	6
9	51	7
10	45	6

Construct control charts for mean and range. Also comment on whether the process seems to be under control. ($n = 5$, $A_2 = 0.577$, $D_3 = 0$, $D_4 = 2.115$). [8]

(b) (i) Write a short note on 'Decision tree'. [4]

(ii) Explain briefly the concept of ISO. [4]

(c) The following data gives the life-times of four brands of tubes :

	A	21	19	20
Brand	B	23	21	25
	C	22	24	20
	D	20	20	23

Prepare an analysis of variance table for the above one-way design and test the significance of difference between the life-times of four brands. (Use 5% l.o.s.) [8]

3. Attempt any *two* of the following :

(a) (I) Interpolate the missing figure in the following data by using Binomial Expansion Method : [4]

x	y
5	30
10	32
15	?
20	38
25	40

(II) The following are the number of defects in an item observed :

Sample No.	No. of defects
1	5
2	6
3	8
4	6
5	5
6	6
7	9
8	9
9	8
10	7

Draw appropriate control chart and state your conclusion. [4]

(b) (I) For single sampling plan with $N = 1200$, $n = 64$ and $c = 1$. Compute the AOQ given that $p = 0.05$. [4]

(II) Explain the following terms :

(i) Producer's risk

(ii) Consumer's risk.

[4]

- (c) From the following data, interpolate the value of y , when $x = 45$ by using Newton's forward interpolation formula : [8]

x	y
20	10
30	14
40	22
50	28
60	32

4. Attempt any *two* of the following :

- (a) A project is composed of 12 activities. The following table shows the activities along with their time relation :

Activity	Time
1-2	3
1-3	5
1-4	2
3-5	7
3-7	4
2-5	9
5-9	12
4-6	8
6-7	6
6-8	11
8-9	10
7-9	8

- (i) Compute earliest event time and latest event time.
- (ii) Find the critical path and total projection duration.
- (iii) Calculate total, free and independent float for each activity. [8]
- (b) (I) Explain the following terms in Decision Theory :
- (i) Opportunity loss
- (ii) Decision under risk. [4]
- (II) For single sampling plan with $N = 2000$, $n = 80$, $c = 1$, $p = 0.05$, calculate the minimum average total inspection (ATI). [4]
- (c) A project consists of 9 activities whose time estimates are given below :

Activity	Time Estimates (Weeks)		
	t_o	t_p	t_m
1-2	3	15	6
1-6	2	14	5
2-3	6	30	12
2-4	2	8	5
3-5	5	17	11
4-5	3	15	6
6-7	3	27	9
7-8	4	28	19
5-8	1	7	4

- (i) Determine expected time estimates for all activities.
- (ii) Determine the critical path and hence expected project completion time.
- (iii) What is the probability that the project will be completed within 41 weeks ? [8]

5. Attempt any *two* of the following :

- (a) Onions are produced at the cost of Rs. 5 per kg and sold at Rs. 10 per kg. There is no resale value for unsold onions.

The weekly sales records in the past are as follows :

Demand/week	No. of weeks each Sales level was recorded
30	2
40	2
50	3
60	2
70	1

Calculate EMV and find best strategy. Also calculate EVPI. [6]

- (b) Fill in the blanks of the following ANOVA table marked “—”.

Source of Variation	Degree of Freedom (d.f.)	Sum of Squares (S.S.)	Mean sum of square (M.S.S.)	Variance Ratio
Between Columns	—	—	11.55	—
Between Rows	3	—	9.52	—
Errors	12	68.20	—	
Total	19	—		

Test the homogeneity of rows and columns. (Use 5% l.o.s.) [6]

- (c) Explain the following terms :

- (i) IS
- (ii) Two-person zero-sum game
- (iii) Assignable causes.

[6]

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-322

T.Y. B.Com. EXAMINATION, 2010

BANKING AND FINANCE

Special Paper III

(Banking Law and Practice in India)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) Spell out the paid-up capital and reserve requirement for a banking company incorporated outside India.
- (2) Who is a 'holder' of a negotiable instrument ?
- (3) Define negotiation as per the Negotiable Instruments Act, 1881.
- (4) What is Cash Reserve Ratio ?
- (5) What are demand and time liabilities ?
- (6) Who is a Paying banker ?
- (7) Spell out the difference between General and Banker's Lien.
- (8) What is 'Right of Set-off' ?
- (9) Who can be a customer to a bank ?
- (10) What do you understand by Banker's obligation of secrecy of accounts ?
- (11) What do you understand by a Fixed Deposit Receipt ?
- (12) What is English mortgage ?
- (13) What does 'SARFAESIA' stand for ?

P.T.O.

2. Answer the following questions in **50** words each (any *two*) : [10]
- (1) Spell out the provision of the Banking Regulation Act, 1949 relating to 'Maintenance of Liquid Assets'.
 - (2) Spell out the features of a Promissory Note.
 - (3) Explain the 'Trustee-Beneficiary' relationship between banker and customer.
 - (4) Define 'Securitisation' as defined under the Securitisation Act.
3. Answer the following questions in **150** words each (any *two*) : [20]
- (1) Spell out in detail the parties to Negotiable Instruments.
 - (2) What are the conditions under which a banker could refuse payment of his customers' cheques ?
 - (3) Explain in detail precautions a banker needs to take while advancing against supply bills.
 - (4) Explain in detail the economic and technical aspects of project appraisal.
4. Answer the following questions in **300** words each (any *two*) : [30]
- (1) Explain in detail the powers of the Reserve Bank of India as laid down under the Banking Regulation Act, 1949.
 - (2) Who is a collecting banker ? What precautions should a collecting banker take while collecting his customers' cheques ?
 - (3) What is a secured loan ? Explain in detail the precautions a banker must take while advancing loans against real estate.
 - (4) Explain in detail Debt Recovery Tribunals, Lok Adalat and Recovery Camps as measures of recovery of loans.

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

(iii) संदर्भासाठी मुळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दहा) : [20]

- (1) भारताबाहेरील स्थापन झालेल्या बँकासाठीच्या वसुलभाग भांडवल व राखीव निधीची तरतुद नमुद करा.
- (2) चलनक्षम दस्तऐवजात धारक म्हणजे कोण ?
- (3) चलनक्षम दस्तऐवज कायदा 1881नुसार 'परक्रमण' यांची व्याख्या करा.
- (4) रोखराखीव प्रमाण म्हणजे काय ?
- (5) मागणी व सावधी दायित्व म्हणजे काय ?
- (6) प्रदायी बँकर म्हणजे कोण ?
- (7) साधारण आणि बँकेचा धारणाधिकार यातील फरक नमुद करा.
- (8) 'क्षतीपुर्तीचा अधिकार' म्हणजे काय ?
- (9) बँकेचा ग्राहक म्हणजे कोण ?
- (10) बँकेवरील खात्यासंदर्भातील गुप्तिनेबाबदची बंधने याचा तुम्हाला काय अर्थबोध होतो ?
- (11) मुदत ठेवपावती याचा तुम्हाला काय अर्थबोध होतो ?
- (12) इंग्रजीगहाण म्हणजे काय ?
- (13) 'SARFAESIA' चे पूर्ण रूप द्या.

