

Total No. of Questions : 4]

SEAT No. :

P2206

[Total No. of Pages : 3

[5805]-201

First Year M.Com.

201 : FINANCIAL ANALYSIS & CONTROL

(2019 Credit Pattern) (Semester - II)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

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

Q1) What is Financial Analysis and Control? State its Importance and Limitations.

[15]

OR

Following are given Balance Sheet as on 31st December 2019 and 31st December 2020 of Mumbai Still Co. Ltd. You are required to Prepare a Common - Size Balance Sheet and Interpret the results.

Balance Sheets

Liabilities	2019 Rs.	2020 Rs.	Assets	2019 Rs.	2020 Rs.
Equity Share Capital	3,20,000	4,80,000	Fixed Assets:		
Capital Reserve	80,000	1,28,000	Land & Building	2,64,000	6,52,800
Revenue Reserve	1,77,600	1,67,200	Furniture & Fixtures	7,200	14,400
6% Debentures	1,60,000	2,60,000	Plant & Machinery	44,800	59,200
Current Liabilities :			Investments	2,16,000	1,36,000
Sundry Creditors	2,04,000	93,600	Current Assets:		
Bills Payable	5,600	8,000	Stock in Trade	1,28,000	1,04,000
			Debtors	1,67,200	1,52,000
			Bills Receivables	25,600	10,400
			CashBank	94,400	8,000
	9,47,200	11,36,800		9,47,200	11,36,800

P.T.O.



Q2) Critically examine the various tools available to the Financial Analyst. [15]

OR

Form the following Balance Sheet of Kalis Co. Ltd. for the year 2019 and 2020.

Prepare a Cash Flow Statement :

Liabilities	2019 Rs.	2020 Rs.	Assets	2019 Rs.	2020 Rs.
Equity Share of Rs. 100 each	4,50,000	6,00,000	Plant & Machinery	6,00,000	7,25,000
			Less-Accumulated Depreciation	(-) 1,20,000	(-) 1,45,000
				4,80,000	5,80,000
Share Premium	-----	15,000	Land	1,83,000	1,98,000
Profit & Loss Appropriation A/C	60,000	60,000	Loan to Subsidiary Co.	25,000	-----
Profit for the year	-----	50,000	Shares in Subsidiary Co.	30,000	40,000
8% Debentures	2,50,000	2,00,000	Inventory	1,60,000	1,48,000
Profit on Redemption of Debentures	-----	1,000	Sundry Debtors	1,20,000	1,62,000
Sundry Creditors	2,20,000	1,90,000	Bank Balance	67,000	98,000
Provision for Taxation	40,000	50,000			
Proposed Dividend	45,000	60,000			
	10,65,000	12,26,000		10,65,000	12,26,000

Additional Information:

- During the year plant Costing Rs. 40,000 was sold for Rs. 15,000.
- Accumulated Depreciation on Plant was Rs. 20,000
- Loss on Sale of Plant Was charged to Profit & Loss Account.
- Tax paid during the year was Rs. 55,000

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Q3) What Cash flow Statement? What are the Advantages and Limitations of Cash Flow Statements? [15]

OR

From the following details you are required to prepare Trading and Profit & Loss Account

Cost of goods Sold	Rs. 16,00,000
Gross Profit Ratio	20%
Administrative Expenses Ratio	7%
Selling & Distribution Expenses Ratio	5%
Non-Operating Income to Sales	8%

Financial Expenses are equal to selling and distribution expenses.

Q4) Write short notes (Any Three out of Five) [15]

- a) Ratio Analysis.
- b) Comparative Balance Sheet.
- c) Fund Flow Statement.
- d) Working Capital.
- e) Sources of Cash.



Total No. of Questions : 6]

SEAT No. :

P2207

[Total No. of Pages : 4

[5805]-203

M.Com. (Semester - II)

(202 - A) : INDUSTRIAL ECONOMICS

(CBCS) (2019 Pattern)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) Question No. 1 and Question No. 6 are compulsory.
- 2) Solve any three questions from Question No.2 to Question No.5.
- 3) Figures to the right side indicate full marks.

Q1) Fill in the blanks by selecting suitable choice. (any 6 out of 8) [6]

- i) _____ a distinctive branch of economics which study with Economic problems of Firm and Industries and their relationship with the society.
(Business Economics, Micro Economics, Industrial Economics, Labour Economics)
- ii) According to Weber's _____ is the most important factor in locating a factory.
(Labour, Transportation cost, Agglomeration, Production Cost)
- iii) Industrial productivity is the _____ of production system.
(Measurement, Efficiency, Materials, Manpower)
- iv) One of the following _____ is an indicator of Sargent Florence's Industrial localisation Measurement.
(Material Index, Labour coefficient, Location Index, Coefficient of localisation)
- v) Industrial productivity = _____
($\frac{\text{Input}}{\text{Output}}$, $\frac{\text{Output}}{\text{Input}}$, Output-Input, Input-Output)
- vi) A New Economic policy was Implemented in _____ year in India.
(1981, 1971, 1991, 1998)

P.T.O.



vii) _____ is a non-geographical factor affecting the location of the Industry.

(Raw Material, Power, Transport, Capital)

viii) The relative Measure of Seller concentration can be measured by the help of _____ curve.

(Lorenze, Demand, Phillips, Supply)

Q2) Define the Industrial Economics. Explain the scope and significance of Industrial Economics. [14]

Q3) Define the Industrial Location. Explain the Alfred Weber's theory of Industrial Location. [14]

Q4) Define the Industrial productivity and Industrial Efficiency. Explain the factors affecting Industrial productivity and Industrial efficiency. [14]

Q5) Define the Industrial Finance. Explain the sources of Industrial finance. [14]

Q6) Write Short Notes. (any 2 out of 4) [12]

- a) Causes of Industrial combinations.
- b) Features of New Industrial policy since 1991.
- c) Causes of Low Industrial productivity.
- d) Need of Foreign capital



Total No. of Questions : 6]

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[5805]-203
M.Com. (Semester - II)
(202-A) : INDUSTRIAL ECONOMICS
(CBCS) (2019 Pattern)
(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना :- 1) प्रश्न क्रमांक 1 आणि प्रश्न क्रमांक 6 अनिवार्य आहे.
2) प्रश्न क्रमांक. 2 ते प्रश्न क्रमांक 5 पैकी कोणतेही तीन सोडवा.
3) उजवीकडील अंक पूर्ण गुण दर्शवितात.
4) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पाहावी.

-
- प्रश्न 1) योग्य पर्यायाची निवड करून गाळलेल्या जागा भरा. (8 पैकी कोणत्याही 6) [6]
- i) ही अर्थशास्त्राची एक विशिष्ट शाखा आहे. जी उद्योग व उद्योगधंद्यांच्या आर्थिक समस्या आणि त्याचा समाजाशी असलेला संबंध यांचा अभ्यास करते.
(व्यावसायिक अर्थशास्त्र, सूक्ष्म अर्थशास्त्र, औद्योगिक अर्थशास्त्र, श्रमाचे अर्थशास्त्र)
- ii) वेबरच्या मते हा उद्योगांची जागा शोधण्यात महत्त्वाचा घटक आहे.
(कामगार, वाहतुक खर्च, संचय, उत्पादन खर्च)
- iii) औद्योगिक उत्पादकता ही उत्पादन व्यवस्थेची आहे.
(मोजमाप, कार्यक्षमता, भौतिक, मनुष्यबळ)
- iv) खालीलपैकी हा एक सार्जेंट फ्लॉरेन्स यांच्या औद्योगिक स्थानिकीकरण मोजमापाचा निर्देशक आहे.
(भौतिक निर्देशांक, श्रमगुणांक, स्थाननिर्देशांक, स्थानिकीकरण सहगुणांक)
- v) औद्योगिक उत्पादकता =
($\frac{\text{आदाने}}{\text{प्रदाने}}$, $\frac{\text{प्रदाने}}{\text{आदाने}}$, प्रदाने-आदाने, आदाने-प्रदाने)
- vi) भारतात नवीन आर्थिक धोरण या वर्षी लागू करण्यात आले होते.
(1981, 1971, 1991, 1998)

- vii) हा औद्योगिक स्थानावर परिणाम करणारा गैर-भौगोलिक घटक आहे.
(कच्चा माल, वीज, वाहतूक, भांडवल)
- viii) विक्रेत्याच्या एकाग्रतेचे सापेक्ष मोजमाप वक्राच्या सहाय्याने केले जाते.
(लॉरेन्झ, मागणी, फिलिप्स, पुरवठा)

- प्रश्न 2) औद्योगिक अर्थशास्त्राची व्याख्या सांगा. औद्योगिक अर्थशास्त्राची व्याप्ती व महत्त्व स्पष्ट करा. [14]
- प्रश्न 3) औद्योगिक स्थाननिश्चितीची व्याख्या सांगा. अल्फ्रेड वेबर यांच्या औद्योगिक स्थाननिश्चितीचा सिद्धांत स्पष्ट करा. [14]
- प्रश्न 4) औद्योगिक उत्पादकता व औद्योगिक कार्यक्षमतेची व्याख्या सांगा. औद्योगिक उत्पादकता व औद्योगिक कार्यक्षमतेवर परिणाम करणारे घटक स्पष्ट करा. [14]
- प्रश्न 5) औद्योगिक वित्ताची व्याख्या सांगा. औद्योगिक वित्ताचे स्रोत स्पष्ट करा. [14]
- प्रश्न 6) टीपा लिहा. (4 पैकी कोणत्याही दोन) [12]
- औद्योगिक एकरूपीकरणे
 - सन 1991 च्या नवीन औद्योगिक धोरणाची वैशिष्ट्ये
 - अल्प औद्योगिक उत्पादकतेची कारणे.
 - विदेशी भांडवलाची गरज



Total No. of Questions : 6]

SEAT No. :

P2208

[Total No. of Pages : 3

[5805] - 204

M.Com. (Semester - II)

202 : BUSINESS STATISTICS

(2019 Pattern) (CBCS)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates :

- 1) *Question No. 1 and Question No. 6 are compulsory.*
- 2) *Solve any three questions from Question No. 2 to Question No. 5.*
- 3) *Figures to the right indicate full marks.*
- 4) *Use of calculator and statistical table is allowed.*

Q1) Choose the correct alternative from each of the following (any 6):
[1each] **[6]**

- i) Secular trend in time series is of nature _____.
 - a) increasing
 - b) decreasing
 - c) stagnant
 - d) all the above (a, b & c)
- ii) In time series analysis the method of moving averages is used to estimate _____.
 - a) seasonal variations
 - b) cyclical variation
 - c) trend
 - d) irregular variation
- iii) Which of the following is not a discrete random variable (r.v)?
 - a) No. of childrens in the family
 - b) No. of daughters born to a couple until they get a son
 - c) Weight of a newly born baby
 - d) No. of persons possessing O -Ve blood group

P.T.O.



