

Time: 2 Hours**Marks: 60**

- Note** - 1) All questions are compulsory subject to internal choice.
 2) Figures to the right indicate full marks.
 3) Working note should form the part of answer.
 4) Use of simple calculator is only permitted.

Q.1. XY. Ltd. had a branch in Washington. Its Trial Balance as at 30th September, 2023 is as follows :

(15)

Particulars	Dr. \$	Cr. \$
Cash in Hand	100	-
Cash at Bank	500	-
Creditors	-	1,700
Debtors	2,400	-
Head Office A/c	-	11,400
Trade Expenses	100	-
Insurance	100	-
Rent, Rates and Taxes	200	-
Salaries	600	-
Carriage Inward	100	-
Wages	200	-
Goods from HO	8,000	-
Sales	-	41,600
Purchases	24,000	-
Stock (1-10-2022)	5,600	-
Plant and Machinery	12,000	-
Furniture and Fixture	800	-
	54,700	54,700

Adjustments :

1. Stock on 30-09-2023 \$ 5,200.
2. HO A/c shows an amount of ₹4,30,000 due from Branch.
3. HO A/c shows goods sent to Branch at ₹3,94,000.
4. Exchange Rates
 Fixed Assets 1\$ = ₹75.
 Opening Rates 1\$ = ₹78.
 Closing Rate 1\$ = ₹82.
 Average Rate 1\$ = ₹80.
5. Depreciate Plant and Machinery by 10% p.a.
6. Depreciation Furniture and Fixture by 10% p.a.

Prepare Trading and Profit and Loss Account and Balance sheet of Washington Branch in the books of Head Office, after converting the above Trial Balance in ₹.

OR

Q.1. Following is the Trial Balance of Nagraj Consumer's Co-operative Society Ltd. as on 31st March, 2023.

(15)

Trial Balance

Particulars	Debit (₹)	Credit (₹)
Share Capital		90,000
Deposit from Members		1,80,000
Dead Stock	42,000	
Printing and Stationary	6,000	
Investment in Central Bank	1,50,000	
Investment in Share of Apna Consumer Society	72,000	
Loan from Bank (Unsecured)		1,86,000
Loan to Members	2,70,000	
Interest on Members Loans		90,000
Purchase of Fertilisers	7,20,000	
Sale of Fertilisers		9,00,000
Office Rent	54,000	
Office Salaries	48,000	
Travelling Expenses	9,000	
Carriage Inward	19,200	
Bank Current Account	2,73,600	
Bank Interest	49,800	
Reserve Fund		3,54,000
Cash in Hand	26,400	
Bank Saving Account	60,000	-
	18,00,000	18,00,000

Adjustments:

1. Closing stock of Fertilisers as on 31st March, 2023 was ₹1, 20,000.
2. Outstanding office salary ₹18,000.
3. Provide Depreciation at 5% on Dead Stock.
4. Create Provision for Doubtful Debts ₹9,000.
5. Provide for Audit Fees ₹3,600.
6. Transfer to Education Fund ₹300.

You are required to prepare Trading and Profit and Loss Account for the year ending 31st March, 2023 and Balance sheet as on that date.

Q.2. From the following particulars, prepare the final accounts of “Yes” Bank Ltd. (15)

Trial Balance as on 31st March, 2023

Particulars	Dr. (₹)	Cr. (₹)
Share Capital : 50,000 shares of (₹ 10 each, ₹ 5 paid up)		2,50,000
Reserve Fund		5,00,000
Fixed Deposits		10,00,000
Savings Bank Deposits		15,00,000
Current Accounts		35,00,000
Borrowed from Bank		1,00,000
Investments	15,00,000	
Premises	6,00,000	
Cash in hand	30,000	
Cash at bank	14,00,000	
Money-at-Call and Short Notice	1,50,000	
Interest accrued and paid	1,00,000	
Salaries	40,000	
Rent	15,000	
Profit and Loss Account (1.4.2022)		80,000
Net Profit for the year		2,25,000
Bills Discounted	2,50,000	
Bills Payable		4,00,000
Loans, Advance, Overdrafts and Cash Credits	35,00,000	
Unclaimed Dividend		15,000
Sundry Creditors	-	15,000
	75,85,000	75,85,000

The Bank has the bills for ₹7, 00,000 as collection for its constituents and also acceptances and endorsements for them amounting to ₹2, 00,000.

OR

Q.2. The following balances have been extracted from the books of PMC Bank Ltd. as on 31st March, 2023. Prepare the relevant Profit and Loss Account and Extract of Schedule 2. (15)

Particulars	₹
Interest on Fixed Deposits	4,00,000
Profit on Sale of Investment	1,60,000
Interest on Saving Deposits	8,00,000
Loss on sale of Fixed Asset	40,000
Commission and Brokerage (Cr.)	1,00,000
Interest and Discount	30,00,000
Interest on Investments	1,00,000
Salaries, Allowances	3,00,000
Director's Fees	20,000
Rent and Rates	80,000
General Expenses	12,000
Stationery and Printing	20,000
Audit Fees	8,000

Rebate on bills discounted for unexpired term amounted to ₹20,000. Create provision for taxation ₹4,00,000 and for doubtful debts ₹1,20,000. ₹33,000 to be transferred to General Reserve.

Q.3. Universal General Insurance Company submits the following information for the year ended 31st March, 2023. (15)

Particulars	Direct Business ₹	Reinsurance ₹
Premium received	75,25,000	8,25,000
Premium paid	-	4,90,000
Claim paid during the year	49,70,000	5,10,000
Claim payable		
- 1 st April, 2022	6,85,000	95,000
- 31 st March, 2023	7,38,000	70,000
Claim received	-	3,95,000
Claim Receivable :		
- 1 st April, 2022	-	75,000
- 31 st March, 2023	-	1,25,000
Expenses of Management	2,90,000	-
Commission :		
On Insurance accepted	1,60,000	15,000
On Insurance ceded	-	18,000

The following addition information are also available:

- Expenses of Management include ₹45,000 Surveyor's fees and ₹55,000 legal expenses for settlement of claims.
- Reserve for unexpired risk is to be maintained @ 50%. The balance of reserve for unexpired risk as on 1-4-2022 was ₹28,40,000.

You are required to make the Reserve Account for the year ended 31st March, 2023.