2. खालील प्रश्नांची प्रत्येकी 50 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [10]

- (1) तरल मालमत्तेच्या संदर्भातील बँकिंग नियमन कायदा 1949तील तरतुद स्पष्ट करा.
- (2) वचनचिद्वीची वैशिष्ट्ये नमुद करा.
- (3) बँकर आणि त्याचा ग्राहक यामधील विश्वस्त आणि लाभाधिकारी संबंध स्पष्ट करा.
- (4) तारणीकरण कायद्यामधील 'तारणीकरण' याची व्याख्या करा.

3. खालील प्रश्नांची प्रत्येकी 150 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) चलनक्षम दस्तऐवजाचे पक्ष सविस्तर नमुद करा.
- (2) कोणत्या परिस्थितीत बँकर आपल्या ग्राहकाच्या धनादेशाचे पैसे अदा करण्याचे नाकारू शकतो ?
- (3) पुरवठा बीलाच्या सुरक्षीततेवर कर्ज देताना बँकेने कोणती काळजी घेणे आवश्यक आहे ते स्पष्ट करा.
- (4) प्रकल्प मुल्यमापनाचे आर्थिक व तांत्रिक पैलू स्पष्ट करा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) बँकिंग नियमन कायदा, 1949 मधील रिझर्व बँकेचे अधिकार स्पष्ट करा.
- (2) वसुली बँकर म्हणजे कोण ? वसुली बँकरने ग्राहकाच्या धनादेशाची रक्कम वसुल करताना घ्यावयाची खबरदारी कोणती ?
- (3) सुरक्षीत कर्ज म्हणजे काय ? स्थावर मालमत्तेवर कर्ज देताना बँकरने घ्यावयाच्या विविध खबरदान्या कोणत्या ते स्पष्ट करा.
- (4) कर्ज वसुलीकरण्यासाठीचे विविध उपाय म्हणून कर्ज वसुली प्राधिकरण, लोक अदालत आणि वसुली शिबीरे हे सविस्तर स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-323

T.Y. B.Com. EXAMINATION, 2010

BUSINESS ENTREPRENEURSHIP

Paper III

**(Organisational Behaviour and Entrepreneurship
Development)**

(2004 Pattern)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer in 20 words each (any ten) : [20]

- (1) Define the term 'Personality'.
- (2) Define the term 'Leadership'.
- (3) Define the term 'Organisational Behaviour'.
- (4) Explain the term 'Conflict'.
- (5) Explain the term 'Stress'.
- (6) Explain the term 'Motivation'.
- (7) What is 'Change' ?
- (8) What is 'Team Spirit' ?
- (9) What is 'Functional Group' ?
- (10) State the meaning of Formal Group.

P.T.O.

- (11) State the meaning of 'Job Enrichment'.
- (12) State the meaning of 'Emotional Intelligence'.
- (13) Define the term 'Authority'.

2. Answer in **50** words each (any *two*) : [10]

- (1) Explain the term 'Resistance to Change'.
- (2) State the importance of motivation.
- (3) Explain the term 'Job-Rotation'.
- (4) Explain the 'Managerial Grid Theory'.

3. Answer in **150** words each (any *two*) : [20]

- (1) Explain the reasons of resistance to organisational change.
- (2) Explain the features and importance of informal group.
- (3) Explain the concept and benefits of creating high performance team.
- (4) State the importance of Employee Recognition Programme.

4. Answer in **300** words each (any *two*) : [30]

- (1) Explain in detail contingency theory of leadership.
- (2) Explain the importance and benefits of job enrichment.
- (3) Define the term 'learning'. Explain the principles of learning.
- (4) Explain the importance and advantages of Management by Objectives.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

1. प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) 'व्यक्तीमत्त्व' संज्ञेची व्याख्या द्या.
- (2) 'नेतृत्व' संज्ञेची व्याख्या द्या.
- (3) 'संघटनात्मक वर्तवणूक' संज्ञेची व्याख्या द्या.
- (4) 'संघर्ष' ही संज्ञा स्पष्ट करा.
- (5) 'ताण' ही संज्ञा स्पष्ट करा.
- (6) 'अभिप्रेरण' ही संज्ञा स्पष्ट करा.
- (7) 'बदल' म्हणजे काय ?
- (8) 'संघभावना' म्हणजे काय ?
- (9) 'कार्यात्मक समूह' म्हणजे काय ?
- (10) औपचारीक समूहाचा अर्थ सांगा.
- (11) 'कार्यसमृद्धी' चा अर्थ सांगा.
- (12) 'भावनिक बुद्धीमत्ता' चा अर्थ सांगा.
- (13) 'अधिकार' या संज्ञेची व्याख्या द्या.

2. प्रत्येकी 50 शब्दांत उत्तरे द्या (कोणतेही दोन) : [10]

- (1) 'बदलांना विरोध' ही संज्ञा स्पष्ट करा.
- (2) अभिप्रेरणाचे महत्त्व सांगा.

- (3) 'कार्यबदल' ही संज्ञा स्पष्ट करा.
- (4) व्यवस्थापन चौकट सिद्धांत स्पष्ट करा.

3. प्रत्येकी 150 शब्दात उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) संघटनात्मक बदलांना विरोधाची कारणे स्पष्ट करा.
- (2) अनौपचारिक समूहाची वैशिष्ट्ये व महत्व स्पष्ट करा.
- (3) उच्च कामगिरी संघ निर्मिती संकल्पना व फायदे स्पष्ट करा.
- (4) कर्मचारी ओळख कार्यक्रमाचे महत्व सांगा.

4. प्रत्येकी 300 शब्दात सविस्तर उत्तरे द्या (कोणतेही दोन) : [30]

- (1) संभव नेतृत्व सिद्धांत सविस्तर स्पष्ट करा.
- (2) कार्यसमृद्धीचे महत्व आणि फायदे स्पष्ट करा.
- (3) 'अध्ययन' संज्ञेची व्याख्या द्या. अध्ययनाची तत्वे स्पष्ट करा.
- (4) उद्दिष्टाद्वारे व्यवस्थापनाचे महत्व आणि फायदे स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-324

T.Y. B.Com. EXAMINATION, 2010

MARKETING MANAGEMENT

Paper III

(Advertising)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All* questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer in 20 words each (any ten) : [20]

- (1) Explain the meaning of Advertising.
- (2) What is Direct Advertising ?
- (3) State the *two* functions of Advertising.
- (4) What is Deceptive Advertising ?
- (5) State the *four* media of Indirect Advertising.
- (6) What is Pamphlets ?
- (7) What is Background ?
- (8) What is Appeal in Advertising ?
- (9) Define 'Image Building'.
- (10) What is Advertising Strategy ?
- (11) What is Illustration ?
- (12) Define 'Personal Advertising'.
- (13) State the *four* advantages of Internet.

P.T.O.