Q3) a) Explain the terms : **[5]**
 random variable, discrete r.v., Continuous r.v.

b) If three balanced coins are tossed simultaneously, If a r.v.x denotes the number of fails, then find the probability distribution of r.v.x Hence obtain $E(x)$. **[5]**

c) The joint probability distribution of (x, y) is **[4]**

(x,y) .	$(0, -1)$	$(0, 1)$	$(1,-1)$	$(1, 1)$
$p(x, y)$	$2/25$	$3/25$	$8/25$	$12/25$

i) Obtain marginal probability distributions of x and y .

ii) Obtain conditional probability distribution of y given $(x = 0)$

Q4) a) Define Binomial distribution, state its probability mass function (p.m.f.), mean and variance. State two real life situation, where the distribution is applicable. **[5]**

b) Define Poisson distribution, State its p.m.f., mean and variance. **[5]**
 If $X \rightarrow \text{poisson}(m)$ with $P(x=1) = 2 P(x=2)$ then find mean of x .

c) Define normal distribution. State it probability density function (p.d.f.), mean and variance. **[4]**

Q5) a) Explain the terms : **[5]**
 hypothesis, nullhypothesis, alternative hypothesis, critical region, acceptance region.

b) Explain the terms in detail: **[5]**
 Type I error and Type II error

c) Explain paired t- test. **[4]**

Q6) Attempt any two of the following : **[2 × 6=12]**

a) Describe the

i) moving average method and

ii) least square method for the estimation of trend

b) A fair coin is tossed 3 times. A person receives Rs. X^2 , if he gets X number of heads. find his expected gain.

c) If $X \rightarrow N(100,16)$ then find $P(X \leq 100)$, $P(X \geq 100)$, $P(X \geq 104)$, $P(X \leq 96)$, mean and variance of X .

d) Explain the chi- square test of goodness of fit.



Total No. of Questions : 4]

SEAT No. :

P2209

[Total No. of Pages : 4

[5805] - 205

M.Com. (Part - I) (Semester - II)

SPECIALISED AREAS IN ACCOUNTING

(2019 Pattern) (CBCS) (Group - A)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates :

- 1) *Answer all questions.*
- 2) *Figures to the right indicate full marks.*
- 3) *Use of a simple calculator is allowed.*

Q1) a) Fill in the blanks : [5]

- i) When the purchasing company makes payment of the purchase consideration, it debits _____.
 - a) Vendor company's account
 - b) Business purchase account
 - c) Assets account
- ii) The loss incurred on an incomplete contract is transferred to _____ account.
 - a) Profit and loss account
 - b) Costing profit and loss account
 - c) Trading account
- iii) When the completion stage of the contract is more than half, the profit to be credited to the Profit and Loss account will be equal to _____.
 - a) $\frac{2}{3}$ rd of Notional profit \times cash received Work certified
 - b) $\frac{1}{2}$ of Notional Profit \times cash received Work certified
 - c) $\frac{1}{3}$ rd of Notional Profit \times cash received Work certified
- iv) According to AS – 14, purchase consideration is the sum of payments made to the :
 - a) Debenture holders and Shareholders
 - b) Debenture holders
 - c) Shareholders

P.T.O.



- v) Which of the following statement is false in the context of Internal Reconstruction of the Company
- In Internal Reconstruction a new company does not come into existence
 - In Internal Reconstruction old company does not get liquidated
 - In Internal Reconstruction new company comes into existence
- b) Match the following : [5]
- | Column A | Column B |
|-------------------------------|--|
| i) Accounting Standard - 14 | a) Amalgamation |
| ii) GST | b) Came into effect from 1st July 2017 |
| iii) Accounting Standard - 07 | c) Construction Contracts |
| iv) Hotel Accounting | d) Visitors Ledger |
| v) Internal Reconstruction | e) Capital Reduction Account |
- c) **True of False.** [5]
- Receipt and Payment Account is a summary of all capital receipts and payments.
 - The balancing figure on the credit side of Income and Expenditure Account denotes excess of expenses over incomes.
 - Transferor company means the company which is amalgamated into another company.
 - Percentage of completion method is the method of Accounting for the construction contract.
 - I.P.D. Register means 'In-Patients Department Register'.

Q2) Following are the Balance Sheet of Janata Ltd; as on 31.3.2021 : [15]

Liabilities	Rs.	Assets	Rs.
10,000 6% Cumulative Preference Shares of Rs. 10 each	1,00,000	Goodwill	10,000
16,000 Equity shares of Rs.10 each	1,60,000	Patents and TradeMarks	21,000
Share Premium	30,000	Freehold Property 70,000 (-) Depreciation 14,000	56,000
Creditors	26,000	Plant and Machinery 1,40,000 (-) Depreciation 30,000	1,10,000
		Stock	24,000
		Debtors	15,000
		Profit & Loss A/c	55,000
		Preliminary Expenses	25,000
	3,16,000		3,16,000

A Scheme for Reduction of Capital was passed by the court on the following terms:

- Preference Shares to be reduced to Rs. 9 per share.
- Equity Shares to be reduced to Rs. 1.25 per share.
- The Share Premium Account and Intangible Assets to be written off.
- Plant and Machinery to be revalued at Rs. 50,000.
- Preference Dividend is in arrears since March 2020.

Q3) India Education Society has two colleges and three high schools in Sangali. From the following figures as on 31.3.2021, prepare Income and Expenditure Account and Balance Sheet on that date. **[15]**

Particulars	Dr. Rs.	Particulars	Cr. Rs.
Furniture	12,500	Investment Reserve Fund	15,000
Addition to Furniture	3,200	Sundry Creditors	14,500
Library books	17,500	Entrance fees	15,200
Addition to library books	4,300	Examination fees	2,400
Building	2,75,000	Subscription received	20,000
Investments	1,50,000	Certificate fees	500
Sundry Debtors	5,000	Hire charges of society hall	6,500
Staff salaries	10,200	Interest received on investment	5,500
Printing and Stationery	1,000	Sundry receipts	600
Taxes and Insurance	800	Prize Trust Fund	16,000
Examination expenses	600	Prize Trust Income	650
Subscription to periodicals	1,200	Donation (to be capitalised)	18,000
Prize Trust Investment	15,800	Capital Fund	3,89,150
Prizes awarded	450		
Prizes fund bank balance	275		
General Expenses	375		
Cash at bank	5,500		
Cash in hand	300		
	5,04,000		5,04,000

Additional Information :

- Subscription to be received Rs. 4,500
- Subscription received in advance Rs. 500
- Interest accrued on Investment Rs. 450
- Salaries outstanding Rs. 1,800
- Taxes and Insurance paid in advance Rs. 500
- Provide depreciation on assets including the addition Library books at 15% p.a, Furniture at 5% p.a, Building at 1% p.a.

Q4) The Trial Balance of Gajraj Roadways as at 31.3.2021. Prepare Operating and Profit & Loss Account and Balance Sheet as on that date : [15]

Trial Balance as on 31.3.2021

Particulars	Dr. Rs.	Particulars	Cr. Rs.
Trucks	7,50,000	Capital	10,00,000
Opening stock of Fuel	1,00,000	Traffic earnings	4,00,000
Fuel	75,000	Creditors	2,50,000
Spares	25,000		
Road tax	5,000		
Insurance	15,000		
Driver's wages	12,000		
Office rent	5,000		
Drawings	25,000		
Sundry expenses	5,000		
Printing and Stationery	2,500		
Cleaner's wages	1,500		
Opening stock of Tyres	60,000		
Tyres	25,000		
Sundry Debtors	20,000		
Investments	4,00,000		
Cash at bank	1,00,000		
Cash in hand	24,000		
	16,50,000		16,50,000

Additional Information :

- a) Outstanding Expenses: Driver's wages Rs. 2,500 and Cleaner's wages Rs. 500.
- b) Closing Stock of Fuel Rs. 50,000 and Tyres Rs. 45,000.
- c) Interest on Investment Rs. 36,000 is due but not yet received.
- d) Depreciation on Truck at 10% p.a.



Total No. of Questions : 4]

SEAT No. :

P2210

[Total No. of Pages : 4

[5805]-206

M.Com. (Part - I) (Semester - II)
ADVANCED ACCOUNTING AND TAXATION
Business Tax Assessment and Planning
(2019 Pattern) (CBCS) (Group - A)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 is compulsory.*
- 2) *Attempt any Two Questions from the remaining.*
- 3) *Figures to right indicate full marks.*
- 4) *Use of simple calculator is allowed.*

Q1) A) i) Fill in the blanks. [5]

1. Central Board of Direct Taxes is _____.
 - a) An Income Tax Authority under the Income Tax Act
 - b) Not an Income Tax Authority under the Income Tax Act
 - c) Custom Authority
2. Under _____ section of Income Tax Act capital gain is charged.
 - a) Section 45
 - b) Section 55
 - c) Section 65
3. If any default is made in compliance with the above provisions, the firm will be assessed as a firm without deducting _____ and salary to partners.
 - a) Interest
 - b) Dividend
 - c) Commission
4. Tax avoidance is _____.
 - a) Illegitimate
 - b) Legitimate
 - c) Punishable

P.T.O.