OR

Q.3. You are required to prepare Profit and Loss Account for the year ended 31.3.2023 and a Balance Sheet as on that date from the following Trial Balance of Surendra Co-operative Credit Society as on 31.3.2023 and other information given. (15).

Trial Balance

	Dr. ₹		Cr. ₹
Cash in hand	17,400	Share Capital	15,00,000
Cash at Bank	28,000	Reserve Fund	1,00,000
Fixed Deposit with Maharashtra		Members Deposits	44,95,500
State Co-op. Bank	3,10,000	Unpaid Dividend	4,200
Furniture	14,000	Dividend Equalisation Reserve	36,000
Interest on Deposits	1,60,000	Staff Provident Fund	40,000
Salaries	60,000	Profit & Loss Appropriation A/c	
Office Rent	10,000	Balance	62,000
Printing & Stationery	800	Interest	3,56,000
Travelling Expenses	1,200	Renewal Fees	8,000
Insurance Premium	2,000	Miscellaneous Income	600
Contribution to Provident Fund	4,000	Co-operative Development Fund	4,100
Loan due from Members	60,00,000	Education Fund	1,000
	66,07,400		66,07,400

Additional Information:

- Interest accrued on member's deposit ₹10,000.
- Interest accrued due but not received ₹4,000.
- Provide depreciation @ 10% on of furniture.
- Outstanding salary ₹600.
- Advance salary ₹1,000.
- Audit fees due ₹6,000.
- Authorised capital: 2, 00,000 shares of ₹10 each.

Q.4. A) Choose the most appropriate alternative from the following.**(08)**

- a) Non – monetary items are valued at _____
- (a) market price (b) current price
(c) fluctuating price (d) historical cost
- b) The currency of the enterprise preparing account is called _____.
(a) own currency (b) reporting currency
(c) home currency (d) foreign currency
- c) Paid up capital of a banking company must be at least _____ of subscribed capital.
(a) 25% (b) 20% (c) 50% (d) 75%
- d) NPA stands for _____.
(a) Non privilege assets (b) Net performing assets
(c) Non-performing assets (d) None of the above

- e) In the marine insurance business _____ percentage of premium income is carried forward as provision for unexpired risk.
(a) 100% b) 50% c) 25% d) 40%
- f) Balance Sheet of a life insurance company is to be prepared in _____.
(a) Form A-BS (b) Form B-BS
(c) Form C-BS (d) Form D-BS
- g) The aim of a co-operative societies is _____.
(a) service (b) profit (c) social welfare (d) charity
- h) Apex society operates at _____.
(a) District Level (b) State Level
(c) National Level (d) International Level

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

(07)

- 1) Closing inventory should be translated as average rate.
- 2) A banking company can carry business of without a license issued by RBI.
- 3) Claim in Re-insurance accepted is deducted to claim paid.
- 4) Education Fund is shown in the Balance Sheet of a cooperative society on Assets side.
- 5) Conversion of currency is covered in AS 11.
- 6) RBI can inspect books of accounts of banking company at any time.
- 7) A co-operative society has to maintain register of member in Form I.

OR

Q4. Write Short notes. (Any three)

(15)

1. Types of Co-operative Societies
2. Life Insurance Policy
3. Average Clause in Fire Insurance Policy
4. Bank Overdraft
5. Translation of Financial statements of Foreign Branches

4) _____ helps to develop the power of concentration.

- a) Biofeedback
- b) Networking
- c) Telecalling
- d) Meditation

5) _____ is an example of positive personal stressor.

- a) Promotion
- b) Bankruptcy
- c) Neglected by friends
- d) Met with an accident

Q. 4. B) State whether the following statements are True or False. (05)

- 1) Technological developments may impact human resources in the organisations.
- 2) Training and development activities increase the efficiency of the employees.
- 3) A transfer is a vertical movement of an employee from one job to another.
- 4) Employee State Insurance Act is a social security and welfare scheme.
- 5) It is not necessary for the organization to provide safety devices to ensure the health and safety of workers.

Q. 4. C) Match the Column. (05)

Group A	Group B
1) Job description	a) 1923
2) Employees Compensation Act	b) Millennials
3) Job rotation	c) Working conditions
4) Gen Y	d) Higher productivity
5) Engaged employees	e) Overcomes monotony of job

OR

Q4. Write Short notes on (Any Three) (15)

- 1) Safety and Security Programmes for the employees.
- 2) Impact of stress
- 3) Process of Talent Management
- 4) Importance of Work-Life Balance
- 5) H.R. Practices at global level

(मराठी रूपांतर)

(वेळ: २ तास)

(गुण: ६०)

- सूचना १) सर्व प्रश्न सोडविणे अनिवार्य आहे.
२) उजवीकडील अंक पूर्ण गुण दर्शवितात.
३) इंग्रजी भाषेतील प्रश्नपत्रिका प्रमाण मानवी.

प्र.१ला. (अ) एच आर व्यवस्थापकाची ची बदलती भूमिका स्पष्ट करा. (०८)

(ब) योग्य आकृतीसह एच आर पी प्रक्रियेची चर्चा करा. (०७)

किंवा

(क) मानव संसाधन माहिती प्रणाली (HRIS) वर एक टीप लिहा. (०८)

(ड) उमेदवार निवडण्याच्या ऑनलाइन प्रक्रियेमध्ये कोणत्या पायऱ्यांचा समावेश होतो?

(०७)

प्र.२रा. (अ) प्रशिक्षकांसमोर कोणती आव्हाने असतात? (०८)

(ब) कार्य मूल्यांकनाच्या प्रक्रियेचे तपशीलवार वर्णन करा. (०७)

किंवा

(क) संस्थेमध्ये "बडतर्फ व्यवस्थापन" वर एक टीप लिहा. (०८)

(ड) संस्थेतील उत्तराधिकार नियोजनावर परिणाम करणारे घटक विस्तृत करा.

(०७)

प्र.३रा. (अ) ट्रेड युनियन कायद्याची वैशिष्ट्ये काय आहेत? (०८)

(ब) सामाजिक सुरक्षा कायद्यावर एक टीप लिहा. (०७)

किंवा

(क) किमान वेतन कायद्याची प्रमुख वैशिष्ट्ये अधोरेखित करा. (०८)

(ड) कामगार नुकसान भरपाई कायदा तपशीलवार स्पष्ट करा. (०७)

प्र. ४था अ) खालील दिलेल्या पर्यायांपैकी योग्य तो पर्याय निवडा. (०५)

१. _____ ही विशिष्ट कामाच्या कार्याची आणि जबाबदारीशी संबंधित माहितीचा अभ्यास आणि संग्रह करण्याची प्रक्रिया आहे.