2. Answer in 50 words each (any two) : [10]
- (1) What are the functions of Advertising ?
 - (2) Write a short note on Modern Marketing.
 - (3) Explain the features of Indirect Advertising.
 - (4) Write a short note on Rural Advertising.
3. Answer in 150 words each (any two) : [20]
- (1) Explain the advantages and limitations of Advertising Business.
 - (2) State the types of Advertisement in non-business areas.
 - (3) Explain the selection of advertising as a career.
 - (4) Explain the essential factors for appeal in Advertising.
4. Answer in 300 words each (any two) : [30]
- (1) Explain the methods of advertising in market place.
 - (2) Explain the various types of appeals in advertising.
 - (3) Explain in detail perceptual mapping and audience perception.
 - (4) Explain the functions of Advertising Layout.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

- सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहेत.
(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.
(iii) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दहा) : [20]
- (1) जाहिरातीचा अर्थ सांगा.
 - (2) प्रत्यक्ष जाहिरात म्हणजे काय ?

- (3) जाहिरातीची **दोन** कार्ये सांगा.
- (4) फसवी जाहिरात म्हणजे काय ?
- (5) अप्रत्यक्ष जाहिरातीची **चार** माध्यमे सांगा.
- (6) माहितीपुस्तिका म्हणजे काय ?
- (7) पार्श्वभूमी म्हणजे काय ?
- (8) जाहिरात आवाहन म्हणजे काय ?
- (9) 'प्रतिमानिर्मीती'ची व्याख्या द्या.
- (10) जाहिरात डावपेच म्हणजे काय ?
- (11) चित्रांचा वापर म्हणजे काय ?
- (12) व्यक्तीगत जाहिरातीची व्याख्या द्या.
- (13) इंटरनेटचे **चार** फायदे सांगा

2. खालील प्रश्नांची प्रत्येकी **50** शब्दांत उत्तरे लिहा (कोणतेही **दोन**) : [10]

- (1) जाहिरातीची कार्ये सांगा.
- (2) आधुनिक जाहिरात यावर एक संक्षिप्त टिप लिहा.
- (3) अप्रत्यक्ष जाहिरातीची वैशिष्ट्ये स्पष्ट करा.
- (4) ग्रामीण जाहिरातीवर एक संक्षिप्त टिप लिहा.

3. खालील प्रश्नांची प्रत्येकी **150** शब्दांत उत्तरे लिहा (कोणतेही **दोन**) : [20]

- (1) जाहिरात व्यवसायाचे फायदे-तोटे स्पष्ट करा.
- (2) बिगर-व्यवसाय क्षेत्रातील जाहिरातीचे प्रकार सांगा.
- (3) कारकीर्द म्हणून जाहिरात कलेची निवड स्पष्ट करा.
- (4) जाहिरातीतील आवाहनासंबंधीच्या आवश्यक बाबी स्पष्ट करा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) बाजारपेठेच्या ठिकाणी असलेल्या जाहिरातीच्या पद्धती स्पष्ट करा.
- (2) जाहिरातीतील आवाहनांचे विविध प्रकार स्पष्ट करा.
- (3) जाहिरात वाचकांची ग्रहणशक्ती व ग्रहणशक्तीचे आलेखन सविस्तर स्पष्ट करा.
- (4) जाहिरात रचनेचे घटक स्पष्ट करा.

Total No. of Questions—6]

[Total No. of Printed Pages—8+4

[3769]-325

T.Y.B.Com. EXAMINATION, 2010

BUSINESS LAWS AND PRACTICES

Paper III

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

(iii) *Use of calculator is allowed.*

1. (A) What are the essential features of the CENVAT Credit Scheme
in relation to capital goods ? [7]

(B) Write a note on : 'Daily Stock Account'. [7]

Or

Explain the meaning of the following terms with reference to Section
4 of the Central Excise Act, 1944 : [14]

(A) Assessee

(B) Related Person

(C) Place of Removal

(D) Transaction Value.

P.T.O.

2. From the information given below, ascertain the assessable value and amount of excise duty payable under Section 4 of the Central Excise Act, 1944 : [14]

Rs.

Contracted sale price for delivery at buyer's premises 9,00,000

The contracted sales price includes the following elements of cost :

(1) Cost of drawings and designs	4,000
(2) Cost of primary packing	3,000
(3) Cost of packing at buyer's request for safety during transport	7,000
(4) Excise duty	1,11,200
(5) VAT (Sales tax)	37,000
(6) Octroi	9,500
(7) Freight and insurance charges paid from factory to place of removal	20,000
(8) Actual freight and insurance from place of removal to buyer's premises	42,300

The rate of excise duty is 14% plus education cesses as applicable. Give reasons with suitable assumptions where necessary.

Or

Compute the 'assessable value' for each of the following transaction for the purpose of charging excise duty : [14]

- (I) XY & Co. have sold goods manufactured by them at a transaction value of Rs. 15,400. For home delivery of the said goods, the

XY & Co. have charged Rs. 1,000 additionally, but the actual cost of transport from factory XY & Co. to the place of delivery was Rs. 600. The XY & Co. do not follow average equalized freight system.

(II) MK & Co. have charged Rs. 15,000 per unit from their customer for sale of 10 units. The goods were manufactured by MK & Co. out of the raw materials supplied by the customer for such manufacture. The raw material was purchased by customer for Rs. 50,000.

(III) PQ & Co. have sold 50 units manufactured by them for Rs. 20,000 per unit. They had received interest-free advance of Rs. 5,00,000 from the buyer for the whole of the year. PQ & Co. have sold such units for Rs. 21,000 per unit to buyers from whom no such advance was received.

(IV) R & Co. gave away 5 units of goods manufactured by them as free samples on 25-12-2009. On the same day, R & Co. sold such units at a transaction value of Rs. 10,000 per unit. The cost of production of the goods is Rs. 8,000 per unit.

(V) The goods manufactured by AB & Co. have been used for the purpose of further manufacture of some other goods. The cost of production of goods so used captively is Rs. 1,00,000.

3. (A) Define the following terms with reference to the Customs Act, 1962 : [4]

(I) Coastal Goods

(II) Smuggling.

(B) Write short notes on : [8]

(I) Import Manifest/Report

(II) Shipping Bill/Bill of Export.

Or

Write a note on : "Valuation of export goods". [12]

4. (A) Explain the salient features of levy of service tax. [8]

Or

State the provisions of Section 70 of the Finance Act, 1994 and Rules made thereunder, regarding "filing of returns".

(B) Explain the terms 'Inter-state Sale' and 'Intra-state Sale'. [4]

Or

Define the term 'goods' as per CST Act, State any *two* examples which are not goods.

5. "Value Added Tax (VAT) system removes the cascading effect of taxes." Explain. [12]

Or

(A) Write a note on 'Rates of VAT' under the Maharashtra VAT Act, 2002. [6]

(B) What is 'VAT Invoice' ? State its contents. [6]

6. (A) Mr. X reported inter-state sales turnover of Rs. 36,20,000. This includes the following :

(i) Excise duty Rs. 3,00,000 and

(ii) Deposit for returnable containers and packages Rs. 5,00,000.

Sales tax was not included separately in the sales invoice. Compute tax liability under the CST Act, assuming the rate of tax @ 2%. [4]

Or

Inter-State sale of Bhosale Brothers, Pune, was Rs. 6 lakhs during June 2008-March 2009 of his product 'X'. The sales are inclusive of sales tax charged in Invoice at appropriate rates. The goods are liable to tax @ 4% if sold within State of Maharashtra. Out of the goods sold, goods of Rs. 50,000 were returned. These were sold by Bhosale Brothers in February 2009 and returned by the buyer in May 2009 as they were excess of his requirements. Some goods of Rs. 30,000, despatched in December 2008 were rejected by buyer and sent back in November 2009. Find the 'taxable turnover' if 'C' form was received from all buyers. [4]

(B) Mr. X, a manufacturer sells goods to Mr. B, a distributor for Rs. 2,00,000. Mr. B sells goods to Mr. C, a wholesale dealer for Rs. 2,40,000. The wholesale dealer sells the goods to a retailer for Rs. 3,00,000, who ultimately sells to the consumers for Rs. 4,00,000.