5. _____ Registration is required only for those e-commerce operators who are required to collect tax at source.
- a) Compulsory
 - b) Voluntary
 - c) Optional

ii) **Match the following pairs.** [5]

- | Group A | Group B |
|-----------------------------|--------------------------------------|
| 1. IGST | a) Valid till it is cancelled |
| 2. Section 144 | b) Best Judgment Assessment |
| 3. Tax Planning | c) Non- Resident taxable person |
| 4. Registration certificate | d) Integrated Goods and Services Tax |
| 5. GST-REG 09 | e) A Legal Activity |

iii) **State whether following statements are TRUE or FALSE.** [5]

- 1. The value of supply of goods and services shall be the transaction value.
- 2. Tax planning is the way of tax liability by taking full advantage provided by the Act.
- 3. An appeal to the Commissioner of Income-tax (Appeals) shall be filed in Form No. 35.
- 4. Director of Income Tax is the highest administrative authority for income tax in India.
- 5. IGST is charged on the inter-state supply of goods and services.

B) **Write Short Notes (Any Three) :** [15]

- a) Best Judgment assessment
- b) Nature and Scope of Tax Management and Planning
- c) Tax Authorities
- d) Types of returns
- e) Utilization of input tax credit

- Q2)** The Profit and Loss A/c of JK Ltd. (a Partnership Firm) for the year ended 31st March 2022 is as follows: [15]

Profit and Loss A/c
For the year ended 31st March 2022

Particulars	Rs.	Particulars	Rs.
Cost of goods sold	10,00,000	Sales	18,00,000
Remuneration to Partners	4,49,000	Rent of house property	60,000
Interest to Partners @ 18% p.a.	60,000	Dividend	1,70,000
Municipal Tax of house property	25,000		
Other expenses	2,36,000		
Net Profit	2,60,000		
	20,30,000		20,30,000

Other Information:

- Out of other expenses Rs. 18,400 is not deductible u/s 36,37 (1) and 43B.
- On 15.1.2022, the firm pays an outstanding Sales Tax Liability of Rs. 54,700 of the previous 2020-21. As this amount pertains to the previous year 2020-21, it has not been debited to the aforesaid Profit and Loss A/c.

Calculate Remuneration under section 40 (b).

- Q3)** The total income of a co-operative society (other than consumer co-operative society) for the financial year ending 31st March 2022 under various heads is as under : [15]

	Rs.
Banking Business	10,000
Income from cottage industry	15,000
Marketing of agricultural produce grown by its members	15,000
Income from purchase and sale of agricultural implements to members	12,000
Profits and gains of business	75,000
Interest and dividend from other cooperative society	12,000
Collective disposal of labour	11,000
Income from house property	50,000

Compute taxable income of the co-operative society.

Q4) A) Mr. Ram furnishes the following particulars of his income and losses for the previous year 2021-22. **[10]**

	Rs.
Income from salary	5,00,000
Interest on government securities	4,000
Income from house property (Net)	16,000
Profit from cloth business (before claiming depreciation)	40,000
Current year depreciation	3,000
Speculation business profit	10,000
Long term capital gain	24,000
Short term capital gain	8,000

The items brought forward from assessment year 2021-22 are as follows:

	Rs.
Unabsorbed depreciation	10,000
Speculation business loss	30,000
Loss from stationery business	16,000
Long term capital loss	30,000
Short term capital loss	12,000

Compute Gross Total Income of Mr. Ram for the assessment year 2022-23 assuming that he has not exercised new taxation regime U/S 115 BAC.

B) Navodaya purchased goods for Rs. 20,000 and these manufactured goods sold within a state for Rs. 90,000. GST Rate was 18%. Calculate GST payable by Navodaya. **[5]**



Total No. of Questions : 6]

SEAT No. :

P3015

[Total No. of Pages : 4

[5805]-207

M.Com. (Part- I) (Semester - II)

E-SECURITY & CYBER LAWS

205 : Commercial Laws & Practices

(Group - B) (2019 Pattern) (CBCS)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 and Question No. 6 are compulsory.*
- 2) *Solve any three questions from Question No. 2 to Question No. 5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the blanks (Attempt any six) :

[6]

- i) _____ is not the risk involved in e-commerce.
 - a) Online Security
 - b) System Reliability
 - c) Lack of Innovation
 - d) Customer Disputes
- ii) The intruder's main motive/s is /are _____.
 - a) To establish a web server (non-privileged port) to be used for some phishing scam
 - b) To perform network scanning to find out vulnerable hosts in the network.
 - c) To install an FTP server for distributing illegal content on network (ex. pirated software or movies)
 - d) All of the above
- iii) Digital Signature provides _____.
 - a) Authentication
 - b) Non-Repudiation
 - c) Both of the above
 - d) None of the above
- iv) Computer wrongs includes : _____.
 - a) Civil wrongs
 - b) Crimes
 - c) Both civil wrongs and crimes
 - d) None of the above
- v) _____ is the way to protect from computer crime?
 - a) Use simple password so that no one can guess
 - b) Use difficult passwords those are difficult to hack
 - c) Keep changing the passwords frequently
 - d) Use difficult passwords those are difficult to hack and keep changing the passwords frequently.

P.T.O.



- vi) Information Technology Act 2000 legislation deals with _____.
- Legal Recognition of Electronic Documents
 - Legal recognition for digital signatures
 - Offences and Contraventions
 - All of the above
- vii) _____ are the good people who do hacking with a good purpose to obtain more knowledge of how things work.
- Hackers
 - Crackers
 - Hackers and Crackers
 - None of the above
- viii) _____ can be proved in the court of law according to Bankers Book Evidence Act 1891.
- Existence of document
 - Condition of document
 - Contents of document
 - None of the Above

Q2) What is the meaning of Computer Frauds? Explain in detail the characteristics and types of computer frauds. [14]

Q3) What is Information System Controls? Explain in detail the types of Information System Controls. [14]

Q4) State the meaning of E-Contracts. Explain in detail the requirements & legal aspects of E-Contracts. [14]

Q5) State the meaning of Cyber Regulation Appellate Tribunal. Explain in detail the powers of Cyber Regulation Appellate Tribunal. [14]

Q6) Write Short Notes on (any Two) : [12]

- Protecting E-Commerce System.
- Types of Intruders.
- Duties of Subscribers.
- Bankers Books Evidence Act 1891.



Total No. of Questions : 6]

P3015

[5805]-207

M.Com. (Part- I) (Semester - II)

E-SECURITY & CYBER LAWS

205 : Commercial Laws & Practices

(Group - B) (2019 Pattern) (CBCS)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना :- 1) प्रश्न क्र.1 आणि प्रश्न क्र. 6 सोडविणे अनिवार्य आहेत.
2) प्रश्न क्र. 2 ते प्रश्न क्र. 5 पर्यंत कोणतेही तीन प्रश्न सोडवा.
3) उजवीकडील अंक गुण दर्शवितात.
4) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पाहावी.

प्रश्न 1) रिक्त जागा भरा. (कोणत्याही सहा) :

[6]

- i) पुढीलपैकी कोणती ई-कॉमर्समध्ये जोखीम नाही?
अ) सुरक्षेचा अभाव ब) प्रणाली विश्वासार्हता
क) नवनिर्मितीचा अभाव ड) ग्राहक विवाद
- ii) घुसखोरांचा मुख्य हेतू हे आहेत.
अ) काही फिशिंग स्कॅमसाठी वापरण्यासाठी वेब सर्व्हर (विशेषाधिकार नसलेले पोर्ट) स्थापित करणे.
ब) नेटवर्कमधील असुरक्षित होस्ट शोधण्यासाठी नेटवर्क स्कॅनिंग करणे.
क) नेटवर्कवर बेकायदेशीर सामग्री वितरीत करण्यासाठी FTP सर्व्हर स्थापित करणे (उदा. पायरेटेड सॉफ्टवेअर किंवा चित्रपट)
ड) वरीलपैकी सर्व
- iii) डिजिटल स्वाक्षरी प्रदान करते.
अ) प्रमाणीकरण ब) अस्वीकार
क) वरील दोन्ही ड) वरीलपैकी कोणतेही नाही
- iv) संगणकाच्या चुकांमध्ये समाविष्ट आहे.
अ) नागरी चुका ब) गुन्हेगारी
क) नागरी चुका किंवा गुन्हेगारी ड) वरीलपैकी कोणतेही नाही

- v) हा संगणक गुन्हेगारीपासून संरक्षण करण्याचा मार्ग आहे?
 अ) साधा पासवर्ड वापरा जेणेकरून कोणी अंदाज लावू शकणार नाही
 ब) हॅक करणे कठीण असलेले पासवर्ड वापरा
 क) पासवर्ड वारंवार बदलत रहा
 ड) हॅक करणे कठीण असलेले पासवर्ड वापरा आणि वारंवार पासवर्ड बदलत रहा
- vi) माहिती तंत्रज्ञान कायदा 2000, गोष्टींशी निगडित आहे.
 अ) इलेक्ट्रॉनिक कागदपत्रांची कायदेशीर मान्यता
 ब) डिजिटल स्वाक्षरीसाठी कायदेशीर मान्यता
 क) गुन्हे आणि उल्लंघन
 ड) वरीलपैकी सर्व
- vii) हे चांगले लोक आहेत जे गोष्टी कशा कार्य करतात याबद्दल अधिक ज्ञान मिळवण्यासाठी चांगल्या हेतूने हॅकिंग करतात.
 अ) हॅकर्स
 ब) क्रॅकर
 क) हॅकर्स आणि क्रॅकर
 ड) वरीलपैकी कोणतेही नाही
- viii) बँकर्स बुक एव्हिडन्स ॲक्ट 1891 नुसार न्यायालयात सिद्ध होऊ शकते.
 अ) दस्तऐवजाचे अस्तित्व
 ब) दस्तऐवजाची अट
 क) दस्तऐवजाची सामग्री
 ड) वरीलपैकी कोणतेही नाही

प्रश्न 2) संगणक फसवणूक म्हणजे काय? कॉम्प्युटर फसवणुकीची वैशिष्ट्ये आणि प्रकार तपशीलवार सांगा. [14]

प्रश्न 3) माहिती प्रणाली नियंत्रणे म्हणजे काय? माहिती प्रणाली नियंत्रणाचे प्रकार तपशीलवार सांगा. [14]

प्रश्न 4) ई-करारांचा अर्थ सांगा. ई-करारांच्या आवश्यकता आणि कायदेशीर बाबी तपशीलवार स्पष्ट करा. [14]

प्रश्न 5) सायबर नियमन अपील न्यायाधिकरणाचा अर्थ सांगा. सायबर नियमन अपील न्यायाधिकरणाच्या अधिकारांचे तपशीलवार वर्णन करा. [14]

प्रश्न 6) टिपा लिहा. (कोणतेही दोन) [12]

- अ) ई-कॉमर्स प्रणालीचे संरक्षण
 ब) घुसखोरांचे प्रकार
 स) सदस्यांची कर्तव्ये
 द) बँकर्स बुक्स एव्हिडन्स ॲक्ट 1891.