अ) कार्य विश्लेषण

ब) कार्य स्थान

क) कार्याची आराखडा

ड) कार्य तपशील

२. संस्थेशी संबंधित विविध पक्षांद्वारे _____ आयोजित केले जाते.

अ) उद्दिष्टानुसार व्यवस्थापन

ब) ३६० अंश मूल्यांकन

क) गट आणि समित्या

ड) भूमिका विश्लेषण

३. कारखाना कायदा _____ किंवा अधिक कामगार असलेल्या कारखान्याला लागू होतो.
 अ) १५ ब) २५
 क) १० ड) २०
४. _____ एकाग्रतेची शक्ती विकसित करण्यास मदत करते.
 अ) बायोफीडबॅक ब) नेटवर्किंग
 क) टेलिकॉलिंग ड) ध्यानधारणा
५. _____ हे सकारात्मक वैयक्तिक तणावाचे उदाहरण आहे.
 अ) पदोन्नती ब) दिवाळखोरी
 क) मित्रांकडून दुर्लक्ष ड) अपघात होणे

प्र. ४था. ब) खालील विधाने सत्य किंवा असत्य ते सांगा. (०५)

- १) तांत्रिक विकासामुळे संस्थांमधील मानवी संसाधनांवर परिणाम होऊ शकतो.
- २) प्रशिक्षण आणि विकास उपक्रमांमुळे कर्मचार्यांची कार्यक्षमता वाढते.
- ३) बदली म्हणजे एखाद्या कर्मचार्याची एका कामातून वरच्या पदावर बढती देणे होय.
- ४) कर्मचारी राज्य विमा कायदा ही सामाजिक सुरक्षा आणि कल्याणकारी योजना आहे.
- ५) कामगारांचे आरोग्य आणि सुरक्षितता सुनिश्चित करण्यासाठी संस्थेने सुरक्षा साधने प्रदान करणे आवश्यक नाही.

प्र. ४था. क) योग्य जोड्या लावा (०५)

गट अ	गट ब
१. कार्य विवरण	अ) १९२३
२. कर्मचारी भरपाई कायदा	ब) सहस्राब्दी (Millennials)
३. फिरते काम	क) कामाची परिस्थिती
४. जेन वाय	ड) उच्च उत्पादकता
५. कर्मचारी व्यग्रता	ई) नोकरीतील एकसंधतेवर मात करणे

किंवा

प्र. ४था. टीपा लिहा (कोणत्याही तीन) (१५)

- १) कर्मचार्यासाठी आयोजित सुरक्षा कार्यक्रम.
- २) तणावाचा परिणाम
- ३) प्रतिभा व्यवस्थापनाची प्रक्रिया
- ४) कार्य-जीवन संतुलनाचे महत्त्व
- ५) जागतिक स्तरावर एच.आर.

Time : 2 Hours

Total Marks : 60

1. All Questions are compulsory of 15 marks each.
2. Exercise internal options wherever given.
3. Figures to the right represent full marks to the question.
4. All questions should be answered w.r.t assessment year 2023-24.
5. All workings shall form part of the main answer.
6. Use of simple calculator is allowed.

Q1.

“M/S Riya and Diya” Firm has provided you with its profit and loss account for financial year 2022-23. You are required to compute the taxable income of the firm and its tax liability for the Assessment year 2023-24. (15)

Particulars	Amount (Rs)	Particulars	Amount (Rs)
To Purchases	48,26,875	By Sales	1,09,37,500
To Direct Expenses	15,31,250	By Interest on Securities from SBI (Net TDS – 12000)	1,40,625
To Goods and service tax	2,65,625	By Interest on Securities	1,20,000
To Administrative overheads	5,25,375		
To Depreciation	6,87,500		
To Interest to Partners @ 15%	5,50,000		
To Salaries to Partners	15,00,000		
To Reserves	30,000		
To Net Profit	12,81,500		
	1,11,98,125		1,11,98,125

Other Information:

- a. Salaries are to be paid in the ratio 2: 3 amongst the two partners i.e., Riya and Diya. Their profit-sharing ratio is 3: 2.
- b. Administrative overhead includes amount of Rs 20,000 paid in cash to the vendor.
- c. Depreciation allowable as per Income tax rules Rs.6,00,000.
- d. Direct expenses include Rs. 31,250, which are personal in nature.

OR

Q1.

Mr. Paras (with 60% disability) provide the following information. You are required to compute the net tax payable by him for the Assessment year 2023-24. (15)

Particulars	Rs.	Particulars	Rs.
To Salaries	4,50,000	By Gross Profit b/d	30,00,000
To Rent	2,50,000	By Bad debts recovered	25,000
To Bad debts	12,000	By Discount received	5,000
To Office expenses	5,12,000	By Rent from Sub-letting of house property	80,000
To GST paid	80,000	By Rent from Machinery Let out	1,20,000
To Provision for discount	16,000		
To embezzlement of cash	25,000		
To Depreciation	80,000		
To Advertisement	2,25,000		
To Income tax	2,50,000		
To Advance Income tax paid	50,000		
To Insurance	75,000		
To Repairs to Machinery let out	25,000		
To Net Profit	11,80,000		
Total	32,30,000	Total	32,30,000

Additional information:

1. Advertisement expenses includes Rs.25,000 for an advertisement in political souvenir.
2. Office expense includes Rs.12,000 paid to a vendor in cash.
3. Bad debts recovered in respect of which deduction were allowed in previous year.
4. Depreciation as per income tax Rules Rs.50,000.
5. Insurance includes Rs.25,000 for Machinery Let out.

Q2.

