

Total No. of Questions : 4]

SEAT No. :

P2839

[Total No. of Pages : 2

[5615]-1001

F.Y. B.Com. (Semester - I)
COMPULSORY ENGLISH - I
(Success Avenue)
(2019 Pattern) (Credit System)

Time : 3 Hours]

[Max. Marks : 70

Instructions to the candidates:

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

Q1) Attempt any three in about 100 words each :

[15]

- i) Compare and contrast the characters of Skvortsov and Olga.
- ii) Who has brought a significant change in Lushkov's life? Explain.
- iii) What are the forms of generation of Black Money?
- iv) What does the nightingale do to get a red rose?
- v) Comment on the ending of the story 'The Nightingale and the Rose'.

Q2) Attempt any three in about 100 words each :

[15]

- i) What has Muhammad Yunus done to alleviate poverty in Bangladesh?
- ii) How has economics been interlinked with peace in the story of Muhammad Yunus?
- iii) What is the central theme of 'Up-Hill'?
- iv) Describe the end of the journey in 'Up-Hill' with its implied meaning.
- v) Why is a tranquil temperament considered as the most potent thing in life?

P.T.O.

Q3) Attempt any two of the following : **[20]**

- i) Ajay meets his friend Vijay after a long time. They discuss about their career plans. Write a conversation using greetings and responses to greetings.
- ii) You have invited your classmate for a family function. Introduce him/her to your cousin and vice-versa. Write a dialogue.
- iii) What is a group discussion? Explain the important elements of a group discussion.
- iv) Develop a group discussion on the use of credit and Debit cards by anticipating five arguments and probable responses from the participants.

Q4) Attempt any four of the following : **[20]**

- i) Imagine that you are a candidate for a campus interview. Write answers to the following questions :
 - a) Please tell us something about yourself.
 - b) Why do you want to join our company.
- ii) How would you prepare for an interview?
- iii) What are the interview techniques?
- iv) Write two expressions to perform each of the following language functions while making a presentation.
 - a) Making Opening remarks.
 - b) Giving an outline.
- v) What is a 'Presentation'? What are the different kinds of presentation?
- vi) How can audio-visual aids be used for effective presentation?



Total No. of Questions : 4]

SEAT No. :

P2840

[Total No. of Pages : 4

[5615]-1002

F.Y. B.Com. (Semester - I)

FINANCIAL ACCOUNTING - I

(2019 Pattern) (CBCS)

Time : 3 Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) All questions are compulsory.
- 2) Figures to the right indicate full marks.
- 3) Use of calculator is allowed.

Q1) A) Fill in the blanks. (Answer any five) [5]

- i) The _____ concept assumes business will continue its operations indefinitely.
(Going, Concern, Consistency)
- ii) In case of Piecemeal Distribution of Cash, _____ are paid before external liabilities.
(Taxes, Partner's loan)
- iii) Single Entry system is _____ system of accounting.
(Complete, Incomplete)
- iv) Goods and Service Tax is a type of _____ Tax.
(Sales, Income)
- v) Forensic Accounting is _____ for all sole proprietorship firms.
(Not Compulsory, Compulsory)
- vi) While distributing cash to the creditors _____ must be kept aside before paying the creditors.
(Realization Expenses, Partners Capital)
- vii) To locate the Opening Capital _____ has to be prepared.
(Statement of Affairs, Trading Account)

P.T.O.

B) State whether following statements are true or false (Answer any five) : [5]

- i) There is no difference between Accounting Concepts and Accounting Conventions.
- ii) Principle of Full Disclosure is similar to Principle of Materiality.
- iii) Single entry system is a scientific method of accounting.
- iv) In Surplus Capital Method, cash is paid off to all the partners before settling the other Liabilities.
- v) In India Goods and Service Tax was introduced in 2005 in some states.
- vi) Under Composite Scheme no (Zero %) GST has to be paid.
- vii) Sundry Debtors are converted into Bills Payable to have a legal binding on the dues.