Total No. of Questions : 6]

SEAT No. :

P3016

[Total No. of Pages : 4

[5805]-208

M.Com. (Part-I) (Semester - II)

COMMERCIAL LAWS & PRACTICES

Laws Relating to Copyright and Designs (206)

(Group - B) (2019 Pattern) (Special Paper-IV)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) Que 1 and Que 6 are compulsory.
- 2) Solve any three questions from 2 to 5.
- 3) Figures to the right indicate full marks.

Q1) Fill in the blanks by selecting a suitable choice. (Any 6) :

[6]

- i) Registrar of copyrights appointed by _____?
 - a) The central Government
 - b) State Government
 - c) Parliament
- ii) What is the punishment for copyright infringement?
 - a) Imprisonment 9 months to 3 years + fine of Rs. 1lakh to 2 lakh.
 - b) Imprisonment 6 months to 3 years + fine of Rs. 50,000 to 2 lakh.
 - c) None of the above
- iii) The Geographical Indications of goods (Registration and protection) Act, 1999 has come into force from which year?
 - a) 2001
 - b) 2003
 - c) 2005
- iv) Which of the following is the benefit of getting GI tag?
 - a) If helps consumers to get quality products of desired traits.
 - b) Legal protection to the product
 - c) All of the above
- v) When did designs Act 2000, come into force? _____
 - a) 1st April 2000
 - b) 1st March 2001
 - c) 11th May 2001

P.T.O.



- vi) Which section of design Act 2000 deals with the rights of proprietor of lapsed design which have been restored?
- a) Section 14 of design Act, 2000
 - b) Section 12 of design Act, 2000
 - c) Section 09 of design Act, 2000.
- vii) Swachh - Nirmal Tat Abhiyan is run by ministry of _____
- a) Shipping
 - b) Environment
 - c) Jal Shakti
- vii) Copyright is _____
- a) Positive right
 - b) Exclusive right
 - c) Both a and b

Q2) What is the copyright? Explain the scope and characteristics of copyright.[14]

Q3) What is the Industrial Designs? Explain the meaning and scope of registerability of a design. [14]

Q4) Define the Geographical indications. Explain the concept; meaning and contents of Geographical indications. [14]

Q5) Define the protection of plant varieties and farmers Right Act. 2001. Explain objectives and scope of PPVFR Act, 2001. [14]

Q6) Write Short Notes (Any 2) : [12]

- a) Authorities for Administration
- b) Powers of central Government.
- c) Application for Registration of a Design.
- d) Author and ownership of copyright.



- v) डिझाईन कायदा 2000 कधी लागू झाला.
 अ) 1 एप्रिल, 2000 ब) 1 मार्च, 2001
 क) 11 मे, 2001
- vi) डिझाईन ॲक्ट 2000 चे कोणते कलम लॅप्स झालेल्या डिझाईनच्या मालकाच्या अधिकारांशी संबंधित आहे जे पुनर्संचयित केले गेले आहेत ?
 अ) डिझाईन कायदा 2000 चे कलम 14
 ब) डिझाईन कायदा 2000 चे कलम 12
 क) डिझाईन कायदा 2000 चे कलम 9
- vii) स्वच्छ - निर्मल तत् अभियान मंत्रालयाद्वारे चालवले जाते.
 अ) शिपिंग ब) वातावरण
 क) जल शक्ती
- viii) प्रताधिकार (कॉपीराईट) म्हणजे
 अ) सकारात्मक अधिकार
 ब) अनन्य हक्क
 क) अ) आणि ब) दोन्ही

प्रश्न 2) कॉपीराइट म्हणजे काय? कॉपीराइटची व्याप्ती आणि वैशिष्ट्ये स्पष्ट करा. [14]

प्रश्न 3) औद्योगिक रचना म्हणजे काय? डिझाइनच्या नोंदणी योग्यतेचा अर्थ आणि व्याप्ती स्पष्ट करा. [14]

प्रश्न 4) भौगोलिक संकेतांची व्याख्या करा. भौगोलिक संकेतांच्या संकल्पना, अर्थ आणि सामग्री स्पष्ट करा. [14]

प्रश्न 5) वनस्पती वाणांचे संरक्षण आणि शेतकरी हक्क कायदा, 2001 परिभाषित करा. PPVFR अधिनियम 2001 ची उद्दिष्ट्ये आणि व्याप्ती स्पष्ट करा. [14]

प्रश्न 6) टिपा लिहा. (कोणतेही 2) [12]

- अ) प्रशासनासाठी अधिकारी.
 ब) केंद्र सरकारचे अधिकार
 क) डिझाइनच्या नोंदणीसाठी अर्ज.
 ड) लेखक आणि कॉपीराइटसची मालकी.



Total No. of Questions : 4]

SEAT No. :

P3862

[Total No. of Pages : 3

[5805] - 209

M.Com. (Part - I)

**207 : APPLICATION OF COST ACCOUNTING
(2019 Pattern) (Semester - II) (Group - C) (Credit System)**

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates :

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

Q1) Indigo Ltd., Pune has earned the profit of Rs. 28,900 as per cost books for the year ended 31st March 2020. their stock position as per cost books and financial books were summarized as follows **[15]**

Particular	CB	FB
Stock as on 1 st April 2019		
Raw material	5900	7400
Work in progress	3500	4900
Finished goods	6100	3800
Stock as on 31 st March 2020		
Finished goods	5400	7100
Raw material	3200	1900
Work in progress	2800	1300

The following additional information is also made available on comparison of cost and financialbook

Interest on Dena bank loan was Rs. 2,700, payment on business tax Rs. 2,900, cash discount allowed book debts Rs. 1,700, Goodwill returned off Rs. 2600, and gain on revaluation of leasehold lands Rs. 4,100, collection of transfer fees Rs. 1,200. cash discount received from accounts payable Rs. 5,900, goods and service tax Refunds Rs. 3,300 etc .were taken off exclusively from financial book and totally exclude from cost book.

You are required to find out the profit as per financial books by preparing reconciliation statement for the year ended 31st march 2020.

OR

Define Product Life cycle costing. Explain the Phases of PLC Costing.

P.T.O.



Q2) A company manufacturing two products furnishes the following data for a year : **[15]**

Product	Annual Output (Units)	Total Machine hours	Total number of purchase orders	Total number of set-ups
A	5,000	20,000	160	20
B	60,000	1,20,000	384	44

The annual overheads are as under :

Volume related activity costs Rs. 5,50,000

Set up related costs Rs. 8,20,000

Purchase related costs Rs. 6,18,000

You are required to calculate the cost per unit of each Product A and B based on :

- a) Traditional method of charging overheads.
- b) Activity based costing method.

OR

Meaning of Value chain analysis. Explain the benefits and limitations of Value chain analysis.

Q3) Sahyadri Ltd., Pune has two divisions X and Y. Div. X produces 40,000 units of product Stand entirely transfers it to Div. Y, where product S, is further processed and finally product S produced qualitatively. The external market price of the final product S is 80 per unit Unlimited quantities of S can be purchased and sold in the External Market at 45 per unit. The e following cost statement gives analytical data about actual production cost per unit of the two divisions separately. **[15]**

Particulars	Divisions	
	X Rs.	Y Rs.
Raw Materials Cost	6	3
Direct Labour	7	9
Chargeable Expenses	1	1
Variable Overheads. (+)	12	5
Variable Cost	26	18
Fixed Overheads. (+)	4	7.50
Full Cost	30	25.50

You are required to calculate the Operating Profit of both the divisions using

- a) Market-based Transfer Pricing Method and
- b) 120% of Full Cost Method

Which Transfer Pricing Method Will Div. X prefer and why?

OR

Define transfer pricing. Explain the Methods of transfer pricing.

Q4) Short Notes (any three) :

[15]

- a) Steps in value chain analysis process.
- b) Explain the steps in activity based costing.
- c) Benefits of product life cycle Costing.
- d) Importance of value chain analysis in assessing competitive advantage.
- e) Need for Reconciliation between financial & Cost Accounts.



Total No. of Questions : 4]

SEAT No. :

P6481

[Total No. of Pages : 3

[5805]-210

First Year M. Com.

COST CONTROL AND COST SYSTEMS

208 - Group - C : Advance Cost Accounting and Cost Systems

(2019 Pattern) (Semester - II) (Special Paper - IV)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Q.1 is compulsory.*
- 2) *Solve any two questions from remaining.*

Q1) A) Fill in the blanks : [5]

- a) Marginal costing is the most useful technique for the _____
 - i) Shareholders
 - ii) Management
 - iii) Bankers
 - iv) Creditors
- b) _____ is a technique that examines changes in the total cost and revenue by analyzing proposed alternatives.
 - i) Differential costing
 - ii) Marginal costing
 - iii) Standard costing
 - iv) Process costing
- c) Cash discount is _____ to buyers who promptly pay their bills.
 - i) Price inflation
 - ii) Price increase
 - iii) Price reduction
 - iv) Price rise
- d) _____ is the efficiency of production of goods or services expressed by some measure.
 - i) Productivity
 - ii) Policy
 - iii) Plan
 - iv) Process
- e) _____ is the process used by companies to reduce their costs and increase their profits
 - i) Cost inflation
 - ii) Cost rise
 - iii) Cost restructure
 - iv) Cost reduction

P.T.O.