Mr. Kamlesh works as Accounts Manager with “M/s Harsha Enterprises”. He gives you the following information for the year ended 31st March, 2023. (15)

Particulars	Amount (Rs)	
Net salary	68,000	per month
Profession tax deducted at source	200	per month
Recognised Provident Fund deducted from salary	36,000	Per annum
Bonus	55,500	per annum
Entertainment Allowance	5,000	per month
Received Arrears of Salary (not taxed earlier)	24,000	per annum
Advance against Salary	50,000	per annum
Employer paid Mediclaim Premium of Mr. Kamlesh and his wife	15,000	per annum
Other Information:		
Director's sitting fees received	25,000	
Interest received on Post Office Saving Bank Account	3,500	
Dividend from foreign Company	55,000	

He had spent Rs. 45,000 on medical treatment of his dependent handicapped brother (50% disability) and paid Rs.30,000 towards premium on life insurance policy for himself. Compute Net Taxable Income for Assessment year 2023-24.

OR

Q2. Mr. Raja furnishes the following information of his income and investments for the previous year 2022-23 . (15)

Sr No.	Particulars of Houses	House I (Let-out) Rs.	House II (Self - occupied) Rs.
1	Fair Rent (per month)	50,000	55,000
2	Rent Received (p.a.)	8,77,700	Nil
3	Municipal Taxes	38,000	22,000
4	Interest on loan taken borrowed on 1 April 2020 for house construction.	3,00,000	2,45,000
5	Maintenance charges	55,000	72,000
b.	Other Information		
7	Interest on Income tax refund	Rs. 32,000	
8	He spent Rs.5,000 towards expenditure on preventive health check-up in cash.		
9	He has incurred the expenses on medical treatment of his father who is totally blind (severely disabled) and depending on him.		

You are required to compute taxable income for the Assessment year 2023-24.

Q3.

Mr. Sanjay provides the following information. You are required to compute net taxable income for Assessment year 2023-24.

He has two Residential House Property. Property 1 is Let out for Business. Property 2 used by Mr. Sanjay. for his own residence. (15)

Particulars	Property 1	Property 2
Fair Rent	10,00,000	6,00,000
Municipal Valuation	12,00,000	5,00,000
Standard rent	9,00,000	5,50,000
Interest on Loan taken for construction of property	1,50,000	2,75,000
Municipal tax paid	10%	-
Fire insurance premium	10,000	10,000
Rent per month	1,00,000	-
Vacancy	2 months	

Additional information:

1. Interest received on Saving bank Account with Union Bank of India Rs.45,000.
2. Income from lottery Rs.25,000.
3. Medical insurance paid Rs.25,000.
4. Invested Rs.2500 per month in PPF.

OR

(8)

Q3.(A) Mr. Varun furnishes you the following particulars for the previous year ending 31st March, 2023. He requests you to compute the taxable capital gain for Assessment year 2023-24.

- 1) He purchased residential property on 19th January, 1995 for Rs. 3,60,000
- 2) He sold on 18th June, 2022 his residential property for Rs. 2,99,00,000.
- 3) Expenses on transfer amounted to Rs. 1,11,000.
- 4) **He incurred expenses on improvement:**
Rs. 2,50,000 in the financial year 2003-04
Rs. 4,50,000 in the financial year 2017-18.
- 5) Fair Market Value on 1st April, 2001 was Rs.15,00,000.
- 6) He purchased a new residential property for Rs. 32,00,000 on 10th October, 2022
- 7) He deposited Rs. 4,00,000 in eligible bonds issued by Rural Electrician Corporation Limited (RECL) on 5th November, 2022.

Relevant Cost Inflation Indices are as follows:

Previous Year	Cost Inflation Index
2001-02	100
2003-04	109
2017-18	272
2022-23	331

Q3.(B)

Mr. C has earned the following income during the previous year ended on 31st March 2023.

(7)

Particulars	Rs.
1) Income earned in India but received in West Indies.	1,50,000
2) Profits from business in Germany, controlled from India.	3,50,000
3) Salary earned and received in U.K.	4,50,000
4) Professional fees received in India.	1,50,000
5) Income from Interest on debentures received in India from Indian Companies.	1,55,000
6) Payment received in New York, for services rendered in in Paris.	3,65,000

Compute his total income for the assessment year 2023-24 assuming as follows:

- He is Resident and Ordinarily Resident
- Non-Resident

Q.4. (a) State whether the following statements are True or False.

(7)

- Salary received by Member of Parliament is taxable under the head "Income from salaries"
- Cost Inflation Index is applicable for Short Term Capital Gains.
- Previous year can be more than 12 months.
- All pensions are exempt from tax.
- Exemption and Deduction are the same.
- Municipal Taxes paid by owner is allowed as a deduction from Gross Annual Value
- Mediclaime Premium paid by cash Rs. 15,000 is allowed as a deduction u/s 80 D.

Q. 4 (B) Choose the correct alternative and rewrite the sentence:

(8)

- Rented house is sublet for a rent of Rs. 10,000 p.m. The income from such rent shall be taxable under the head _____.
 - Income from House Property
 - Income from Business
 - Income from other sources
 - Income from Capital gains
- Mr. Sonu received a gift of Rs. 53,000 from his friend. The taxable amount is _____.
 - Rs. 3, 000
 - Rs.53, 000
 - Rs.50, 000
 - NIL

3. There is a long term capital gain if equity shares of listed company sold were held for:
- (a) More than 36 months (b) More than 12 months
(c) More than 24 months (d) More than 6 months
4. Entertainment allowance in case of Government employee is ____.
- (a) Fully exempt (b) Fully Taxable
(c) 50% taxable (d) Taxable and Exemption is available subject to conditions.
5. Income earned in India by a Non-Resident is ____
- (a) Tax free in India (b) Fully Taxable in India
(c) Partly taxable (d) Not an income
6. Uncommuted pension received by a Government employee is ____
- (a) Exempt (b) Taxable (c) 1/3 exempt (d) 1/2 exempt
7. Total income of a person is determined on the basis of his ____
- (a) Citizenship (b) Residential Status (c) Marital Status (d) Age group
8. Nagpur University is assessed to Income tax as:
- (a) An Individual (b) An Artificial Juridical Person
(c) A Local Authority (d) Body of Individuals

OR

Q4. Write short notes: (any three)

(15)

- i. Deduction under section 16
- ii. Interest deduction for Self-occupied house property
- iii. Deduction u/s 80-U
- iv. Taxability of Pension
- v. Capital Asset

Time : 2 Hours

Max Marks: 60

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

Q1) Answer the following (Any two) (15)

- a. Define entrepreneurship & bring out the factors affecting the growth of entrepreneurship.
- b. Discuss the elements of entrepreneurial culture.