Q2) A, B and C are partners sharing profits and losses in the ratio 5 : 3 : 2. They decided to dissolve their partnership with effect from 1st April, 2019. Their Balance Sheet stood as follows : [15]

Balance Sheet as on 31st March 2019

Liabilities	Amount	Assets	Amount
Capital :		Land and Building	2,80,000
A	1,96,000	Plant & Machinery	1,42,800
B	1,21,800	Furniture	56,000
C	70,000	Stock	84,000
Reserve Fund	28,000	Debtors	1,59,600
Creditors	2,52,000	Cash	39,200
Income Tax	93,800		
	7,61,600		7,61,600

- i) Dissolution expenses were originally provided for Rs. 8,400.
 - ii) The assets were realized as follows :
 April 2019 Rs. 1,82,000; May 2019 Rs. 1,45,600;
 June 2019 Rs. 1,96,000
 - iii) Actual dissolution expenses amounted to Rs. 7,000.
- Prepare
- a) The statement showing surplus capital
 - b) The statement showing distribution of cash

Q3) Mr. Mukesh maintains accounts on single entry system. Following is the information provided by Mr. Rajesh for the year end 2018-2019. Prepare Trading and Profit & Loss A/C and Balance sheet as on 31st March 2019. Sundry Debtors A/c, Sundry Creditors A/c, Bills Receivable A/c and Bills Payable A/c. [15]

Particulars	1 st April 2018	31 st March 2019
Land	7,00,000.00	7,00,000.00
Furniture	30,000.00	27,000.00
Machinery	20,000.00	18,000.00
Stock	20,000.00	15,000.00
Debtors	5,000.00	15,000.00
Creditors	15,000.00	20,000.00
Bills Receivable	12,000.00	
Bills Payable	9,000.00	
Investments	69,000.00	1,42,000.00
Mukesh's Capital	6,50,000.00	-
Outstanding wages	-	1,000.00
Outstanding Salary	-	25,000.00
Prepaid Insurance-	-	5,000.00
Cash in hand	-	63,000.00
Bank Overdraft	-	2,27,900.00

Additional Information	Amount
Cash received from Debtors	8,000.00
Cash received from B/R	4,000.00
Cash paid to Creditors	5,000.00
Cash paid to B/P	6,000.00
Cash Purchase	4,00,000.00
Cash Sales	8,00,000.00
Debtors converted into BR	7,000.00
Creditors converted in BP	8,000.00
Discount received from Crs	5,000.00
Discount allowed to Drs	3,000.00
Bad debts	5,000.00
Credit Purchase return	6,000.00
Credit Sales return	15,000.00
Wages	2,000.00
Salary	1,00,000.00
Insurance	50,000.00
Printing	17,000.00
Mukesh's Drawings	1,34,900.00
Rent	7,000.00

Note : Depreciation is charged at 10% p.a on Furniture and Machinery.

Q4) Write short notes on: (any two)

[10]

- GST Returns.
- Format of Sundry Debtors and Sundry Creditors Account,
- Order of Payment under piecemeal distribution of cash,
- Dual Aspect Concept



Total No. of Questions : 8]

SEAT No. :

P2841

[Total No. of Pages : 6

[5615]-1003

F.Y. B.Com. (Semester - I)

BUSINESS ECONOMICS (MICRO)

(2019 Pattern)

Time : 3 Hours]

[Max. Marks : 70

Instructions to the candidates:

- 1) Questions No. 1 and 8 are compulsory.
- 2) Attempt any 3 questions from questions 2 to 7.
- 3) Figures to the right indicate full marks.
- 4) Draw neat diagrams wherever necessary.

Q1) A) Rewrite the following sentences by using proper substitute given in the bracket (any seven). [7]

- i) The nature of business Economics is not theoretical, but it is ____
(Descriptive, Business, Functional)
- ii) The main objective of firm is to earn ____
(Money, Prestige, Profit)
- iii) Price is treated as ____ variable.
(Independent, Complimentary, Internal)
- iv) ____ refers to want satisfying power of a commodity.
(Consumer equilibrium, Utility, Utilisation)
- v) Prof. Hicks, analysed the indifference curve in his ____ book.
(Wealth of Nation, Business Economics, Value and Capital)
- vi) Other things remaining the same, the quantity of ____ decreasing then in creasing in quantity demanded.
(Price, Utility, Export)

P.T.O.