- B) True of False : [5]
- a) Cost cutting refers to measures implemented by a company to reduce its expenses and improve profitability.
 - b) Pricing strategies tend to change as a product goes through its product life cycle.
 - c) Cost reduction is a planned negative approach to reduce expenditure.
 - d) Just-in-time (JIT) production also known as lean production.
 - e) Enterprise Resource planning is a manual inventory control and production system.
- C) Match the following : [5]
- | | |
|---------------------------------------|---|
| a) Cost Reduction technique | i) Full costing |
| b) Productivity improvement technique | ii) Company's revenues equals its costs |
| c) Margin of Safety | iii) Prioritize |
| d) BEP | iv) Difference between BEP sales and actual sales |
| e) Absorption Costing | v) Value Analysis |
- D) Short Notes (any three out of five) : [15]
- a) Differential cost analysis
 - b) Pricing Policy
 - c) Designing and Installing cost system in Computerised Accounting
 - d) Cost Control
 - e) Causes of Lower Productivity

Q2) B Ltd. is planning for improving the profitability, for which the following two suggestions are under. **[15]**

- a) 10% decrease in value of sales with a sizeable increase in sales volume from 4000 units to 4500 units.
- b) 10% increase in value of sales with a sizeable decrease in sales volume from 4000 units to 3500 units.

The following details are also made available from the current cost accounting records.

Particulars	Rs.
Price per unit	100
Total Rigid cost	50,000
Marginal cost per unit	50

State which of the two proposals should be recommended to the management so as to get sizeable amounts of profits.

Q3) Kamlin Ltd. manufactures 20,000 units during the year 2021-2022 the cost and price structure of which discloses the following relevant information. **[15]**

Particulars	Rs.
Variable works overheads per unit	4
Productive Expenses per unit	1
Basic Materials per unit	12
Direct Material per unit	8
Fixed office overheads	40,000
Fixed selling and Distribution overheads	1,60,000
Selling price per unit	60

Company management has proposed to increase the quality production by 5,000 units. It is estimated that Fixed Office overheads will increase by Rs. 5,000 and the new selling price per unit will be Rs. 40 only. No other costs will increase. You are suggested to advice the management for the viability of the proposed plan.

Q4) What is Productivity? Explain causes of lower productivity and how to improve productivity. **[15]**



Total No. of Questions : 6]

SEAT No. :

P2211

[Total No. of Pages : 4

[5805]-211

M.Com. (Part - I) (Semester - II)

**209 : INTERNATIONAL CO-OPERATIVE MOVEMENT
Co-Operation and Rural Development (Special Paper - III)
(2019 Pattern) (Group - D)**

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 and Question No. 6 are compulsory.*
- 2) *Solve any 3 questions from question No. 2 to question No. 5.*
- 3) *Figures to the right side indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice (Any 6 out of 8): [6 × 1 = 6]

- i) The International co-operative Alliance was founded in _____.
 - a) 1895
 - b) 1859
 - c) 1865
 - d) 1885
- ii) Expand CCW
 - a) Consumer co-operative world wide
 - b) Consumer co-operative wildlife
 - c) Co-operatives of consumer
 - d) World consumer co-operatives
- iii) Which of the following is related to the principle of one man one vote.
 - a) Democratic principle
 - b) Support from Government
 - c) Economy in operations
 - d) Socialist orientation
- iv) _____ is based on the principle of self interest, maximisation of profits and exploitation.
 - a) Socialism
 - b) Capitalism
 - c) Co-operation
 - d) Trade Unionism
- v) The _____ is established in 1958 has been playing an important role in the development of co-operative marketing in India.
 - a) National Apex federation
 - b) National Association of fisheries Marketing federation
 - c) National Agricultural co-operative marketing federation
 - d) National Agricultural and fisheries marketing federation

P.T.O.



- vi) Democratic control in co-operative means.
- a) Control by member user b) Government control
c) Control by registrar d) Board of director
- vii) The International co-operative Alliance revised the co-operative principle for third time in its Manchester congress in _____.
- a) 1964 b) 1995
c) 1934 d) 1994
- viii) Which of the following act structured and shape the co-operative movement in India?
- a) Deccan Agriculture Relief Act (1879)
b) Co-operative credit societies Act (1904)
c) Land Improvement Loan Act (1883)
d) Agriculturist Loan Act (1884)

Q2) Explain the concept and nature of co-operation. [14]

Q3) Highlight the role of co-operatives in a capitalistic system. [14]

Q4) What are principles of co-operation laid down by International Co-operative Alliance. (ICA) [14]

Q5) Describe the broad features of co-operative movement in USA. [14]

Q6) Write short notes (Any 2 out of 4) : [2 × 6 = 12]

- a) Objectives of International co-operative Alliance (ICA).
b) Remedies to strengthen the co-operative movement in a globalised economy.
c) What are the types of Agricultural co-operatives in Israel?
d) Economics and co-operation.



Total No. of Questions : 6]

SEAT No. :

P2212

[Total No. of Pages : 4

[5805]-212

M.Com. (Part- I) (Semester - II)

CO-OPERATIVE MANAGEMENT AND EDUCATION

Co-Operation and Rural Development (Special Paper - IV)

(2019 Pattern) (Group - D) (Credit System)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) Question No. 1 and Question No. 6 are compulsory.
- 2) Solve any 3 questions from Question No. 2 to Question No. 5.
- 3) Figures to the right side indicate full marks.

Q1) Fill in the blanks selecting suitable choice. (any 6 out of 8) [6 × 1 = 6]

- i) The word "Co-Operation" derived from which Language.
 - a) German
 - b) Latin
 - c) Italian
 - d) Greek
- ii) _____ are now known as Co-Operative Agriculture and Rural Development Banks.
 - a) Land development Banks
 - b) Primary Banks
 - c) Urban Co-Operative Banks
 - d) NABARD
- iii) The board of directors of urban Co-Operative Bank consist of _____ members.
 - a) 3 to 5
 - b) 5 to 7
 - c) 7 to 9
 - d) 9 to 11
- iv) The president of NCUI shall be the chairman at _____.
 - a) NCCT
 - b) NCCE
 - c) NCE
 - d) All of the above
- v) Co-Operatives in India follow the type of organisation structure.
 - a) Centralized structure
 - b) Decentralized structure
 - c) Unitary structure
 - d) Federal structure

P.T.O.



- vi) NCCT stands for
- a) National center for Co-Operative training
 - b) National council for Co-Operative training
 - c) National council for Co-Operation and training
 - d) National center and council for Co-Operative training.
- vii) In a cooperative society, admission of members and allocation of shares is done by.
- a) Secretary
 - b) Managing committee
 - c) President
 - d) General body
- viii) In the _____ five year plan the central committee for Co-operative training was established.
- a) First
 - b) Second
 - c) Third
 - d) Fourth

Q2) Explain the policies and practices of Dairy Co-Operatives. [14]

Q3) Explain the problems of Co-operative Banking. [14]

Q4) Explain the Social Responsibilities of Co-operative Business. [14]

Q5) Discuss the problems related to Economic and Commercial viability to Co-operative business. [14]

Q6) Write Short Notes (any 2) [2 × 6 = 12]

- a) Non-Agricultural credit Co-operation.
- b) Problems of sugar Industry.
- c) National council for Co-operative training.
- d) Industrial relation in Co-operative Business.



Total No. of Questions : 6]

P2212

[5805]-212

M.Com. (Part- I) (Semester - II)

CO-OPERATIVE MANAGEMENT AND EDUCATION

Co-Operation and Rural Development (Special Paper - IV)

(2019 Pattern) (Group - D) (Credit System)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना :- 1) प्रश्न क्र.1 प्रश्न क्रंमाक. 6 अनिवार्य आहे.
2) प्रश्न क्र. 2 ते प्रश्न क्र. 5 यापैकी कोणतेही 3 प्रश्न सोडविणे.
3) उजवीकडील अंक पुर्ण गुण दर्शवितात.
4) संदर्भासाठी मुळ प्रश्न पत्रिका पाहावी.

प्रश्न 1) योग्य पर्याय निवडून रिक्त जागा भरा. (8 पैकी कोणतेही 6) [6 × 1 = 6]

- i) सहकार हा शब्द कोणत्या भाषेतून आला आहे.
अ) जर्मन ब) लॅटिन
क) इटालियन ड) ग्रीक
- ii) आता सहकारी कृषी आणि ग्रामिण बँक म्हणून ओळखल्या जातात.
अ) जमिन विकास बँक ब) प्राथमिक बँक
क) शहरी विकास बँक ड) नाबार्ड
- iii) नागरी सहकारी बँकेच्या संचालक मंडळामध्ये मेम्बर असतात.
अ) 3 ते 5 ब) 5 ते 7
क) 7 ते 9 ड) 9 ते 11
- iv) एन सी यू आय चा अध्यक्ष चे अध्यक्ष असेल.
अ) एन सी सी टी ब) एन सी सी ई
क) एन सी ई ड) वरील सर्व

Total No. of Questions : 6]

SEAT No. :

P2213

[Total No. of Pages : 4

[5805]-213

M.Com.