OR

- c. Evaluate David McClelland's Theory of High Achievement.
- d. Distinguish between Entrepreneurial & Administrative Culture.

Q2) Answer the following (Any two) (15)

- a. Discuss the significance of entrepreneurial environment.
- b. Comment on the problems of entrepreneurship.

OR

- c. Highlight the importance of social entrepreneurship.
- d. State & explain the special government schemes for women entrepreneurs in India.

Q3) Answer the following (Any two) (15)

- a. How can an entrepreneur search for a new business idea?
- b. Give a detailed account on Project Cycle.

OR

- c. What is Project Formulation? Explain the steps involved in project formulation.
- d. Write a note on project feasibility analysis

Q4 A) Fill in the blanks by choosing the appropriate options given below: (05)

- a. Innovation Theory was propounded by _____.

- i. McGregor
- ii. Joseph Schumpeter
- iii. William Stanton
- iv. David McClelland

- b. _____ is an entrepreneur within the existing business organisation.

- i. Manager
- ii. Employee
- iii. Intrapreneur
- iv. None of these

c. _____ is a contemporary method of raising funds.

- i. Venture Capital.
- ii. Retained Profits
- iii. Sale of Assets
- iv. All of these

d. _____ environment relates to age, gender, literacy rates etc.

- i. Legal
- ii. Demographic
- iii. Economic
- iv. None of these

e. _____ is a type of entrepreneur where both husband & wife together run the business venture.

- i. Intrapreneur
- ii. Copreneur
- iii. Drone
- iv. All of these

B) State whether the following statements are true or false

(05)

- a) Theory of Personal Resourcefulness emphasizes on internal locus of control.
- b) Projects related to health & education are non- quantifiable projects.
- c) Retained earnings are borrowed funds.
- d) Setting of Industrial parks is an example of fiscal incentive to entrepreneurs.
- e) Social value creation can be easily measured through social entrepreneurship.

C. Match the following

(05)

Group A	Group B
a) Network Analysis	i. Sugar Cosmetics
b) Incubation Centres	ii. PERT & CPM
c) Ms. Vineeta Singh	iii. Build quality startups
d) Opportunities	iv. Human Resources
e) Labour Intensive Projects	v. External environment

OR

Q.5) Write short notes on (Any three)

(15)

- a. Marketing & Organisational Assistance & Incentives
- b. Objectives of National Policy for Skill Development & Entrepreneurship 2015.
- c. Main activities of National Alliance of Young Entrepreneurs (NAYE)
- d. Institutional Aid provided by NIESBUD to entrepreneurs
- e. District Industrial Centres (DIC)

वेळ: २ तास

एकूण गुण: ६०

सूचना:- १) सर्व प्रश्न अनिवार्य आहेत.

२) उजवीकडील अंक पूर्ण गुण दर्शवितात.

प्र. १. खालीलपैकी कोणत्याही दोहोंची उत्तरे द्या.

(१५)

अ) उद्योजकतेची व्याख्या द्या. उद्योजकता वाढीवर परिणाम करणारे घटक स्पष्ट करा.

ब) उद्योजकीय संस्कृतीच्या घटकांवर चर्चा करा.

किंवा

क) डेव्हिड मॅक्लेलॅंड यांचा उच्च कामगिरीचा सिद्धांत स्पष्ट करा.

ड) उद्योजकीय संस्कृती आणि प्रशासकीय संस्कृतीमधील फरक स्पष्ट करा.

प्र. २. खालीलपैकी कोणत्याही दोहोंची उत्तरे द्या.

(१५)

अ) उद्योजकीय पर्यावरणाच्या महत्वावर चर्चा करा.

ब) उद्योजकतेच्या समस्या विस्तृतपणे सांगा.

किंवा

क) सामाजिक उद्योजकतेचे महत्व ठळकपणे सांगा.

ड) भारतातील महिला उद्योजकांसाठी असणाऱ्या खास सरकारी योजना सांगा आणि स्पष्ट करा.

प्र. ३. खालीलपैकी कोणत्याही दोहोंची उत्तरे द्या.

(१५)

अ) उद्योजक नवीन व्यवसाय संकल्पना कशा प्रकारे शोधू शकतो?

ब) प्रकल्प चक्रावर विस्तृतपणे सांगा.

किंवा

क) प्रकल्प सुत्रीकरण म्हणजे काय? प्रकल्प सुत्रीकरणामधील पायऱ्यांवर स्पष्ट करा.

ड) प्रकल्प व्यवहार्यता विश्लेषणावर टीप लिहा.

४. (अ) योग्य पर्याय निवडून गाळलेल्या जागा भरा.

(०५)

अ) नाविन्यपूर्णतेचा सिद्धांत _____ यांनी मांडला .

- i. मॅक ग्रेगर
- ii. जोसेफ स्कुम्पटर
- iii. विल्यम स्टॉटन
- iv. डेव्हिड मॅक्लेलॅंड

ब) _____ उद्योजक हा व्यवसाय संघटनेच्या आतमध्ये अस्तित्वात असतो.

- i. व्यवस्थापक
- ii. कर्मचारी
- iii. अंतर्गत उद्योजक
- iv. यापैकी काहीही नाही

क) _____ ही पैसे उभे करण्याची समकालीन पद्धत आहे.

- i. साहसी भांडवल
- ii. राखीव नफा
- iii. मालमत्तेची विक्री
- iv. वरील पैकी सर्व

ड) _____ पर्यावरण हे वय, लिंग, साक्षरता दार इत्यादीशी निगडित आहे.

- i. कायदेशीर
- ii. लोकसंख्याविषयक
- iii. आर्थिक
- iv. यापैकी काहीही नाही

ई) उद्योजकाच्या _____ प्रकारामध्ये पती आणि पत्नी दोघेही व्यवसाय उपक्रम चालवतात.

- i. अंतर्गत उद्योजक
- ii. सहउद्योजक
- iii. ड्रोन
- iv. वरील पैकी सर्व

(ब) खालील विधाने सत्य किंवा असत्य ते सांगा.

(0५)

अ) वैयक्तिक साधनसंपत्तीचा सिद्धांत, नियंत्रणाच्या अंतर्गत स्थानावर भर देतो.

ब) आरोग्य आणि शिक्षणाशी संबंधित प्रकल्प हे परिणाम न मोजण्याजोगे प्रकल्प असतात.