All the sales are within the State of Maharashtra. The selling prices are excluding of VAT. If VAT rate on all purchases and sale is 12.5%; compute input tax credit available to and net tax payable by the manufacturer, distributor, wholesale dealer and retailer under the Maharashtra VAT Act, 2002. [12]

Or

- (B) (I) Compute the VAT payable by Mr. Ashok who purchased goods from a manufacturer on payment of Rs. 2,25,000 (including VAT which was shown separately in the invoice) and earn 10% profit by selling it to a retailer. VAT rate on purchase and sale is 12.5%. [6]

(II) Purchases by Rohan & Co. for the month of December are as follows :

(a) Rs. 1,00,000 @ 4% VAT

(b) Rs. 5,00,000 @ 12.5% VAT

Sales of Rohan & Co. for the month of December are as follows :

(a) Rs. 3,00,000 @ 4% VAT

(b) Rs. 3,00,000 @ 12.5% VAT

Compute eligible input tax credit and VAT payable for the month. [6]

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न अनिवार्य आहेत.

(ii) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.

(iii) कॅल्क्युलेटर वापरता येईल.

(iv) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

1. (अ) भांडवली मालाच्या संदर्भात केंद्रीय मूल्यवर्धित कर वजावट योजनेची (CENVAT Credit Scheme) मूलभूत वैशिष्ट्ये कोणती ? [7]

(ब) टीप लिहा : 'दैनंदिन स्कंध खाते'. [7]

किंवा

केंद्रीय उत्पादनशुल्क कायदा, 1944 कलम 4 च्या संदर्भाने खालील संज्ञाचा अर्थ स्पष्ट करा : [14]

(अ) करदाता

(ब) संबंधीत व्यक्ति

(क) माल हलविण्याचे/अन्यत्र नेण्याचे ठिकाण

(ड) व्यवहार मूल्य.

2. खाली दिलेल्या माहितीवरून केंद्रीय उत्पादनशुल्क कायदा, 1944 च्या कलम 4 अन्वये करपात्र मूल्य व देय उत्पादनशुल्क शोधा : [14]

रु.

खरेदीदाराच्या आवासपर्यंत माल पोहचविण्याची करारनामा विक्री किंमत 9,00,000
करारनामा विक्री किंमतीमध्ये खालील खर्चाचे घटक समाविष्ट आहेत :

(1) रचनाचित्र व आराखडा खर्च 4,000

(2) प्राथमिक बांधणी खर्च 3,000

(3) वाहतूकी दरम्यान सुरक्षेसाठी खरेदीदाराच्या विनंतीवरून केलेला बांधणी खर्च	7,000
(4) उत्पादनशुल्क	1,11,200
(5) मूल्यवर्धित कर (विक्री कर)	37,000
(6) जकात	9,500
(7) कारखाना ते माल हलविण्याच्या ठिकाणापर्यंतचे भाडे आणि विमा	20,000
(8) माल हलविण्याचे ठिकाणापासून खरेदीदाराच्या आवासपर्यंतचे प्रत्यक्षातील भाडे व विमा	42,300

उत्पादनशुल्क दर 14% अधिक लागू असलेले शिक्षणउपकर आहेत. आवश्यकता भासल्यास योग्य गृहितासह कारणे द्या.

किंवा

उत्पादनशुल्क आकारणीच्या हेतूने खालील प्रत्येक व्यवहाराचे करपात्र मूल्य काढा : [14]

- (I) एक्सवाय आणि कं. ने स्वतः उत्पादीत केलेल्या मालाची विक्री 15,400 रु. या व्यवहार मूल्यास केली आहे. संबंधीत माल घरपोच देण्यासाठी एक्सवाय आणि कंपनीने 1,000 रु. जादा आकारले आहेत पण एक्सवाय आणि कंपनीचा कारखाना ते माल पोहचविण्याच्या ठिकाणापर्यंतचा प्रत्यक्षातील वाहतूक खर्च 600 रु. होता. एक्सवाय आणि कंपनी सरासरी समानीकरण भाडे पद्धतीचा अवलंब करित नाही.
- (II) एमके आणि कं. ने तिच्या ग्राहकांकडून 10 नगांच्या विक्रीसाठी प्रतिनग 15,000 रु. आकारले आहेत. एमके आणि कंपनीने या मालाचे उत्पादन ग्राहकाने त्यासाठी पुरविलेल्या कच्च्या मालापासून केले आहे. ग्राहकाने कच्च्या माल 50,000 रु. किंमतीस खरेदी केला होता.

(III) पीक्यू आणि कं. ने स्वतः उत्पादीत केलेल्या 50 नगांची विक्री प्रतिनग 20,000 रु. प्रमाणे केली आहे. त्यांना खरेदीदाराकडून पूर्ण वर्षासाठी 5,00,000 रु. (पाच लाख) व्याजमुक्त ठेव मिळाली होती. पीक्यू आणि कंपनीने याचप्रकारच्या नगांची विक्री प्रतिनग 21,000 रु. प्रमाणे ज्यांचेकडून अशी ठेव मिळाली नव्हती अशा खरेदीदारांना केली आहे.

(IV) आर आणि कं. ने 25-12-2009 रोजी स्वतः उत्पादीत केलेल्या मालाचे 5 नग मोफत नमुने म्हणून वाटप केले आहेत. याचदिवशी आर आणि कंपनीने संबंधीत माल प्रतिनग 10,000 रु. या व्यवहार मूल्यास विकला. मालाचा उत्पादन खर्च प्रतिनग 8,000 रु. आहे.

(V) एबी आणि कं. ने उत्पादीत केलेल्या मालाचा वापर इतरदुसऱ्या प्रकारच्या मालाच्या उत्पादनासाठी केला आहे. ज्या मालाचा वापर इतर उत्पादन करण्यासाठी केला त्याचा उत्पादन खर्च 1,00,000 रु. आहे.

3. (अ) सीमाशुल्क कायदा, 1962 च्या संदर्भाने खालील संज्ञांच्या व्याख्या द्या : [4]

(I) समुद्र किनाऱ्याचा माल

(II) तस्करी

(ब) थोडक्यात टीपा लिहा :

[8]

(I) आयात प्रकटीकरण/अहवाल

(II) जहाज पावती/निर्यात पावती.

किंवा

टीप लिहा : 'निर्यात मालाचे मूल्यांकन'.

[12]

- (अ) सेवा कर लादण्याची/आकारणीची ठळक वैशिष्ट्ये स्पष्ट करा. [8]

किंवा

हिशोब सादर करण्यासंबंधी वित्त कायदा, 1994 च्या कलम 70 अन्वये व त्याअंतर्गत केलेल्या नियमातील तरतुदी सांगा.