- vii) _____ means the amount of a product that would be offered for sale at all possible prices during a given period of time.
(Demand, Supply, Utility)
- viii) Factors of production is known as _____
(Output, Production Function, Input)
- ix) In the short run phenomenon as the proportion of one factor is increased this analysis is exhibits the _____
(Law of variable proportion, Law of Returns to Scale, Law of Demand.)
- B) State whether the following statements are False or True (any seven) [7]
- i) Business Economics is useful in formulating business policies.
 - ii) In the short run, some cost as variable and in the long run, some cost are fixed.
 - iii) Utility is not relatives as individual, time and place.
 - iv) Marginal utility of money is fixed.
 - v) Two indifference curve inter sect each other.
 - vi) The demand curve is always left to light which is shown down word slope.
 - vii) In the case of substitutes goods cross elasticity is negative.
 - viii) Production function is gives information about input and output.
 - ix) In the one industry, exists to firms shown different-different internal economics.

Q2) What meant by Business Economics? Explain Nature and Scope of Business Economics. [14]

Q3) Distinguish between micro and macro economics. [14]

Q4) What is indifference curve? Explain characteristics of indifference curve. [14]

Q5) What is consumer surplus? Explain the consumer surplus measurement. [14]

Q6) What is price elasticity of demand? Explain various types of price elasticity of demand. [14]

Q7) Explain Internal and external economics of large scale of production. [14]

Q8) Write short notes (any two) : [14]

- a) Firms
- b) Types of Utility
- c) Cross Elasticity of demand.
- d) Average Production



Total No. of Questions : 8]

P2841

[5615]-1003

F.Y. B.Com. (Semester - I)

BUSINESS ECONOMICS (MICRO)

(2019 Pattern)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 70

- सूचना :- 1) प्रश्न क्र. 1 व 8 आवश्यक आहेत.
2) प्रश्न क्र. 2 ते 7 पैकी कोणतेही तीन प्रश्न सोडवा.
3) सर्व प्रश्नांना समान गुण आहेत.
4) संदर्भासाठी मुळ इंग्रजी प्रश्न पत्रिका पहावी.
5) आवश्यकता असेल तेथे सुबक आकृत्या काढा.

-
- प्रश्न 1) अ) कंसातील योग्य पर्याय निवडून वाक्य पुन्हा लिहा. (कोणतेही सात) [7]
- i) व्यावसायिक अर्थशास्त्राचे स्वरूप हे सैद्धांतिक नसून आहे.
(चर्चात्मक, व्यावहारिक, फलनात्मक)
- ii) उद्योगसंस्थेचा मुख्य उद्देश मिळविणे हा असतो.
(पैसा, प्रतिष्ठा, नफा)
- iii) किंमत हे चल आहे.
(स्वतंत्र, परस्परपुरक, अंतर्गत)
- iv) व्यक्तीची गरज पूर्ण करण्याची वस्तुच्या अंगी असणारी शक्ती किंवा क्षमता म्हणजे होय.
(उपभोक्त्याचे संतोषाधिक्य, उपयोगिता, उपयुक्तता)
- v) प्रो. हिक्स यांनी आपल्या या ग्रंथात समवृत्ती वक्र विश्लेषण मांडले आहे.
(वेलथ ऑफ नेशन्स, बिझिनेस इकॉनॉमिक्स, व्हॅल्यू अँड कॅपिटल)
- vi) इतर परिस्थिती कायम असतांना वस्तुची घटल्यावर तिच्या मागणीत वाढ होते.
(किंमत, उपयोगिता, निर्यात)

vii) विशिष्ट वेळी विशिष्ट किंमतीला विक्रेते विशिष्ट वस्तुचे किती नग विक्रीस तयार असतात त्या नगसंख्येला म्हणतात.

(मागणी, पुरवठा, उपयोगिता)

viii) उत्पादन घटकांना असे म्हणतात.

(प्रदान, उत्पादन फलन, आदान)

ix) अल्पकाळात उत्पादनाचे इतर घटक स्थिर असताना बदलत्या घटकांची संख्या एक एकने वाढविल्यानंतर उत्पादन फलनावर काय परिणाम होईल याचे विश्लेषण करतो.