क) राखीव निधी ही कर्जाऊ रक्कम असते.

ड) औद्योगिक पार्क उभारणी हे उद्योजकांना वित्तीय प्रोत्साहन देण्याचे उदाहरण आहे.

ई) सामाजिक उद्योजकतेद्वारे सामाजिक मूल्य निर्मिती सहज मोजता येते.

(क) खालील जोड्या जुळवा.

(0५)

गट अ

गट ब

1. नेटवर्क विश्लेषण

(अ) शुगर सौंदर्य उत्पादने

2. इनक्युबेशन केंद्र

(ब) PERT & CPM

3. कु. विनिता सिंग

(क) दर्जात्मक स्टार्टअप उभारणी

4. संधी

(ड) मानवी संसाधने

5. मनुष्यबळ आधारित प्रकल्प

(ई) बाह्य पर्यावरण

किंवा

४. थोडक्यात टीपा लिहा. (कोणत्याही तीन)

(१५)

अ) विपणन आणि संघटनात्मक मदत आणि प्रोत्साहने

ब) कौशल्य विकास आणि उद्योजकतेचे राष्ट्रीय धोरण, २०१५ची उद्दिष्टे.

क) तरुण उद्योजकांचे राष्ट्रीय गठबंधनाचे मुख्य उपक्रम (NAYE)

ड) NIESBUD कडून उद्योजकांना असणारा पाठींबा

ई) जिल्हा उद्योग केंद्र

Time: 2 Hours**Marks: 60****Note: 1. All questions are compulsory.****2. Figures to the right indicate full marks.**

Q1. M/s XYZ & Co. Ltd manufactures a product which passes through three processes. The following particulars gathered for the month of March, 2016. **(15)**

Particulars	Process X	Process Y	Process Z
Basics materials introduced (kgs)	800	416	336
Cost of Basics raw materials per kg. (Rs.)	96	90	35
Indirect materials (Rs.)	7000	7000	22000
Direct expenses (Rs.)	680	840	9496
Wages (Rs.)	15,360	15,200	4,400
Overheads (%)	50 % of wages	50 % of wages	50 % of wages
Normal loss (% on total input)	4%	5%	5%
Sales scrap per kg (Rs)	-	6	-
Output transferred to next process (%)	50%	40%	-
Output transferred to warehouse (%)	50%	60%	100%

Prepare process Accounts.

OR

Q1(a) Prepare Process Cost Account & Normal Loss Account, Abnormal Loss Account from the following information. **(07)**

Particulars	Process I
Input of Raw material	1000 units @ Rs. 20 per unit
Direct Material	Rs. 4,200/-
Direct Wages	Rs. 6,000/-
Production Overheads	Rs. 6,000/-
Actual output transferred to process II	900 units
Normal Loss	5%
Value of Scrap per unit	Rs. 8/-

Q1.(b) Tata steel manufactures a component of a motor car which passes through three processes. The normal waste for process 1 is 20% of the units introduced. The wastage is sold at Rs. 50 per unit. 2000 units were introduced in this process at Rs.100 per unit. The additional expenditure incurred was Rs 60000. Prepare Process account and Abnormal Loss Account if the production is 1500 units. **(08)**

Q2. Bhediya limited is following activity-based costing. Budgeted overheads and cost driver volumes are as follows: (15)

COST POOL	BUDGETED OVERHEADS (Rs.)	COST DRIVER	BUDGETED VOLUME
Material procurement	5,80,000	No. of orders	2000
Material handling	2,50,000	No. of movements	1250
Maintenance	9,65,000	Maintenance Hours	7720
Setup	4,06,000	No. of setups	1160
Quality control	1,75,000	No. of inspections	1750

Actual: The company has produced a batch of 4000 components. Its material cost was Rs. 2,00,000 and labour cost was Rs. 3,00,000.

Usage activities of the said batch are as follows:

Material orders- 175, Material movements- 50, Maintenance hours- 2250, Setups- 125, and Quality control inspection- 90.

Calculate:

1. Cost driver rates that are used tracing appropriate amount of overheads to the said batch.
2. Total cost for batch of 4000 components.

OR

Q.2 ABC limited is following activity-based costing. Budgeted overheads and cost driver volumes are as follows: (15)

COST POOL	BUDGETED OVERHEADS (Rs.)	COST DRIVER	BUDGETED VOLUME
Material procurement	11,59,400	No. of orders	2200
Material handling	4,99,500	No. of movements	1350
Maintenance	19,32,000	Maintenance Hours	16800
Setup	8,06,000	No. of setups	1040
Quality control	3,51,000	No. of inspections	1800
Machinery	14,40,000	No. of machine hours	48000

Actual: The company has produced a batch of 7,500 components. Its material cost was Rs. 4,00,000 and labour cost is Rs. 7,00,000.

Usage activities of the said batch are as follows:

Material orders- 78, Material movements- 54, Setups- 75, Maintenance hours- 2070, Quality control inspection- 84 and Machine hours- 5,400.

Calculate:

1. Cost driver rates that are used tracing appropriate amount of overheads to the said batch.
2. Total cost of batch of 7500 components.

Q3. (a) A department's budgeted revenue for the year was ₹500,000. They anticipated 10,000 units to be sold at an average price of ₹50 per unit. However, actual sales were 11,000 units at an average price of ₹45 per unit. The actual cost of goods sold was ₹350,000 against a budgeted cost of ₹400,000. Evaluate the department's performance based on the revenue and cost variances. (7)

Q3. (b) X and Y are two divisions of a Company. X makes a single Product, which it sells only to Y for incorporation into Y's Product. The relevant costs and revenues are : (8)

Quantity (units)	Costs to X (Rs.)	Revenue of Y (after deducting own variable costs Rs.)
100	150	300
200	240	400
300	320	490
400	400	570
500	510	640

What is the appropriate transfer price per unit between division X and Y, and How many units should be produced?