BUSINESS PRACTICES AND ENVIRONMENT

211 : Modern Business Practices

(2019 Pattern) (Semester - II) (Group - E) (Special Paper - III)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question. No. 1 and Question. No. 6 are compulsory.*
- 2) *Solve any three questions from Question No.2 to Question No.5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice (Any Six)

[6]

- a) MCCIA stands for _____
 - i) Maratha Chamber of Commerce, Industries and Association
 - ii) Maharashtra Chamber of Commerce, Industries and Agriculture
 - iii) Maharashtra Chamber of Commerce, Industries and Association
 - iv) Maharashtra Chamber of Common, Industries and Association
- b) FICCI headquarter is at _____.
 - i) Mumbai
 - ii) Calcutta
 - iii) Delhi
 - iv) Pune
- c) _____ enterprises means economic undertakings especially industrial, agricultural and commercial.
 - i) Public
 - ii) Private
 - iii) Secret
 - iv) Confidential
- d) _____ utility is an entity that provides goods or services to the general public.
 - i) Public
 - ii) Industrial
 - iii) Commercial
 - iv) Supplier
- e) _____ is the primary sector of the Indian Economy.
 - i) Agriculture
 - ii) Finance
 - iii) Technology
 - iv) Information

P.T.O.



Total No. of Questions : 6]

P2213

[5805]-213

M.Com.

BUSINESS PRACTICES AND ENVIRONMENT

211 : Modern Business Practices

(2019 Pattern) (Semester - II) (Group - E) (Special Paper - III)

(मराठी रूपांतर)

वेळ : 3 तास/

[एकूण गुण : 60

- सूचना :-
- 1) प्रश्न क्र. 1 आणि प्रश्न क्र. 6 सोडविणे अनिवार्य आहे.
 - 2) प्रश्न क्र. 2 ते 5 मधील कोणतेही तीन प्रश्न सोडवा.
 - 3) उजव्याबाजूकडील अंक पूर्ण गुण दर्शवितात.
 - 4) संदर्भासाठी मुळ इंग्रजी प्रश्नपत्रिका पहावी.

प्र.1) योग्य पर्याय निवडून रिकाम्या जागा भरा. (कोणतेही सहा)

[6]

- अ) एम. सी. सी. आय. ए. म्हणजे होय.
- i) मराठा चेंबर ऑफ कॉमर्स, इंडस्ट्रीज अॅन्ड असोसिएशन
 - ii) महाराष्ट्र चेंबर ऑफ कॉमर्स, इंडस्ट्रीज अॅन्ड अॅग्रीकल्चर
 - iii) महाराष्ट्र चेंबर ऑफ कॉमर्स, इंडस्ट्रीज अॅन्ड असोसिएशन
 - iv) महाराष्ट्र चेंबर ऑफ कॉमन इंडस्ट्रीज अॅन्ड असोसिएशन
- ब) एफ. आय. सी. सी. आय. चे मुख्यालय हे येथे आहे.
- i) मुंबई
 - ii) कलकत्ता
 - iii) दिल्ली
 - iv) पुणे
- क) उद्योग म्हणजे आर्थिक उपक्रम विशेषतः औद्योगिक, कृषी आणि व्यवसायिक उद्योग होय.
- i) सार्वजनिक
 - ii) खाजगी
 - iii) गुप्त
 - iv) गोपनीय
- ड) उपयोगिता ही एक संस्था आहे की जी सामान्य लोकांना वस्तु किंवा सेवा पुरविते.
- i) सार्वजनिक
 - ii) औद्योगिक
 - iii) व्यावसायिक
 - iv) पुरवठादार
- इ) हे भारतीय अर्थव्यवस्थेचे प्राथमिक क्षेत्र आहे.
- i) कृषी
 - ii) वित्तिय
 - iii) तंत्रज्ञान
 - iv) माहिती

Total No. of Questions : 6]

SEAT No. :

P2214

[Total No. of Pages : 4

[5805]-214

M.Com. (Semester - II)

BUSINESS PRACTICES AND ENVIRONMENT

212 : Business Environment Analysis

(Group - E) (2019 Pattern) (Special Paper-IV)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 and Question No. 6 are compulsory.*
- 2) *Solve any three questions from Question No.2 to Question No.5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice. (Any 6) :

[6]

- i) _____ Sector organisation owned, controlled and managed by government.
 - a) public
 - b) private
 - c) personal
 - d) confidential
- ii) MNCs stands for _____
 - a) Multinational companies
 - b) Multinational co-operative societies
 - c) Multinational co-ordination services
 - d) Multipurpose companies
- iii) _____ is related to money market.
 - a) Commercial money
 - b) Treasury bills
 - c) Cheque
 - d) Shares
- iv) _____ controls the capital market in India.
 - a) SEBI
 - b) NABARD
 - c) LIC
 - d) RBI
- v) _____ is about not having enough to meet basic needs including food, clothing and shelter.
 - a) Unemployment
 - b) Social injustice
 - c) Poverty
 - d) Regional Imbalance

P.T.O.



Total No. of Questions : 6]

P2214

[5805]-214

M.Com. (Semester - II)

BUSINESS PRACTICES AND ENVIRONMENT

212 : Business Environment Analysis

(Group - E) (2019 Pattern) (Special Paper-IV)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना :- 1) प्रश्न क्र. 1 व प्रश्न क्र. 6 अनिवार्य आहेत.
2) प्रश्न क्र. 2 ते 5 मधील कोणतेही तीन प्रश्न सोडवा.
3) उजव्या बाजूकडील अंक पूर्ण गुण दर्शवितात.
4) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

प्रश्न 1) योग्य पर्याय निवडून रिकाम्या जागा भरा. (कोणत्याही 6) [6]

- i) क्षेत्रातील संस्थांची मालकी, नियंत्रण व व्यवस्थापन हे सरकारद्वारे केले जाते.
अ) सार्वजनिक ब) खाजगी
क) वैयक्तिक ड) गोपनीय
- ii) MNCs म्हणजे होय.
अ) बहुराष्ट्रीय कंपनी ब) बहुराष्ट्रीय सहकारी संस्था
क) बहुराष्ट्रीय समन्वय सेवा ड) बहुउद्देशिय कंपनी
- iii) हे नाणे बाजाराशी संबंधित आहे.
अ) कमर्शियल पैसा ब) ट्रेझरी बिले
क) धनादेश ड) भाग
- iv) भारतातील भांडवल बाजारावर नियंत्रण ठेवते.
अ) सेबी ब) नाबार्ड
क) एल. आय. सी. ड) आर. बी. आय.
- v) म्हणजे अन्न, वस्त्र आणि निवारा यांसारख्या मुलभूत गरजा पूर्ण करण्यासाठी पुरेसे पैसे नसणे होय.
अ) बेरोजगारी ब) सामाजिक अन्याय
क) दारिद्र्य ड) प्रादेशिक असमतोल

Total No. of Questions : 6]

SEAT No. :

P2215

[Total No. of Pages : 4

[5805]-215

M.Com. (Part - I)

BUSINESS ADMINISTRATION (Special Paper - III)

213 : Business Ethics and Professional Values

(CBCS) (2019 Pattern) (Semester - II) (Group - F)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Q. No. 1 and Q. No. 6 are compulsory.*
- 2) *Solve any three questions from Q. No.2 to Q. No. 5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice (Any Six)

[6]

- i) _____ is the set of rules to guide the actions of an individual humanbeing.
(Morality, Ethical Behaviour, Ethics, Values)
- ii) _____ of the following is not usually the objective of the code of ethics.
(Create an ethical workplace, Evaluate the ethical components, Improve the image of company, Increase the profits of business)
- iii) Generally _____ factors causes ethical behaviour in business
(Government law, Government Policies, Public awareness, All of the above)
- iv) Whistleblower means _____.
(A subversive person spying on a company, usually a disappointed ex-employee, An investigative journalist, A person who signals illegal or unethical practice to a prescribed body)
- v) _____ is a quite common unfair practice along with unethical information in the financial market.
(Deception, Unsuitability, Inappropriate and excessive trading, unequal bargaining power)

P.T.O.



vi) _____ of the following occurs when a company sells a product/ service at two or more prices that do not reflect proportional differences in costs.

(Predatory pricing, Deceptive pricing, Price discrimination, Price fixation)

vii) _____ of the following is not included in the parameters of sustainable development.

(Carrying capacity, Inter and Intra-generation equity, Gender disparity and diversity, None of the above)

viii) The concentration of _____ gas is highest in our environment.

(Oxygen, Hydrogen, Nitrogen, Carbondioxide)

Q2) What is 'Business Ethics' and 'Professional Values' ? Explain the importance and scope of professional values. **[14]**

Q3) Define the term 'Corporate Social Responsibility'. Explain the scope and Legal provisions of CSR. **[14]**

Q4) Explain in detail the Ethical Practices in Indian Marketing. **[14]**

Q5) What is 'Sustainable Development'? State the Principles and Goals of Sustainable Development. **[14]**

Q6) Write short notes (Any Two) **[12]**

- a) Code of Ethics
- b) Corporate Governance
- c) Indian Ethical Practices in HRM.
- d) Ethics in Environment



Total No. of Questions : 6]

P2215

[5805]-215

M.Com. (Part - I)

BUSINESS ADMINISTRATION (Special Paper - III)

213 : Business Ethics and Professional Values

(CBCS) (2019 Pattern) (Semester - II) (Group - F)

(मराठी रूपांतर)

वेळ : 3 तास/

[एकूण गुण : 60

- सूचना :-
- 1) प्रश्न क्र. 1 आणि प्रश्न क्र. 6 सोडविणे अनिवार्य आहे.
 - 2) प्रश्न क्र. 2 ते प्रश्न क्र. 5 मधील कोणतेही तीन प्रश्न सोडवा.
 - 3) उजवीकडील अंक पूर्ण गुण दर्शवितात.
 - 4) संदर्भासाठी मुळ इंग्रजी प्रश्नपत्रिका पहावी.