(बदलत्या प्रमाणाचा नियम, प्रमाण फल नियम, मागणीचा नियम)

ब) चुक की बरोबर ते लिहून वाक्य पुन्हा लिहा. (कोणतेही सात) [7]

i) व्यावसायिक धोरणांची मांडणी करण्यासाठी व्यावसायिक अर्थशास्त्र उपयुक्त ठरणारा विषय आहे.

ii) अल्पकाळात काही खर्च बदलते असतात तर दीर्घकाळात सर्व खर्च स्थिर असतात.

iii) उपयोगिता व्यक्तिसापेक्ष, कालसापेक्ष व स्थलसापेक्ष नसते.

iv) पैशाची सिमांत उपयोगिता स्थिर असते.

v) दोन समवृत्ती वक्र परस्परांचा छेदतात.

vi) मागणी वक्र हा डावीकडून उजवीकडे खाली उतरत जाणारा ऋणात्मक आकाराचा असतो.

vii) दोन परस्परपूरक वस्तुंच्या बाबतीत छेदक लवचिकता ऋण आढळते.

viii) उत्पादन फलन उत्पादनाच्या बाबत आदान व प्रदानाची माहिती देत असते.

ix) एकाच उद्योगात असणाऱ्या दोन उद्योग संस्थांच्या अंतर्गत बचती वेगवेगळ्या राहू शकतात.

प्रश्न 2) व्यावसायिक अर्थशास्त्र म्हणजे काय? व्यावसायिक अर्थशास्त्राचे स्वरूप व व्याप्ती स्पष्ट करा. [14]

- प्रश्न 3) सुक्ष्म अर्थशास्त्र आणि समग्र अर्थशास्त्रातील फरक स्पष्ट करा. [14]
- प्रश्न 4) समवृत्ती वक्र म्हणजे काय? समवृत्ती वक्राची वैशिष्ट्ये स्पष्ट करा. [14]
- प्रश्न 5) उपभोक्त्याचे संतोषाधिक्य म्हणजे काय? उपभोक्त्याच्या संतोषाधिक्याचे मापन स्पष्ट करा. [14]
- प्रश्न 6) मागणीची किंमत लवचिकता म्हणजे काय? मागणीच्या किंमत लवचिकतेचे विविध प्रकार स्पष्ट करा. [14]
- प्रश्न 7) मोठ्या प्रमाणावरिल उत्पादनाच्या अंतर्गत व बाह्य बचती स्पष्ट करा. [14]
- प्रश्न 8) टिपा लिहा. (कोणत्याही दोन) [14]
- अ) उद्योगसंस्था
- ब) उपयोगितेचे प्रकार
- क) मागणीची छेदक लवचिकता
- ड) सरासरी उत्पादन



Total No. of Questions : 5]

SEAT No. :

P2842

[Total No. of Pages : 4

[5615]-1004

F.Y. B.Com. (Semester - I)

BUSINESS MATHEMATICS AND STATISTICS - I

(2019 Pattern) (CBCS) (3 Credits)

Time : 3 Hours]

[Max. Marks : 70

Instructions to the candidates:

- 1) All questions are compulsory.
- 2) Figures to the right indicate full marks.
- 3) Use of logarithmic table and calculator is allowed.
- 4) Use of graph paper is allowed.

Q1) a) Answer the following multiple choice questions by selecting correct option (any five) : [5]

- i) How much simple interest earned an ₹100 for 6 months at 8% p.a.?
 - a) 8
 - b) 48
 - c) 4
 - d) 400
- ii) If the payments of an annuity are made at the end of each period is called.
 - a) annuity due
 - b) immediate annuity
 - c) perpetuity
 - d) status
- iii) The purchase price of a perpetuity of ₹ 150 per year at 10% p.a. is _____.
 - a) 150
 - b) 1000
 - c) 15
 - d) 1500
- iv) The number of shares if the total dividend at 8% on the shares with face value ₹ 10 was ₹ 240 is _____.
 - a) 300
 - b) 250
 - c) 200
 - d) 350

P.T.O.

- v) If population is homogeneous, then _____ is better method for sampling.
- a) Simple random sampling b) Stratified
c) Systematic d) two stage
- vi) Range in the data set 8, 10, 20, 9, 15, 10, 13, 28, is _____.
- a) 28 b) 8
c) 20 d) 0.55
- vii) The mode of the data 2, 8, 9, 9, 17 is _____.
- a) 10 b) 9
c) 3 d) 17
- b) State whether the following statements are True or False. (Any Five) [5]
- i) A simple interest is depends only on period.
ii) EMI means equated monthly installment.
iii) Preferred shares are guaranteed cash dividends.
iv) The mid point of class interval between 10 and 11 is 10.5.
v) For a sample at least 50% of population required.
vi) If a data a having coefficient of variation is 50 standard deviation is 20 then mean of data is 40.
vii) The median of the data 14, 9, 15, 8, 12 is 12.