OR

Q3 .Division of Akshara Company manufactures Product M, which is sold to another division as a component of its Product N, which then is sold to third division to be used as part of its Product O (Sold to outsider market). Intra company transaction rule: Standard cost plus a 10 percent return on fixed assets and inventory, to be paid by the buying division. (15)

Standard Cost per unit	Product M Rs.	Product N Rs.	Product O Rs.
Purchase of outside materials Rs.	40	60	20
Direct Labour Rs.	20	20	40
Variable overheads Rs.	20	20	40
Fixed Overheads per unit Rs.	60	80	20
Average Inventory Rs.	14,00,000	3,00,000	6,00,000
Net Fixed Assets Rs.	6,00,000	9,00,000	3,20,000
Standard Production (units)	2,00,000	2,00,000	2,00,000

Determine from above data, transfer prices of Product M, N and Standard cost of Product O

Q.4 (a) Multiple Choice Questions: (any 8) (8)

- Abnormal loss is charged to _____.
 (a) Process account (c) Normal loss account
 (b) Costing profit and loss account (d) Profit and loss account
- Process costing is based on the concept of _____.
 (a) Average cost (c) standard cost
 (b) Marginal cost (d) differential cost
- The best measure of performance is _____.
 (a) Revenue (b) Market Price (c) Cost (d) Profit
- Cost of Sales is converted as per _____.
 (a) FIFO (b) LIFO (c) both FIFO and LIFO (d) Average Method
- The transfer Pricing method that allows managers the greatest degree of authority and control over the profit of their units is _____.
 (a) Market Pricing (b) Cost
 (c) return on Capital Employed (d) negotiated pricing
- What is the primary purpose of responsibility accounting?
 (a) Cost allocation (b) Performance evaluation
 (c) Financial reporting (d) Budget preparation

7. Which of the following is a characteristic of responsibility accounting?
 - (a) Focuses on the entire organization
 - (b) Blames individuals for organizational problems
 - (c) Holds managers accountable for their areas
 - (d) Ignores budgetary controls
8. Which department is typically responsible for variances in manufacturing costs under responsibility accounting?
 - (a) Marketing (b) Human Resources (c) Production (d) Finance
9. Which type of variance is associated with changes in the cost of inputs?
 - (a) Volume Variance (b) Efficiency Variance
 - (c) Flexible Budget Variance (d) Price Variance
10. Responsibility accounting primarily involves:
 - (a) Blaming employees for cost overruns
 - (b) Monitoring and evaluating the performance of organizational segments
 - (c) Ignoring budgeted targets
 - (d) Focusing solely on revenue generation

(b) State whether following statements are true or false: (any 7)

(7)

1. It is possible to have abnormal loss and abnormal gain on the same process account in the same period.
2. The weighted average method separates beginning inventory and current production to compute cost per unit of production.
3. As the Internal transfer price is increased, profits in the selling division increase.
4. Assets are shown in the Balance Sheet at market value.
5. Only cost variances are considered in responsibility accounting, neglecting revenue variances.
6. A favourable variance in responsibility accounting implies that actual performance is worse than expected.
7. Responsibility accounting does not take into account changes in goals or strategies that might affect budgeted performance.
8. ABC costing focuses on reducing costs and improving processes.
9. For activity-based costing to be successfully implemented, it is ideal to establish homogeneous cost pools.
10. The cost to set up production equipment is best allocated directly to products via machine hours.

OR

Q4. Write a short note: (any 3)

(15)

- a. Difference between Traditional costing and Activity Based costing
- b. Importance of Performance Evaluation in Responsibility Accounting
- c. Inflation Accounting
- d. Average costing method
- e. Normal Loss

Duration: 2 Hours

Max. Marks: 60

Note: All questions are compulsory carrying 15 marks each

Figures to the right indicate full marks.

Q 1A. Discuss the concept of marketing strategy. Explain its features **(15)**

Q 1B. Explain holistic marketing with examples

OR

Q 1C. Discuss the need for marketing strategy **(15)**

Q 1D. What is green marketing? Explain.

Q 2A. Briefly explain marketing mix **(15)**

Q 2B. Explain Strategic Business Unit.

OR

Q 2C. What are Marketing Plans? Discuss the types **(15)**

Q 2D. Explain SWOT analysis (with examples)

Q3 A. Explain PESTLE analysis **(15)**

Q3 B. Discuss techniques of Customer Relationship Management.

OR

Q3 C. What are the features of consumer behaviour. **(15)**

Q3 D. Write a note on customer satisfaction

Q4 A. Choose the correct option from the following: (05)

1. _____ marketing focuses on welfare of society.
a) Ambush b) Viral c) Social d) Green
2. Market _____ refers to sub-dividing a larger market into smaller sub-markets
a) Strategy b) Segmentation
c) Positioning d) Targeting
3. _____ refers to where the sale transaction takes place.
a) Product b) Price c) Place d) Promotion
4. Dabur Chyawanprash retains market share in India due to customer _____.
a) Trust b) Behaviour
c) Observation d) Data Mining Activities

5. Online word of mouth marketing is also termed as _____.
- Green marketing
 - Social marketing
 - Experiential marketing
 - Viral marketing

Q4 B. State whether the following statements are True or False:

(05)

- Asian Paints undertakes green marketing.
- Tele-marketing is a part of digital Marketing.
- Age is an important personal factor that influences consumer behaviour.
- The concept of SBU was developed by General Electric Company.
- The letter R in VRIO analysis stands for Resource.

Q4 C. Match the following:

(05)

COLUMN A	COLUMN B
1. Alliance Marketing Strategy	a. Avon
2. Network marketing	b. improves product image
3. Green Marketing	c. McDonald's & Coca-Cola
4. Brand Positioning	d. E-mail
5. Internet marketing	e. Recycled paper bags

OR

Q4. Write short notes on: (Any 3)

(15)

- Defensive Marketing Strategies
- Experiential Marketing
- Cause Marketing
- Recent trends in marketing
- Online Marketing

वेळ: २ तास

गुण: ६०

सूचना: सर्व प्रश्न अनिवार्य आहेत.