प्र.1) योग्य पर्याय निवडून रिकाम्या जागा भरा. (कोणत्याही सहा)

[6]

- i) म्हणजे नियमांचा संच आहे की ज्याद्वारे मानवाच्या प्रत्येक कृतीला मार्गदर्शन केले जाते.
(नैतिकता, नैतिकवर्तन, नीतीशास्त्र, मूल्ये)
- ii) खालीलपैकी हे आचार संहितेचे उद्दिष्ट नाही.
(नितीआधारित कार्यांचे ठिकाण निर्माण करणे, नैतिक घटकांचे मुल्यमापन करणे, कंपनीची प्रतिष्ठा वाढविणे, व्यवसायाच्या नफ्यात वाढ करणे)
- iii) सर्वसाधारणपणे घटक व्यवसायातील नितीमुल्यास कारणीभूत असतात.
(शासकिय कायदे, शासकिय धोरणे, लोक जाणीव-जागृती, वरीलपैकी सर्व)
- iv) व्हिसल ब्लोअर म्हणजे
- (कंपनीवरती गुप्तपणे लक्ष ठेवणारा गुप्तहेर, असमाधानी माजी कर्मचारी, संशोधक पत्रकार, एखादी अशी व्यक्ती की जी संघटनेतील बेकायदेशीर आणि अनैतिक गोष्टीविरुद्ध आवाज उठविते)
- v) वित्तिय बाजारामध्ये अनैतिक माहितीच्या उपलब्धतेमुळे प्रकारची अनैतिक कृती केली जाते.
(प्रतारणा / फसवणूक, अयोग्यता, अयोग्य आणि अतिरिक्त व्यापार, असमान सामूहिक सौदाशक्ती)
- vi) ज्यावेळेस एखादी कंपनी उत्पादन किंवा सेवा विक्री ही दोन किंवा अधिक किंमतीना करते ज्याचे वेगळे किंमत दर्शन होत नाही त्यामुळे घडून येते.
(लुटीची किंमत, फसवणूक किंमत, किंमत विभेदीकरण, किंमत निश्चिती)

- vii) हा घटक शाश्वत विकासाचा निकष म्हणून निर्धारित करण्यात आलेला नाही.
(वाहन क्षमता, आंतर आणि अंतर निर्मिती समता, लिंग-भेद आणि विविधता, वरिलपैकी काहीही नाही)
- viii) पर्यावरणामध्ये वायू सर्वाधिक आढळतो.
(ऑक्सिजन, हायड्रोजन, नायट्रोजन, कार्बनडायॉक्साईड)

प्र.2) 'व्यावसायिक नैतिकता' आणि 'व्यावहारिक नीतिमुल्ये' म्हणजे काय? व्यावहारिक नितिमुल्यांचे महत्त्व आणि व्याप्ती स्पष्ट करा. [14]

प्र.3) 'कॉर्पोरेट सामाजिक जबाबदारी' या संकल्पनेची व्याख्या द्या. कॉर्पोरेट सामाजिक जबाबदारीची व्याप्ती आणि कायदेविषयक तरतूदी स्पष्ट करा. [14]

प्र.4) भारतातील विपणनामधील नीतिमुल्याधारित कार्यपद्धती सविस्तर स्पष्ट करा. [14]

प्र.5) 'शाश्वत विकास' म्हणजे काय? शाश्वत विकासाची तत्वे आणि ध्येये (उद्दिष्टे) सांगा. [14]

प्र.6) थोडक्यात टिपा लिहा. (कोणत्याही दोन) [12]

- अ) नीतिमुल्यांची आचारसंहिता
- ब) कॉर्पोरेट प्रशासन
- क) भारतातील मानव संसाधन व्यवस्थापनामधील नितिमुल्याधारित कार्यपद्धती.
- ड) पर्यावरणातील नीतिमुल्ये



Total No. of Questions : 6]

SEAT No. :

P2216

[Total No. of Pages : 4

[5805]-216

M.Com. - I

BUSINESS ADMINISTRATION (Special Paper - IV)
214 - Group F : Elements of Knowledge Management
(CBCS 2019 Pattern) (Semester - II) (Regular)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question number 1 and Question number 6 are compulsory.*
- 2) *Solve any three questions from question No. 02 to Question No. 05.*
- 3) *Figures to the right side indicate full marks.*

Q1) Fill in the blanks. (any 6)

[6]

- a) The set of processes developed in an organization to create, gather, store, transfer and apply knowledge, best describes _____
 - i) Knowledge Management
 - ii) Organizational learning
 - iii) Organizational memory
 - iv) Knowledge asset
- b) The best successful solutions or problem solving methods that have been developed by a specific organization or industry best describes as _____
 - i) Organizational memory
 - ii) Knowledge Management
 - iii) Best Practices
 - iv) Standard operating procedures
- c) According to Kurt Lewin, _____ of the following is NOT a stage in the change process.
 - i) Unfreezing
 - ii) Changing
 - iii) Refreezing
 - iv) Restraining
- d) The World Wide Web (WWW.) was introduced in year _____
 - i) 1996
 - ii) 1994
 - iii) 1992
 - iv) 1990

P.T.O.



Total No. of Questions : 6]

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[5805]-216

M.Com. - I

BUSINESS ADMINISTRATION (Special Paper - IV)

214 - Group F : Elements of Knowledge Management

(CBCS 2019 Pattern) (Semester - II) (Regular)

(मराठी रूपांतर)

वेळ : 3 तास/

[एकूण गुण : 60

- सूचना :- 1) प्रश्न क्र. 1 आणि प्रश्न क्र. 6 हे अनिवार्य आहेत.
2) प्रश्न क्र. 2 ते प्रश्न क्र. 5 पैकी कोणतेही तीन प्रश्न सोडवा.
3) उजवीकडील अंक पूर्ण गुण दर्शवितात.

प्र.1) रिकाम्या जागा भरा. (कोणतेही 6)

[6]

- अ) ज्ञान तयार करणे, गोळा करणे, सांठवणे, हस्तांतरित करणे आणि त्याचा वापर करणे यासाठी संस्थेत विकसित झालेल्या प्रक्रियांचा संच, याचे उत्तम प्रकारे वर्णन म्हणजे होय.
- i) ज्ञान व्यवस्थापन ii) संस्थात्मक शिक्षण
iii) संस्थात्मक स्मृती iv) ज्ञानाची मालमत्ता
- ब) एखाद्या विशिष्ट संस्थेने किंवा उद्योगाने विकसित केलेल्या सर्वोत्तम यशस्वी उपाय योजना किंवा समस्या सोडवण्याच्या पद्धतीचे वर्णन म्हणजे होय.
- i) संस्थात्मक स्मृती ii) ज्ञान व्यवस्थापन
iii) सर्वोत्तम पद्धती iv) मानक ऑपरेटिंग प्रक्रिया
- क) कर्ट लेविन यांच्या मते, खालीलपैकी हा बदल प्रक्रियेतील एक टप्पा नाही.
- i) अनफ्रीझिंग ii) बदलणे
iii) रिक्रीझिंग iv) प्रतिबंध करणे
- ड) वर्ल्ड वाइड वेब ची (WWW.) साली सुरुवात करण्यात आली.
- i) 1996 ii) 1994
iii) 1992 iv) 1990
- इ) संघटनेत जे लोक उत्प्रेरक म्हणून काम करतात आणि बदलप्रक्रियेच्या व्यवस्थापनाची जबाबदारी स्वीकारतात, त्यांना म्हणतात.
- i) बदल अधिकारी ii) करिश्माई नेता
iii) कार्य व्यवस्थापक iv) बदल अभिकर्ता

Total No. of Questions : 6]

SEAT No. :

P2217

[Total No. of Pages : 4

[5805]-217

M.Com. - I

ADVANCED BANKING AND FINANCE

215 : Banking Law and Practices (Group - G)

(2019 Pattern) (Semester - II) (CBCS)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question no. 1 and question no. 6 are compulsory.*
- 2) *Solve any three questions from question no. 2 to question no. 5.*
- 3) *Figures to the right side indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice (Any Six) [6]

- a) As per prevention of money Laundering Act, 2002 Appelent Tribunal means
 - i) Bench
 - ii) Judge
 - iii) Banking company
 - iv) RBI
- b) As per prevention of Money Laundering Act, 2002, section _____ are deals with the offence and punishment for money Laundering.
 - i) 3 and 4
 - ii) 4 and 5
 - iii) 1 and 2
 - iv) 5 and 6
- c) _____ Act is a law related to foreign exchange and to encourage of foreign trade.
 - i) RERA
 - ii) FEMA
 - iii) MRTP
 - iv) RBI Act
- d) As per Foreign Exchange management Act, 1999, section 36 to 38 are for _____.
 - i) Directorate of Enforcement
 - ii) Chartered Accountant
 - iii) Contravention and Penalties
 - iv) Attachment
- e) The loan Fortfolio is a major _____ of banks.
 - i) Asset
 - ii) Liabilities
 - iii) Investment
 - iv) Profit

P.T.O.



- इ) कर्ज पोर्टफोलिओ ही बँकांची प्रमुख आहे.
- i) मालमत्ता ii) देयता
iii) गुंतवणूक iv) नफा
- फ) या प्रकारच्या मत्तेमध्ये सर्वात जास्त जोखीम आहे.
- i) प्रमाणित मत्ता ii) प्रमाणित पेक्षा कमी दर्जाची मत्ता
iii) अनिश्चित मत्ता iv) सामान्य मत्ता
- य) बँकांचे व्यवहार सोप्या पद्धतीने, अचूकपणे व सुरक्षितपणे होण्यासाठी उपयुक्त आहे.
- i) बँकींग तंत्रज्ञान ii) बँकींग कर्मचारी भरती
iii) सरकारी नियंत्रण iv) वरील सर्व
- र) बँकातर्फे पुरविण्यात येत असलेल्या सेवांशी संबंधित ग्राहकांच्या तक्रारीचे निवारण करण्यासाठी योजना आहे.
- i) कोअर बँकींग ii) बँकींग लोकायुक्त योजना 2006
iii) बँकींग न्यायाधीकरण iv) बँकींग नियमन कायदा, 1949

प्र.2) अवैध संपत्तीचे शुद्धीकरण प्रतिबंध अधिनियम 2002 मधील हजर राहण्याचे, तपास आणि जप्ती या संदर्भातील तरतुदी स्पष्ट करा. [14]

प्र.3) परकीय विनियम व्यवस्थापन कायदा, 1999 मधील कलम 3 ते 9 अंतर्गत असणाऱ्या विविध तरतुदी स्पष्ट करा. [14]

प्र.4) अनुत्पादक मत्ता म्हणजे काय? अनुत्पादक मत्तेच्या उदयाची कारणे स्पष्ट करा. [14]

प्र.5) बँक विलिनीकरणाची व्याख्या करा. बँक विलिनीकरणाचा सार्वजनिक क्षेत्रातील बँकांवरील परिणाम स्पष्ट करा. [14]

प्र.6) टिपा लिहा. (कोणत्याही दोन) [12]

- अ) मालमत्तेवर टाच आणणे (कलम 5).
ब) फेमा 1999 कायद्यातील कलम 10 ते 12 नुसार अधिकृत व्यक्ती.
क) मत्ता आणि दायित्व व्यवस्थापनाच्या संदर्भात भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सूचना.
ड) दि बँकींग कोड अँड स्टँडर्ड बोर्ड ऑफ इंडिया.