Q2) Attempt any four of the following : [20]

- a) How long will it take for ₹ 3000 to amount to ₹ 3300 at 4% p.a. simple interest?
- b) Find the difference between compound and simple interest on ₹ 500 For 2 years at 10% p.a. (compounded yearly).
- c) Find the sum will amount to ₹ 4000 in 3 years at 6% compound interest.
- d) Suresh purchase a car for ₹ 10,00,000 on installment basis under equal 24 monthly installments at 12% p.a. Find EMI by reducing method.
- e) Find the amount of annuity of ₹ 400 payable quarterly for 3 years at 16% p.a.
- f) Explain the terms sinking fund and simple annuity.

Q3) Attempt any two of the following : [10]

- What is dividend? Explain cash dividend and stock dividend.
- Ramrao invested ₹ 2,50,000 in a mutual fund scheme with entry load of 1% and exist load 2% (for 3 years). He had to redeem all the units after 2 years when net asset value had dropped to ₹ 2,30,000 In the mean while, he has received a dividend of ₹ 15,000 what is his gain or loss percent?
- Two companies have shares of 12% at 134 and 16% at 135. In which of the shares would the investment be more profitable?

Q4) Attempt any two of the following: [10]

- Define statistics. Write the scope of statistics in Industry and Economics.
- What is data collection? Write the methods of data collection.
- Explain SRSWOR and draw all possible SRSWOR of size 2 from the observations 3, 4, 7, 9, 11 and 14,

Q5) Attempt any Four of the following. [20]

- For the frequency distribution given below.

Daily sales (in thousands Rs.)	10-20	20-30	30-40	40-50	50 & above
No.of shops	12	23	47	10	8

Find

- Class width of second class.
 - State open end class.
 - State type of classification
 - Form less than cumulative frequency distribution.
 - How many shops have sales less than 30,000?
- Draw more than ogive curve for the following frequency distribution.

Marks	0-10	10-20	20-30	30-40	40-50	50-60
No.of students	3	9	15	30	18	5

- c) Compute the mode of the following frequency distribution.

Daily Wages (₹)	50-100	100-150	150-200	200-250	250-300	300-350
No. of Workers	5	15	25	18	12	5

- d) Find the arithmetic and geometric mean of 2, 4, 8, 16, 32.
- e) Two workers on the same job shows the following results over a long period of time.

	Worker A	Worker B
Mean time of completing job (in minutes)	30	25
Standard deviation	06	04

- i) Which worker appears to be more consistent in the time he requires to complete job? Why?
- ii) Which worker is faster in completing the job? Why?
- f) Define range and standard deviation, state the formula for each encase of ungrouped data.

Total No. of Questions : 8]

SEAT No. :

P2844

[Total No. of Pages : 4

[5615]-1006

F.Y. B.Com. (Semester - I)

ORGANISATIONAL SKILLS DEVELOPMENT - I
(2019 Pattern)

Time : 3 Hours]

[Max. Marks : 70

Instructions to the candidates:

- 1) *Question No. 1 and 8 are compulsory.*
- 2) *Answer any three questions from question No. 2 to 7.*
- 3) *Figures to the right indicate full marks.*

Q1) A) Fill up the blanks. [7]

- i) An _____ is a place where business is transacted and professional services are rendered.
- ii) _____ is a surround around the employees working in an organisation.
- iii) _____ is the systematic arrangement of people working together towards a common purpose.
- iv) _____ is a task of planning, co-ordinating, motivating the efforts of employees towards the specific objectives.
- v) _____ means converting hard-copy or non-digital records into digital format.
- vi) _____ is a printed piece of paper or cardboard used to collect and transmit information.
- vii) _____ is a way of work which moves from one employee to another and one department to another.

B) True or False. [7]

- i) An Office is an administrative center of business.
- ii) An office location is an arrangement of equipments within the available floor space.
- iii) Line organisation is the oldest and most common type of organisation.

P.T.O.

- iv) Record keeping is not a function of modern office.
- v) Clarity of information is an important objective of designing office form.
- vi) Office manual does not contain printed instructions.
- vii) Office work is primarily concerned with the records of the enterprise.