- (ब) 'आंतर-राज्य विक्री' आणि 'राज्यांतर्गत विक्री' या संज्ञा स्पष्ट करा. [4]

किंवा

केंद्रीय विक्रीकर कायदानुसार 'माल' या संज्ञेची व्याख्या करा जो 'माल नाही' अशी कोणतीही दोन उदाहरणे सांगा.

5. "मूल्यवर्धित करप्रणाली करावर कर आकारणीचा परिणाम दूर करतो." स्पष्ट करा. [12]

किंवा

- (अ) महाराष्ट्र मूल्यवर्धित कर कायदा, 2002 अंतर्गत 'मूल्यवर्धित कराचे दर' यावर टीप लिहा. [6]

- (ब) 'मूल्यवर्धित कर बीजक' म्हणजे काय ? त्याचा तपशील सांगा. [6]

6. (अ) श्री एक्स यांची आंतर-राज्य विक्री उलाढाल 36,20,000 रु. आहे. त्यामध्ये खालील बाबी अंतर्भूत आहेत :

(i) उत्पादनशुल्क 3,00,000 रु. आणि

(ii) परत करता येणाऱ्या बांधणी सामुग्रीकरीता ठेव 5,00,000 रु.

विक्री बिजकामध्ये विक्री कर स्वतंत्रपणे समाविष्ट केलेला नाही. कराचा दर 2% गृहीत धरून केंद्रीय विक्रीकर कायद्यांतर्गत करदायित्व काढा. [4]

किंवा

भोसले ब्रदर्स, पुणे यांची त्यांचा 'एक्स' या उत्पादनाची जून 2008-मार्च 2009 या कालावधीमधील आंतर-राज्य विक्री 6,00,000 रु. होती. विक्री किंमतीत योग्य दराने बिजकात आकारलेल्या विक्री कराचा समावेश आहे. विक्री झालेल्या मालाची विक्री महाराष्ट्र राज्यात केल्यास त्यावर 4% दराने कर देय आहे. विक्री झालेल्या मालापैकी 50,000 रु. चा माल परत आलेला आहे भोसले ब्रदर्स यांनी या परत आलेल्या मालाची विक्री फेब्रुवारी 2009 मध्ये केलेली होती आणि गरजेपेक्षा जास्त झाल्याने ग्राहकाने हा माल मे 2000 मध्ये परत केला. डिसेंबर 2008 मध्ये पाठविलेल्या मालापैकी 30,000 रु. चा माल ग्राहक नाकारला असून तो माल त्याने नोव्हेंबर 2009 मध्ये परत केला आहे. सर्व खरेदीदाराकडून 'सी' फॉर्मस प्राप्त झालेले असतील तर करपात्र उलाढाल शोधा.

[4]

(ब) श्री 'क्ष' या उत्पादकाने श्री 'ब' या वितरकास 2,00,000 रु. चा माल विकला. श्री 'ब' यांनी त्याची विक्री 'क' या घाऊक व्यापाऱ्यास 2,40,000 रु. ला केली. घाऊक व्यापाऱ्याने हा माल किरकोळ व्यापाऱ्यास 3,00,000 रु. किंमतीस विकला की ज्याने अंतिम विक्री उपभोक्त्यास 4,00,000 रु. ला केली. सर्व विक्री व्यवहार महाराष्ट्र राज्यात झालेले आहेत. विक्री किंमती मूल्यवर्धित कर वगळता आहेत. खरेदी आणि विक्रीवरील मूल्यवर्धित कराचा दर 12.5% असल्यास, महाराष्ट्र मूल्यवर्धित कर कायदा, 2002 अंतर्गत उत्पादक, वितरक, घाऊक व्यापारी आणि किरकोळ व्यापारी यांना प्राप्त होणारी इनपूट कर सवलत व त्यांच्याकडून देय असणारा निव्वळ कर काढा.

[12]

किंवा

(ब) (I) श्री अशोक यांनी एका उत्पादकाकडून 2,25,000 रु. (बिजकात वेगला दाखविलेल्या मूल्यवर्धित करासह) च्या मालाची खरेदी केले व त्याची विक्री किरकोळ व्यापान्यास करून त्यावर 10% नफा मिळविला खरेदी आणि विक्रीवर मूल्यावर्धित कराचा दर 12.5% आहे.

श्री अशोक यांचेकडून देय असलेला मूल्यवर्धित कर काढा. [6]

(II) रोहन आणि कं. ची डिसेंबर महिन्याची खरेदी खालील प्रमाणे :

(अ) 1,00,000 रु. —4% मूल्यवर्धित कर

(ब) 5,00,000 रु. —12.5% मूल्यवर्धित कर.

रोहन आणि कं. ची डिसेंबर महिन्याची विक्री खालील प्रमाणे :

(अ) 3,00,000 रु. — 4% मूल्यवर्धित कर

(ब) 3,00,000 रु. — 12.5% मूल्यवर्धित कर.

डिसेंबर महिन्यासाठी इनपूटवरील कराची पात्र वजावट व निव्वळ देय मूल्यवर्धित कर काढा. [6]

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-326

T.Y. B.Com. EXAMINATION, 2010

AGRICULTURAL AND INDUSTRIAL ECONOMICS

Special Paper III

(Indian Agriculture and Industry)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All* questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) State *two* drawbacks of non-institutional sources of agricultural finance.
- (2) What is indigenous bankers ?
- (3) Define co-operative marketing.
- (4) State *two* causes of fluctuations in agricultural produce prices.
- (5) State *two* linkages in agricultural and rural development.
- (6) Give the full form of SFDA.
- (7) Give the full form of ICICI.
- (8) What is industrial policy ?
- (9) State *two* causes of concentration of economic powers.
- (10) What is MRTP Act ?
- (11) State *two* objectives of public sector enterprises.

P.T.O. —

- (12) What is autonomy of public sector enterprises ?
- (13) Give *two* arguments against the privatisation of public sector enterprises.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (1) Explain the role of commercial banks in agricultural finance.
- (2) Give brief structure of co-operative marketing in Maharashtra.
- (3) State the problems of Industrial Finance in India.
- (4) State the objectives of Regulation of Industries Act, 1951.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (1) Explain the measures adopted by government to stabilize the agricultural produce prices.
- (2) Explain the role of IRDP in rural development.
- (3) Explain the nature of concentration of economic power in India.
- (4) Explain the causes of growth of public sector in India.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (1) Critically examine the role of NABARD in agricultural finance.
- (2) Review the agricultural price policy since 1991.
- (3) Explain the broad features of new industrial policy of 1991.
- (4) Explain the arguments for and against privatisation public sector enterprises.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची उत्तरे प्रत्येकी 20 शब्दात लिहा (कोणतेही दोन) : [20]

- (1) कृषी वित्तपुरवठ्याचे बिगर संस्थात्मक साधनांचे दोन दोष सांगा.
- (2) एतदेशीय बँका म्हणजे काय ?
- (3) सहकारी विक्री व्यवस्थेची व्याख्या द्या.
- (4) शेतमालाच्या किंमतीतील चढउताराची दोन कारणे सांगा.
- (5) कृषी आणि ग्रामिण विकासातील दोन सहसंबंध सांगा.
- (6) SFDA चे पूर्ण रूप द्या.
- (7) ICICI चे पूर्ण रूप द्या.
- (8) औद्योगिक धोरण म्हणजे काय ?
- (9) आर्थिक सत्तेच्या केंद्रीकरणाची दोन कारणे सांगा.
- (10) मक्तेदारी आणि प्रतिबंधक व्यवहार कायदा (MRTP) म्हणजे काय ?
- (11) सार्वजनिक क्षेत्रातील उद्योगांचे दोन उद्दिष्टे सांगा.
- (12) सार्वजनिक क्षेत्रातील उद्योगांची स्वायत्तता म्हणजे काय ?
- (13) सार्वजनिक क्षेत्रातील उद्योगांच्या खाजगीकरणाच्या विरुद्ध दोन मुद्दे सांगा.