Total No. of Questions : 6]

SEAT No. :

P2218

[Total No. of Pages : 4

[5805]-218

M.Com. - I

BANKING & FINANCE

216 - Group - G : Monetary Policy

(Credit 2019 Pattern) (Semester - II)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 and Question No. 6 are compulsory.*
- 2) *Solve any three questions from Q. No.2 to Q. No. 5.*
- 3) *Figures to the right side indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice (Any Six)

[6]

- a) Inflation is a sustained increase in the general level of _____.
 - i) Accounts
 - ii) Income
 - iii) Prices
 - iv) Profit
- b) The interest rate at which the RBI lends to commercial banks in the short term to maintain liquidity is known as _____.
 - i) Interest rate
 - ii) Repo Rate
 - iii) Reverse repo rate
 - iv) Bank rate
- c) The RBI sells government securities to the _____.
 - i) Flow of finance in Bank
 - ii) Flow of credit
 - iii) Flow of Governmental securities
 - iv) Flow of loan
- d) The _____ is the latest buzzword among the bankers.
 - i) Social Banking
 - ii) Financial Inclusion
 - iii) Mass Banking
 - iv) Commercial Banking

P.T.O.



- e) The _____ words is not used in monetary policy.
- i) Cash Reserve Ratio
 - ii) Repo Rate
 - iii) Bank Rate
 - iv) Blue clip
- f) The monetary policy is a regulatory policy that policy has been formulated to control the supply of money in the economy, _____ Bank makes these policies.
- i) State Bank of India
 - ii) Reserve Bank of India
 - iii) World Bank
 - iv) NABARD
- g) Reverse Repo Rate is a tool used by RBI to _____.
- i) Absorb Liquidity
 - ii) Inject Liquidity
 - iii) To keep Liquidity at one level
 - iv) flow of Credit
- h) RBI has been amended by _____ Act to provide for a monetary policy committee for the maintenance of price stability.
- i) Financial Policy Act 2016
 - ii) Financial Act 2016
 - iii) Treasuries Act 2016
 - iv) Banking Regulation Act 1949

Q2) What is monetary policy? Explain the objectives of monetary policy. [14]

Q3) Explain in detail the Instruments of monetary policy. [14]

Q4) Explain in detail the recent policy charges announced by Reserve Bank of India. [14]

Q5) What is mean by microfinance? Explain the Functions of microfinance. [14]

Q6) Write short notes (Any Two) [12]

- a) Monetary Management
- b) Qualitative Instruments
- c) Financial Literacy
- d) Financial Inclusion



Total No. of Questions : 6]

P2218

[5805]-218

M.Com.

BANKING & FINANCE

216 - Group - G : Monetary Policy
(Credit 2019 Pattern) (Semester - II)
(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना :- 1) प्रश्न क्र. 1 आणि प्रश्न क्र. 6 अनिवार्य आहेत.
2) प्रश्न क्र. 2 ते प्रश्न क्र. 5 मधील कोणतेही तीन सोडवा.
3) उजवीकडील अंक पूर्ण गुण दर्शवितात.

प्र.1) योग्य पर्याय निवडून रिकाम्या जागा भरा. (कोणतेही सहा)

[6]

- अ) चलनवाढ ही साधारणपणे सर्वसामान्य पातळीवरती वाढल्याचे मध्ये दिसून येते.
i) लेखा ii) उत्पन्न
iii) किमती iv) नफा
- ब) तरलता राखण्यासाठी भारतीय रिझर्व्ह बँक ही व्यापारी बँकांना जो व्याजदर प्रदान करते त्याला असे म्हणतात.
i) व्याज दर ii) रेपो दर
iii) रिर्व्ह रेपो दर iv) बँक दर
- क) भारतीय रिझर्व्ह बँकेद्वारे सरकारी रोख्यांची विक्री ही साठी केली जाते.
i) बँकांना वित्तपुरवठा व्हावा म्हणून ii) पतप्रवाह
iii) सरकारी रोख्यांचा प्रवाह iv) कर्जाचा प्रवाह
- ड) बँक व्यवसायातील सध्याचा परवलीचा शब्द आहे.
i) सामाजिक बँकिंग ii) वित्तीय समावेशन
iii) मास बँकिंग iv) व्यापारी बँकिंग
- इ) चलनविषयक धोरणात शब्द वापरला जात नाही.
i) रोख राखीव प्रमाण ii) रेपो दर
iii) बँक दर iv) ब्लु चिप

- फ) चलनविषयक धोरण हे नियामक धोरण असते ज्याच्याद्वारे देशातील अर्थव्यवस्थेला होत असणारा पैशाचा पुरवठा हा नियंत्रित केला जातो. हे चलन विषयक धोरण बँकद्वारे तयार केले जाते.
- i) स्टेट बँक ऑफ इंडिया ii) भारतीय रिझर्व्ह बँक
iii) जागतिक बँक iv) नाबार्ड
- य) भारतीय रिझर्व्ह बँकेकडून रिव्हर्स रेपो या साधनाचा वापर हा साठी केला जातो.
- i) तरलता अवशोषण ii) तरलता अंतःक्षेपण
iii) एकाच स्तरावर तरलता राखणे iv) पतप्रवाह
- र) भारतीय रिझर्व्ह बँकेने किंमत विषयक स्थिरता राखण्यासाठी कायद्यान्वये चलनविषयक समितीची तरतुद केली.
- i) वित्तीय धोरण अधिनियम, 2016 ii) वित्त अधिनियम, 2016
iii) कोषागार अधिनियम, 2016 iv) बँकिंग नियमन कायदा, 1949

प्र.2) चलनविषयक धोरण म्हणजे काय? चलनविषयक धोरणाची उद्दिष्ट्ये स्पष्ट करा. [14]

प्र.3) चलनविषयक धोरणाची साधने सविस्तर स्पष्ट करा. [14]

प्र.4) भारतीय रिझर्व्ह बँकेने जाहिर केलेल्या अलीकडील धोरणातील बदलांचे तपशीलवार स्पष्टीकरण करा. [14]

प्र.5) सूक्ष्म वित्तपुरवठा म्हणजे काय? सूक्ष्मवित्त पुरवठ्याची कार्ये स्पष्ट करा. [14]

प्र.6) थोडक्यात टिपा लिहा. (कोणत्याही दोन) [12]

अ) चलनविषयक व्यवस्थापन
ब) गुणात्मक साधने
क) वित्तीय साक्षरता
ड) वित्तीय समावेशन



Total No. of Questions : 6]

SEAT No. :

P2219

[Total No. of Pages : 4

[5805]-219

M.Com. (Part - I)

ADVANCE MARKETING (Special Paper - II)

**217 : Customer Relationship Management & Retailing (Group - H)
(2019 Credit Pattern) (Semester - II) (Regular)**

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question. No. 1 and Question. No. 6 are compulsory.*
- 2) *Solve any three questions from Q. No.2 to Q. No. 5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the blanks by selecting suitable choice (any six) : [6]

- i) A_____ is an organised collection of detailed information about individual customer for future purpose.
 - a) Customer database
 - b) Customer mailing list
 - c) Business database
 - d) None of the above
- ii) _____ is a study of how individuals, groups and organisations select, buy, use and dispose off goods, services, ideas or experiences to satisfy their needs and wants.
 - a) Consumer behavior
 - b) Product cycle
 - c) Purchase behavior
 - d) None of the above
- iii) _____ is the role of IT in eCRM.
 - a) Mass Customisation
 - b) The Business Goals and Measurement
 - c) The integration factors
 - d) eCRM Risk
- iv) SAP. CRM software is a _____.
 - a) Comprehensive
 - b) Automation
 - c) Marketing automation and Customer Support
 - d) All of the above

P.T.O.



- v) Customer Experience Management is the _____.
 - a) Brand promotion
 - b) Word of mouth communication and reputation
 - c) Previous experience of the company
 - d) All of the above
- vi) Building the Experiential Platform includes _____.
 - a) Experiential positioning
 - b) Experiential value promise
 - c) Overall implementation theme
 - d) All of the above
- vii) Process of CRM Implementation includes _____.
 - a) Competitive Situation Analysis
 - b) Strategic Alignment
 - c) Business Interruption
 - d) All of the above
- viii) _____ is the advantage of Customer Centric Organization.
 - a) Creating a unique experience
 - b) Esteem & satisfaction
 - c) Collaboration
 - d) Reduced Absenteeism

Q2) What is 'CRM'? Explain the evolution of relationship as a marketing tool and factors responsible for growth of CRM. **[14]**

Q3) Define the term 'e-CRM'. Explain the eCRM in Business and Important CRM softwares. **[14]**

Q4) Explain the changing roles of CRM and customer Experience Management. **[14]**

Q5) Explain in detail Customer Centric Organisational structure and Employee Organisation Relationship. **[14]**

Q6) Write short notes (Any Two) **[12]**

- a) Customer Recall Management
- b) Features of eCRM
- c) Customer Lifetime value
- d) CRM Implementation