- Q2)** a) State the characteristics of modern office. [4]
b) Explain the functions of modern office. [10]
- Q3)** a) State the factors affecting office location. [7]
b) Explain the principles of office location. [7]
- Q4)** a) State the importance of office organisation. [4]
b) Explain the principles of office organisation. [10]
- Q5)** a) State the techniques of scientific office management. [7]
b) Explain the steps for installation of scientific office management. [7]
- Q6)** a) State the significance of records management. [4]
b) Explain the objectives of records management. [10]
- Q7)** a) State the problems in Smooth flow of work. [7]
b) Explain the suggestions for smooth flow of work. [7]
- Q8)** Write short notes (any two) : [14]
a) Importance of office environment.
b) Committee organisation.
c) Advantages of digitalisation of records.
d) Characteristics of office work.



Total No. of Questions : 8]

P2844

[5615]-1006

F.Y. B.Com. (Semester - I)

ORGANISATIONAL SKILLS DEVELOPMENT - I

(2019 Pattern)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 70

- सूचना :- 1) प्रश्न क्र. 1 आणि प्रश्न क्र. 8 आवश्यक आहेत.
2) प्रश्न क्र. 2 ते 7 यापैकी कोणतेही तीन प्रश्न सोडवा.
3) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.
4) संदर्भासाठी मुळ इंग्रजी प्रश्न पत्रिका पहावी.

- प्रश्न 1) अ) रिकाम्या जागा भरा. [7]
- i) ज्या ठिकाणी व्यावसायिक कार्यपारंपाडली जातात आणि व्यावसायिक सेवा दिल्या जातात त्या ठिकाणास म्हणतात.
- ii) संघटनेमध्ये काम करणाऱ्या कर्मचाऱ्यांच्या सभोवतालच्या वातावरणास म्हणतात.
- iii) सामुहिक उद्देशाने काम करणाऱ्या लोकांच्या सुत्रबद्ध केलेल्या रचनेला म्हणतात.
- iv) विशिष्ट उद्देशांच्या दिशेने कर्मचाऱ्यांच्या प्रयत्नांचे नियोजन समन्वय आणि संप्रेरण करण्याची कृती म्हणजेच होय.
- v) हार्ड कॉपी मधील माहिती डिजिटल स्वरूपात रूपांतरित करण्याच्या प्रक्रियेस म्हणतात.
- vi) माहिती गोळा करणे आणि पाठविण्यासाठी वापरल्या जाणाऱ्या छापील कागदास म्हणतात.
- vii) एका कर्मचाऱ्याकडून दुसऱ्या कर्मचाऱ्याकडे, एका विभागाकडून दुसऱ्या विभागाकडे कार्याचा जो ओघ वाहत असतो त्याला असे म्हणतात.
- ब) चुक की बरोबर लिहा. [7]
- i) कार्यालय हे व्यवसायाचे प्रशासकीय केंद्र आहे.
- ii) उपलब्ध जागेत कार्यालयीन साधने व उपकरणे यांची केलेली सुयोग्य मांडणी म्हणजे कार्यालय स्थाननिश्चिती होय.
- iii) रेखा संघटन हा संघटनेचा जुना व सर्वसामान्य प्रकार आहे.

- iv) माहितीचे जतन हे आधुनिक कार्यालयाचे कार्य नाही.
- v) माहितीची स्पष्टता हे कार्यालयीन प्रपत्र तयार करण्याचे महत्वाचे उद्दिष्ट आहे.
- vi) कार्यालय माहिती पुस्तिकेत छापिल सूचनांचा समावेश नसतो.
- vii) कार्यालय कामकाज हे प्रामुख्याने व्यवसाय संस्थेच्या दफतराशी संबंधित असते.

- प्रश्न 2) अ) आधुनिक कार्यालयाची वैशिष्ट्ये लिहा. [4]
 ब) आधुनिक कार्यालयाची कार्ये स्पष्ट करा. [10]
- प्रश्न 3) अ) कार्यालयाच्या स्थाननिश्चितीवर परिणाम करणारे घटक लिहा. [7]
 ब) कार्यालयाच्या स्थाननिश्चितीचा तत्वे स्पष्ट करा. [7]
- प्रश्न 4) अ) कार्यालय संघटनेचे महत्त्व लिहा. [4]
 ब) कार्यालय संघटनेची तत्वे स्पष्ट लिहा. [10]
- प्रश्न 5) अ) शास्त्रीय कार्यालय व्यवस्थापनाची तंत्रे स्पष्ट करा. [7]
 ब) शास्त्रीय कार्यालय व्यवस्थापन स्थापन करण्यातील टप्पे स्पष्ट करा. [7]
- प्रश्न 6) अ) दफतर व्यवस्थापनाचे महत्त्व लिहा. [4]
 ब) दफतर व्यवस्थापनाची उद्दिष्ट्ये स्पष्ट करा. [10]
- प्रश्न 7) अ) सुरळीत कार्यप्रवाहातील समस्या लिहा. [7]
 ब) सुरळीत कार्यप्रवाहासाठीच्या उपाययोजना स्पष्ट करा. [10]
- प्रश्न 8) थोडक्यात टिपा लिहा. (कोणत्याही दोन) [14]
 अ) कार्यालय पर्यावरणाचे महत्त्व
 ब) समिती संघटन
 क) दफतराच्या डिजिटलायझेशनचे फायदे
 ड) कार्यालयीन कामकाजाची वैशिष्ट्ये