2. खालील प्रश्नांची उत्तरे प्रत्येकी 50 शब्दात लिहा (कोणतेही दोन) : [10]

- (1) कृषी वित्तपुरवठ्यातील व्यापारी बँकांची भूमिका स्पष्ट करा.
- (2) महाराष्ट्रातील सहकारी विक्री व्यवस्थेची रचना थोडक्यात द्या.

- (3) भारतातील औद्योगिक वित्तपुरवठ्याच्या समस्या सांगा.
- (4) 1951 च्या उद्योग नियंत्रण कायद्याची उद्दिष्टे सांगा.

3. खालील प्रश्नांची उत्तरे प्रत्येकी 150 शब्दात लिहा (कोणतेही दोन) : [20]

- (1) शेतमाल्याच्या किंमती स्थिरीकरणासाठी सरकारने केलेल्या उपाययोजना स्पष्ट करा.
- (2) ग्रामीण विकासातील एकात्मिक ग्रामीण विकास कार्यक्रमाची (IRDP) भूमिका स्पष्ट करा.
- (3) भारतातील आर्थिक सत्तेच्या केंद्रीकरणाचे स्वरूप स्पष्ट करा.
- (4) भारतातील सार्वजनिक क्षेत्राच्या वृद्धीची कारणे स्पष्ट करा.

4. खालील प्रश्नांची उत्तरे प्रत्येकी 300 शब्दात लिहा (कोणतेही दोन) : [30]

- (1) कृषी वित्तपुरवठ्यातील नाबार्डच्या भूमिकेचे टिकात्मक परिक्षण करा.
- (2) 1991 पासूनच्या शेतीमाल किंमत धोरणांचा आढावा घ्या.
- (3) 1991 च्या नवीन औद्योगिक धोरणाची ठळक वैशिष्ट्ये स्पष्ट करा.
- (4) सार्वजनिक क्षेत्रातील उद्योगांच्या खाजगीकरणाच्या समर्थनार्थ व विरुद्ध मुद्दे स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-327

T.Y. B.Com. EXAMINATION, 2010

DEFENCE BUDGETING, FINANCE AND MANAGEMENT

Paper III

(Financial Management in Defence)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) All questions are compulsory.

(ii) Figures to the right indicate marks.

1. Answer the following questions in **20** words each (any *ten*) : [20]

- (1) State the meaning of Keynesian Economics.
- (2) Write any *two* objectives of Management Accounting.
- (3) Define Budget.
- (4) State the meaning of Managerial Economics.
- (5) Write the meaning of Performance Budget.
- (6) Define 'Threat Perception'.
- (7) What is the period of 'Financial Year' in India ?
- (8) Define Deficit Finance.
- (9) State the meaning of Strategic Planning.
- (10) Write any *two* features of 'Zero Base Budget'.
- (11) What do you mean by 'Macro-economics' ?

P.T.O. —

- (12) State any *two* limitations of estimates in the Armed Forces.
- (13) Write any *two* functions of Defence Accounts Department.

2. Answer the following questions in **50** words each (any *two*) : [10]

- (1) Discuss the disadvantages of 'Free Market Economy'.
- (2) Describe the structure of the Ministry of Finance.
- (3) Explain the functions of Financial Planning.
- (4) Discuss the 'Effects of War on Economy'.

3. Answer the following questions in **150** words each (any *two*) : [20]

- (1) How does Indian Parliament control over Defence Budget ? Explain.
- (2) Describe the structure of Defence Budget in India.
- (3) Highlight on limitations and challenges to Defence Management.
- (4) Discuss the functions of Auditor General in the Defence Budget.

4. Answer the following questions in **300** words each (any *two*) : [30]

- (1) Discuss the process of Financial Administration of the Armed Forces.
- (2) Explain, how the war is more influenced by the science of economies, rather than the art of 'tactics'.
- (3) Discuss the role of Defence Accounts Department in the Financial Administration in Defence Services.
- (4) Define War Finance. What are the sources of war finance ? Explain.

(मराठी रूपांतर)

वेळ : तीन तास

एकूण गुण : 60

सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहे.

(ii) उजवीकडील अंक गुण दर्शवितात.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दात उत्तरे द्या. (कोणतेही दहा) : [20]

- (1) केनिसिएन ईकॉनामिक्सचा अर्थ नमूद करा.
- (2) मॅनजमेन्ट अकाउन्टींगची कोणतेही दोन उद्दिष्टे लिहा.
- (3) 'बजेट'—व्याख्या द्या.
- (4) मॅनेजरिअल ईकॉनामिक्सचा अर्थ लिहा.
- (5) कार्याभिमुख अर्थसंकल्प म्हणजे काय ?
- (6) 'धोक्याची संकल्पना'—व्याख्या द्या.
- (7) भारतातील आर्थिक वर्षाची सुरुवात व शेवट नमूद करा.
- (8) 'डिफीसिट फायनान्स'—व्याख्या द्या.
- (9) सामरिक नियोजनाचा अर्थ लिहा.
- (10) शून्य आधारीत अर्थसंकल्पाची दोन गुणधर्म नमूद करा.
- (11) मॅक्रो-ईकॉनामिक्स म्हणजे काय ?
- (12) सशस्त्र सेनादळातील अंदाजपत्रकाच्या कोणत्याही दोन मर्यादा लिहा.
- (13) डिफेन्स अकाउन्ट डिपार्टमेन्टची कोणतेही दोन कार्ये नमूद करा.

2. खालील प्रश्नांची प्रत्येकी 50 शब्दात उत्तरे द्या (कोणतेही दोन) : [10]

- (1) 'मुक्त आर्थिक बाजारपेठ'—दोषांबाबत चर्चा करा.
- (2) आर्थिक मंत्रालयाची रचना स्पष्ट करा.

- (3) आर्थिक नियोजनाची कार्ये स्पष्ट करा.
- (4) युद्धाचे अर्थव्यवस्थेवर होणारे परिणामांबाबत चर्चा करा.

3. खालील प्रश्नांची प्रत्येकी 150 शब्दात उत्तरे द्या (कोणतेही दोन) : [20]

- (1) भारतीय संसद संरक्षण अंदाजपत्रकावर कशा प्रकारे नियंत्रण करते ? ते स्पष्ट करा.
- (2) भारताच्या संरक्षण अंदाजपत्रकाच्या रचनेचे सविस्तर वर्णन करा.
- (3) संरक्षण व्यवस्थापनाच्या मर्यादा आणि आव्हाने यावर प्रकाशझोत टाका.
- (4) संरक्षण अंदाजपत्रकासंबंधीत ऑडीटर जनरलच्या कार्याबाबत चर्चा करा.