Total No. of Questions : 8]

SEAT No. :

P2845

[Total No. of Pages : 6

[5615]-1007

F.Y. B.Com. (Semester - I)
BANKING AND FINANCE
Fundamentals of Banking - I
(2019 Pattern) (Credit System)

Time : 3 Hours]

[Max. Marks : 70

Instructions to the candidates:

- 1) *Question No. 1 is compulsory.*
- 2) *Solve any three questions from Q. No. 2 to Q. No. 7.*
- 3) *Question No. 8 is compulsory.*
- 4) *Figures to the right indicate full marks.*

Q1) A) Fill in the blanks (any 7) :

[7]

- i) NEFT is introduced in India in the year _____.
 - a) 2005
 - b) 2004
 - c) 2007
- ii) Hindu Undivided family's account is _____ account holder.
 - a) individual
 - b) institutional
 - c) other
- iii) Accepting deposit is _____ function of bank.
 - a) agency
 - b) general utility
 - c) primary
- iv) Bank of England was founded in the year _____.
 - a) 1656
 - b) 1913
 - c) 1694

P.T.O.

- v) SWIFT was established in the year _____.
- 1673
 - 1974
 - 1970
- vi) ICICI Bank is _____ Bank.
- Private
 - Public
 - Co-operative
- vii) Imperial Bank of India was established in the year _____.
- 1935
 - 1921
 - 1949
- viii) No Frills Account is opened by _____ person.
- rich
 - poor
 - middle class
- ix) _____ is demand deposit account.
- Fixed account
 - Current account
 - RD account
- B) State whether the following statements are true or false (any 7). [7]
- Banker's cheque is drawn by a bank customer.
 - State Bank of India was established in 1955.
 - Bank of Maharashtra is private bank.
 - Flexi deposit is the combination of demand deposit and time deposit.
 - Married Woman's account is institutional account holder.
 - Demand Draft is a cheque drawn upon another branch of a bank.
 - Banks offered high rate of interest on fixed deposit.
 - Collection and payment of cheque is the primary function of bank.
 - RBI introduced the RTGS system in March, 2004.

- Q2)** a) State the origin of the word Bank. [4]
b) Explain the evolution of banking in Asia. [10]
- Q3)** a) Explain in brief the functions of accepting deposits of a bank. [7]
b) Explain in brief the functions of granting loans and advances of a bank. [7]
- Q4)** a) Explain in brief individual account holders of bank. [7]
b) Explain in brief institutional account holders of bank. [7]
- Q5)** a) What is SWIFT? [4]
b) Explain in brief the methods of remittance. [10]
- Q6)** a) Explain in brief evolution of banking in India. [7]
b) Explain in brief evolution of banking in Europe. [7]
- Q7)** a) Explain in brief agency functions of bank. [7]
b) Explain in brief general utility services of bank. [7]
- Q8)** Write a short notes (Any Two) [14]
a) Closure of Account
b) Structure of Indian Banking system
c) Credit card and Debit Card
d) IMPS



Total No. of Questions : 8]

P2845

[5615]-1007

F.Y. B.Com. (Semester - I)
BANKING AND FINANCE
Fundamentals of Banking - I
(2019 Pattern) (Credit System)
(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 70

- सूचना :- 1) प्रश्न क्र. 1 अनिवार्य आहे.
2) प्रश्न क्र. 2 ते प्रश्न क्र. 7 यापैकी कोणतेही तीन प्रश्न सोडवा.
3) प्रश्न क्र. 8 अनिवार्य आहे.
4) उजवीकडील अंक प्रश्नांची पूर्ण गुण दर्शवितात.
5) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पाहावी.