4. खालील प्रश्नांची प्रत्येकी 300 शब्दात उत्तरे द्या (कोणतेही दोन) : [30]

- (1) सशस्त्र सेनादळातील आर्थिक प्रशासनाच्या प्रक्रियेबाबत चर्चा करा.
- (2) युद्धकला-डावपेच यापेक्षा युद्ध हे अर्थशास्त्रानेच जास्त प्रभावित कशा प्रकारे होते ? ते स्पष्ट करा.
- (3) सशस्त्र सेनादळाच्या आर्थिक प्रशासनातील डिफेंस अकाउंटंट डिपार्टमेंटच्या भूमिकाबाबत चर्चा करा.
- (4) 'वॉर फायनान्सची' व्याख्या देऊन त्याची उगमस्त्रोते कोणती ? ते स्पष्ट करा.

Total No. of Questions—4]

[Total No. of Printed Pages—2

[3769]-328

T.Y. B.Com. EXAMINATION, 2010

COMPUTER APPLICATION

Paper III

(System Analysis, Software Engineering and MIS)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

- N.B. :—**
- (i) All questions are compulsory.
 - (ii) Figures to the right indicate full marks.
 - (iii) Neat diagrams must be drawn wherever necessary.

1. (A) Attempt any *two* of the following : [16]

- (i) What is system ? Explain the characteristics of system.
- (ii) Explain in detail the role and characteristics of MIS.
- (iii) What is meant by System Analyst ? Explain the role and duties of System Analyst.

(B) Attempt any *one* of the following : [4]

- (i) Explain input design.
- (ii) Explain the symbols used in flow charts.

2. Attempt any *five* of the following : [10]

- (i) Define MIS.
- (ii) What do you mean by Operational Feasibility ?

P.T.O.

- (iii) What do you mean Pseudo-code ?
- (iv) Define Decision support systems.
- (v) What is an attribute ?
- (vi) What do you mean by Logical DFD ?

3. (A) Attempt any *two* of the following : [16]

- (i) Write a note on spiral model with the help of diagram.
- (ii) Explain the different software qualities.
- (iii) Explain Structured Analysis and Design Technique (SADT) and Object Oriented Analysis (OOA) in detail.

(B) Attempt any *one* of the following : [4]

- (i) Write a short note on System Development Life Cycle.
- (ii) Write a short note on Data Dictionary.

4. Attempt any *two* of the following : [30]

- (i) Explain in detail the Production Information Systems.
- (ii) What are the fact finding techniques ? Explain each in detail.
- (iii) Explain the Financial Information System in detail.
- (iv) What is a decision tree ? What are the components of a decision table ? Explain it with a suitable case study.

Total No. of Questions—4]

[Total No. of Printed Pages—4

[3769]-329

T.Y. B.Com. EXAMINATION, 2010

INSURANCE, TRANSPORT AND TOURISM

Paper III

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 80

N.B. :— (i) *All* questions are compulsory.

(ii) Figures to the right indicate full marks.

1. Answer any *ten* questions in about **20** words each : [20]

- (1) State any *two* organizational problems of LIC.
- (2) State the need of LIC.
- (3) What do you mean by Government Securities ?
- (4) What do you mean by LIC Investment Policy ?
- (5) What is TAAI ?
- (6) What is Water Transport ?
- (7) What is Tour Operators ?
- (8) What is Passport ?
- (9) What do you mean by marine insurance claim ?
- (10) What is Visa ?
- (11) What is cattle insurance ?
- (12) State any *two* effects of Privatization of Air Transport.
- (13) What is AIR Transport ?

P.T.O.

2. Answer any *two* questions in about **50** words each : [10]

- (1) State the functions of LIC.
- (2) State the role of National Insurance Company Ltd.
- (3) State the organizational pattern of United India Insurance Co. Ltd.
- (4) Explain the term Motor Insurance.

3. Answer any *two* questions in about **150** words each : [20]

- (1) Explain the internal functions of LIC.
- (2) Explain the progress of LIC during last decade.
- (3) What is the role of IATA ?
- (4) Explain the functions of PATA.

4. Answer any *two* questions in about **500** words each : [30]

- (1) Explain the need of International Tour and Travel Organization.
- (2) Explain the various problems of water transport.
- (3) Explain the future prospectus for tourism in India. What do you mean by marketing of tourism ?
- (4) Explain the role of LIC in economic development of India.

वेळ : तीन तास

एकूण गुण : 80

सूचना :— (i) सर्व प्रश्न सोडविणे आवश्यक आहेत.

(ii) उजवीकडील अंक पूर्ण गुण दर्शवितात.

1. खालील प्रश्नांची प्रत्येकी 20 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) आयुर्विमा महामंडळातील कोणतेही दोन संघटनात्मक समस्या सांगा.
- (2) आयुर्विमा महामंडळाची आवश्यकता सांगा.
- (3) सरकारी प्रतिभूती म्हणजे काय ?
- (4) आयुर्विमा महामंडळाचे गुंतवणूक धोरण स्पष्ट करा.
- (5) TAAI म्हणजे काय ?
- (6) जलवाहतूक म्हणजे काय ?
- (7) यात्रा अयोजक म्हणजे काय ?
- (8) पारपत्र (पासपोर्ट) म्हणजे काय ?
- (9) सागरी विम्यासंबंधीचे दावे म्हणजे काय ?
- (10) प्रवेश परवाना (व्हिसा) म्हणजे काय ?
- (11) पशुधन विमा म्हणजे काय ?
- (12) हवाई वाहतुकीच्या खासगीकरणाचे दोन परीणाम सांगा.
- (13) हवाई वाहतूक म्हणजे काय ?

2. खालील प्रश्नांची प्रत्येकी 50 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [10]

- (1) आयुर्विमा महामंडळाची कार्ये विशद करा.

- (2) नॅशनल इंडुरन्स् कंपनीची भूमिका स्पष्ट करा.
- (3) युनाइटेड विमा कंपनी मर्यादीतची संघटनात्मक रचना स्पष्ट करा.
- (4) मोटर विमा म्हणजे काय ?

3. खालील प्रश्नांची प्रत्येकी 150 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [20]

- (1) आयुर्विमा महामंडळाची अंतर्गत कार्ये स्पष्ट करा.
- (2) आयुर्विमा महामंडळाची मागील दशकातील प्रगती स्पष्ट करा.
- (3) IATA ची भूमिका स्पष्ट करा.
- (4) PATA ची कार्ये सांगा.

4. खालील प्रश्नांची प्रत्येकी 500 शब्दांत उत्तरे लिहा (कोणतेही दोन) : [30]

- (1) जागतिक पर्यटन व प्रवास संघटनेची आवश्यकता विशद करा.
- (2) जलवाहतुकीच्या विविध समस्या विस्ताराने लिहा.
- (3) भारतातील पर्यटन व्यवसायाचे भवितव्य स्पष्ट करा. पर्यटन व्यवसायाचे विपणन म्हणजे काय ?
- (4) भारताच्या आर्थिक विकासात आयुर्विमा महामंडळाची भूमिका विशद करा.

Total No. of Questions—2+2]

[Total No. of Printed Pages—2

[3769]-330

T.Y. B.Com. EXAMINATION, 2010

COMPUTER APPLICATION

Paper V

(VOCATIONAL COURSE).

(2004 PATTERN)

Time : Two Hours

Maximum Marks : 60

N.B. :— (i) Draw a neat labelled diagram wherever necessary.

(ii) Figures to the right indicate full marks.

SECTION I

1. Answer the following (any *three*) : [15]

- (a) What is Internet ? Write *five* uses of Internet.
- (b) Explain Waterfall model to develop Website.
- (c) What is Search Engine and how does it work ?
- (d) Explain Web Pyramid with diagram.

2. Write short notes on the following (any *five*) : [15]

- (a) DNS
- (b) NIC
- (c) Chatting
- (d) IP Address
- (e) Intranet
- (f) Commercial Website

P.T.O.

SECTION II

1. Answer the following (any *three*) : [15]

- (a) Distinguish between Traditional commerce and E-commerce.
- (b) Explain *three* methods of E-payment.
- (c) What is Encryption and Decryption ?
- (d) Explain E-market with trade-cycle.

2. Write short notes on the following (any *five*) : [15]

- (a) Digital Signature
- (b) EDI Fact
- (c) Internet Commerce
- (d) Firewall
- (e) Digital Certificate
- (f) EDI

Total No. of Questions—4]

[Total No. of Printed Pages—2

[3769]-331

T.Y. B.Com. EXAMINATION, 2010

ADVERTISING, SALES PROMOTION AND

SALES MANAGEMENT

Paper V

(Sales Promotion, Public Relations and

Management of Sales Force)

(VOCATIONAL)

(2004 PATTERN)

Time : Three Hours

Maximum Marks : 60

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Narrate functions performed by a sales manager. [15]

Or

What do you mean by sales forecasting ? Describe various methods of forecasting. [15]

2. Define sales budget. What is the importance of sales budget ? [15]

Or

Describe major tools of sales promotion with suitable examples. [15]

3. Define 'public relations'. Explain its objectives. [15]

Or

What do you mean by recruitment ? Explain various sources of recruitment. [15]

P.T.O.

4. Write short notes on (any *three*) : [15]

- (a) Compensation
- (b) Sales Quota
- (c) Sales Audit
- (d) Press Conference
- (e) Conventions and Trade-shows.

Total No. of Questions—4]

[Total No. of Printed Pages—2

[3769]-335

T.Y. B.Com. EXAMINATION, 2010

TAX PROCEDURE AND PRACTICES

Paper V

(Customs Act)

(VOCATIONAL COURSE)

(2004 PATTERN)

Time : Two Hours

Maximum Marks : 60

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer in 20 words each (any seven) : [14]

- (1) What is meant by 'Coastal Goods' ?
- (2) How to find out CIF value ?
- (3) Explain the nature of duty under Customs Act.
- (4) What is meant by 'Bonafide Baggage' ?
- (5) Explain the term 'Import' under Customs Act.
- (6) What is meant by 'Customs-Watters' ?
- (7) Enumerate the kinds of rates of 'Duty-Drawback'.
- (8) What is meant by 'Bill of Entry' and 'Import Manifest' ?
- (9) Who is called 'Person-in-charge' ?
- (10) What is the use of 'Green Channel' and 'Red Channel' ?

P.T.O.

2. Answer in **50** words each (any *two*) : [8]

- (1) Explain the term 'Customs Station'.
- (2) What is meant by 'Foreign going vessel or aircraft' ?
- (3) Explain the term stuffing of container. What are the types of stuffing of container ?
- (4) What is meant by demurrage ? What are the kinds of demurrage ?

3. Answer in **150** words each (any *three*) : [18]

- (1) Distinguish between clearance of good for home consumptions and warehousing.
- (2) Discuss the nature and incidence of Customs duty.
- (3) What is the procedure for clearance of imported goods ?
- (4) What is meant by 'Shipping Bill' and 'Bill of Export' ?
- (5) Distinguish between 'Customs duty' and 'Excise duty'.

4. Write long answer in **500** words (any *one*) : [20]

- (1) What is meant by 'Transaction Value' and 'Assessable Value' ? What are essentials and importance of 'transaction value' and 'assessable value' under Customs Act ?
- (2) What is meant by 'Basic Customs Duty' and 'Additional Customs Duty' ? Discuss various kinds of duties under Customs Act.

Total No. of Questions—4]

[Total No. of Printed Pages—2

[3769]-337

T.Y. B.Com. EXAMINATION, 2010
ENTREPRENEURSHIP DEVELOPMENT

Paper VI-B
(VOCATIONAL)
(2004 PATTERN)

Time : Two Hours

Maximum Marks : 50

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Define Entrepreneurship. Describe the functions of an entrepreneur in detail. [12]

Or

What is Market Survey ? What are the various techniques of it ? [12]

2. Describe the role of District Industry Centre (DIC) in the process of SSI development. [12]

Or

Explain various social responsibilities of business. [12]

3. What do you mean by Human Resource Management ? Explain its significance in developing small scale industry. [12]

Or

Explain the major contents of Project Report to be submitted to the bank for loan. [12]

P.T.O.

4. Write notes on (any two) :

[14]

- (1) Role of Commercial Bank in developing SSI
- (2) Features of Joint Stock Company
- (3) Importance of Communication Skills in business
- (4) Motives possessed by an entrepreneur.

Total No. of Questions—4]

[Total No. of Printed Pages—2

[3769]-339

T.Y. B.Com. EXAMINATION, 2010

TAX PROCEDURE AND PRACTICES

Paper VI

(Central Excise)

(VOCATIONAL COURSE)

(2004 PATTERN)

Time : Two Hours

Maximum Marks : 60

N.B. :— (i) *All questions are compulsory.*

(ii) *Figures to the right indicate full marks.*

1. Answer in 20 words each (any seven) : [14]

- (1) When does the liability to pay duty arise under Central Excise ?
- (2) Define 'levy' and 'collection' of the excise duty.
- (3) State the constitutional validity of Central Excise.
- (4) Define 'Manufacturing' under Excise Law.
- (5) Define 'Classification' of excisable goods.
- (6) What do you mean by MRP valuation ?
- (7) Define 'Such Goods'.
- (8) What do you mean by Captive Consumption ?
- (9) Who is required to be registered under Excise Law ?
- (10) State the SSI unit exemption limit for excise duty purpose.

P.T.O.

2. Answer in 50 words each (any two) : [8]

- (1) What does invoice contain ?
- (2) State the various types of excise duties.
- (3) State the 'taxable event' under Central Excise.
- (4) Write a note on 'Special Economic Zone'.

3. Answer in 150 words each (any three) : [18]

- (1) What do you understand by 'Goods' and 'Excisable Goods' ?
- (2) What is manufacturing and what is not manufacturing ?
- (3) Write a note on 'HSN'.
- (4) Write a note on 'Tariff Schedules'.
- (5) What do you understand by 'Related person' under Excise Law ?

4. Answer in 500 words (any one) : [20]

- (1) Write down in detail the basic routine procedure to be followed by the assessee under Central Excise Law.
- (2) What do you understand by 'Removal of Goods' ? State the various types of removal and describe in detail.