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- प्रश्न 1) अ) रिकाम्या जागा भरा. (कोणतेही 7) [7]
- i) या वर्षी भारतात NEFT सुरू करण्यात आली.
अ) 2005
ब) 2004
क) 2007
- ii) हिंदू अविभक्त कुटुंबाचे खाते हे खातेदार आहेत.
अ) संस्थात्मक
ब) वैयक्तिक
क) अन्य
- iii) ठेवी स्विकारणे हे बँकेचे कार्य आहे.
अ) प्रतिनिधी
ब) सामान्य उपयुक्त
क) प्राथमिक
- iv) बँक ऑफ इंग्लंडची स्थापना या वर्षी झाली.
अ) 1656
ब) 1913
क) 1694

- v) स्विफ्टची स्थापना या वर्षी झाली.
 अ) 1973
 ब) 1974
 क) 1970
- vi) आयसीआयसीआय बँक हि बँक आहे.
 अ) खाजगी
 ब) सार्वजनिक
 क) सहकारी
- vii) इंपिरियल बँक ऑफ इंडियाची स्थापना या वर्षी झाली.
 अ) 1935
 ब) 1921
 क) 1949
- viii) शून्य शिल्लक खाते हे व्यक्तींकडून उघडले जाते.
 अ) श्रीमंत
 ब) गरीब
 क) मध्यम वर्ग
- ix) हे मागणी ठेव आहे.
 अ) मुदत ठेव खाते
 ब) चालू ठेव खाते
 क) आवती ठेव खाते
- ब) खालील विधाने चूक कि बरोबर ते सांगा. (कोणतेही 7) [7]
 i) बँकेचा ग्राहक बँकर्स धनादेश काढतो.
 ii) स्टेट बँक ऑफ इंडियाची स्थापना 1955 साली झाली.
 iii) बँक ऑफ महाराष्ट्र हि खाजगी बँक आहे.
 iv) फ्लेक्झी डिपॉझिट हे मागणी ठेव आणि मुदत ठेवींचे एकत्रीकरण आहे.
 v) विवाहित महिलांचे खाते हे संस्थात्मक खातेदार आहे.
 vi) मागणी धनाकर्ष हे बँकेच्या दुसऱ्या शाखेवर काढलेले धनादेश आहे.
 vii) बँका मुदत ठेवींवर अधिक व्याज देवू करतात.
 viii) धनादेशाची वसूली व प्रदान हे बँकेचे प्राथमिक कार्य आहे.
 ix) आरबीआयने मार्च 2004 मध्ये RTGS सुरू केले.

- प्रश्न 2) अ) बँक शब्दाची उत्पत्ती सांगा. [4]
ब) आशियातील बँकांची उत्क्रांती स्पष्ट करा. [10]
- प्रश्न 3) अ) बँकांचे ठेवी स्वीकारण्याचे कार्य संक्षिप्त स्पष्ट करा. [7]
ब) बँकांचे कर्जे व अप्रिमे देण्याचे कार्य संक्षिप्त स्पष्ट करा. [7]
- प्रश्न 4) अ) बँकांचे वैयक्तिक खातेदार संक्षिप्त स्पष्ट करा. [7]
ब) बँकांचे संस्थात्मक खातेदार संक्षिप्त स्पष्ट करा. [7]
- प्रश्न 5) अ) स्विफ्ट (SWIFT) म्हणजे काय? [4]
ब) पैसे पाठविण्याच्या पध्दती संक्षिप्त रूपात स्पष्ट करा. [10]
- प्रश्न 6) अ) भारतातील बँकांची उत्क्रांती संक्षिप्त स्पष्ट करा. [7]
ब) युरोपातील बँकांची उत्क्रांती संक्षिप्त स्पष्ट करा. [7]
- प्रश्न 7) अ) बँकांची प्रतिनिधी कार्ये संक्षिप्त स्पष्ट करा. [7]
ब) बँकांची सामान्य उपयुक्त सेवा संक्षिप्त स्पष्ट करा. [7]
- प्रश्न 8) टिपा लिहा. (कोणत्याही दोन) [14]
अ) खाते बंद करणे
ब) भारतीय बँक व्यवस्थेची रचना
क) क्रेडिट कार्ड आणि डेबिट कार्ड
ड) तत्काळ भरणे सेवा (IMPS)