- प्र. १ अ विपणन व्युहरचना या संकल्पनेवर चर्चा करा. त्याची वैशिष्ट्ये स्पष्ट करा. १५
ब समग्र विपणन उदाहरणासहीत स्पष्ट करा.
- किंवा
- प्र. १ क विपणन व्युहरचनेची आवश्यकता यावर चर्चा करा. १५
ड हरित विपणन म्हणजे काय? स्पष्ट करा.
- प्र. २ अ संक्षिप्तपणे विपणन मिश्र स्पष्ट करा. १५
ब धोरणात्मक व्यवसाय कक्ष स्पष्ट करा.
- किंवा
- प्र. २ क विपणन नियोजन म्हणजे काय? त्याच्या प्रकारावर चर्चा करा. १५
ड SWOT विश्लेषण स्पष्ट करा.
- प्र. ३ अ PESTLE विश्लेषण स्पष्ट करा. १५
ब ग्राहक संबंध व्यवस्थापन तंत्र यावर चर्चा करा.
- किंवा
- क उपभोक्ता वर्तणुकीची वैशिष्ट्ये कोणती आहेत? १५
ड 'ग्राहक समाधान' यावर टीप लिहा.
- प्र. ४ अ खालीलपैकी रिकाम्या जागी योग्य पर्याय निवडा. ०५
१. _____ विपणन हे समाज कल्याणावर लक्ष केंद्रित करते.
अ) हल्ला ब) पसरणारा क) सामाजिक ड) हरित
२. _____ म्हणजे छोट्या बाजाराचे लहान बाजारात रुपांतर होय.
अ) धोरण ब) विभागीकरण क) स्थिती ड) लक्षीकरण
३. _____ येथे विक्रीचे व्यवहार घडतात.
अ) वस्तू ब) किंमत क) जागा ड) जाहिरात
४. भारतामध्ये डाबर च्यवनप्राश यांचा बाजारातील आपला हिस्सा हा ग्राहक _____ मुळे अस्तित्वात आहे.
अ) विश्वास ब) वर्तणुक क) निरीक्षण ड) डेटा मायनिंग
५. मौखिक विपणनाच्या ऑनलाईन संकल्पना _____ आहे.
अ) हरित विपणन ब) सामाजिक विपणन क) प्रायोगिक विपणन ड) व्हायरल विपणन

प्र. ४ ब खालीलपैकी चूक कि बरोबर ते लिहा.

०५

१. एशियन पेंट कंपनीने हरित विपणन अवलंबली आहे.
२. टेली विपणन हे डीजीटल विपणनाचा हिस्सा आहे.
३. व्यक्तीचे वय हे ग्राहक वर्तणुकीचा परिणाम करणारा घटक आहे.
४. SBU हि संकल्पना जनरल इलेक्ट्रिक कंपनीने विकसित केली.
५. VRIO या शब्दात अक्षर R हे Resource दर्शविते.

प्र. ४ क जोड्या जुळवा.

०५

गट अ

गट ब

१. युती विपणन धोरण
२. नेटवर्क विपणन
३. हरित विपणन
४. ब्रँड स्थिती
५. इंटरनेट विपणन

- अ. एवोन
- ब. वस्तू चित्र सुधारणे
- क. मॅक डोनाल्ड आणि कोको कोला
- ड. ई- मेल
- ई. पेपर पिशाची पुनर्वापर

किंवा

प्र. ४ टिपा लिहा. (कोणत्याही तीन)

१५

- अ) बचावात्मक विपणन धोरण
- ब) प्रायोगिक विपणन
- क) कारण विपणन
- ड) अलीकडील विपणनातील कल
- इ) ऑनलाईन विपणन

Time: 2:00Hrs

Marks: 60

N.B:-1) All questions are compulsory.

Q: 1

(a) Define Merchant Banking and explain the scope of merchant banking in India (8)

(b) Explain Financial Services and state different types of Financial Services (7)

OR

(a) Define leasing and explain the features of leasing. (8)

(b) State the advantages and disadvantages of Hire Purchase System? (7)

Q: 2

(a) Explain Venture Capital and its importance (8)

(b) Define the concept of Securitization & discuss its process. (7)

OR

(a) Explain Objective of Housing and Urban Development Corporation. (8)

(b) Differentiate between Installment credit and consumer credit (7)

Q: 3

(a) Explain the concept of Hire Purchase Finance with its features (8)

(b) Explain the advantages of depository system (7)

OR

(a) Explain depository participants and state their role. (8)

(b) Define credit rating agencies and explain the benefits of credit rating toward the rated Companies. (7)

Q: 4 (a) Multiple choice questions. Choose the correct answer from given options and rewrite the statement (5)

1. The first credit rating agency promoted in 1987, jointly promoted by the ICICI Ltd and Unit Trust of India. (CARE, SMERA, ICRA, CRISIL)

2. An organisation that holds the securities of the investors in Electronic Form (Repository, Depository, Broker, Demat)

3. In case of _____ lease the tenure of lease agreement almost covers the entire economic life of an asset. (Operational Lease, Finance Lease, Equipment Lease, Sub Lease)

4. _____ can be in the form of refinance, mortgaged securitization, loan linked saving instruments etc. (Factoring, Capital restructuring, Housing Finance, Reversed mortgage)

5. _____ from the following is not a direct constituent of financial services (banking sector, small savings and saving instruments, specialised institutions like insurance companies, Ministry of Finance)

Q.4.(b) State whether the following statements are True or False. (5)

1. The minimum net worth stipulated by SEBI for a depository is 500 Cr.

2. Underwriting services is subscribing to shares by merchant banker against commission, when they are undersubscribed

3. Stamp Duty is not payable for the transfer of securities in the electronic form

4. Disclosed factoring falls into a category of factoring on the basis of execution.

5. Obligor is the originator's debtor or the borrower of the original loan under securitization.

Q.4.(c) Match the following

(5)

A	B
Liquid Asset Demat Account Acquiring sick company Bridge Capital NSDL	Short term fund Depository Turnarounds Quick Cash Depository Participants

OR

Q: 4. Write short note (Any 3)

(15)

1. Issue Management
2. Credit Rating Process
3. Hire Purchase Finance
4. Role of National Housing Finance
5. Depositories in India

वेळ: २तास

गुण: ६०

१) सर्व प्रश्न सोडवणे अनिवार्य आहेत.

प्रश्न: १

- (a) व्यापारी अधिकोषाची व्याख्या करा आणि भारतातील व्यापारी अधिकोषाची व्याप्ती स्पष्ट करा (८)
- (b) वित्तीय सेवा समजावून सांगा आणि विविध प्रकारच्या वित्तीय सेवा सांगा (७)

किंवा

- (a) भाडेपट्टीची व्याख्या करा आणि भाडेपट्टीची वैशिष्ट्ये स्पष्ट करा. (८)
- (b) मोल खरेदी प्रणालीचे फायदे आणि तोटे सांगा? (७)

प्रश्न: २

- (a) उद्यम पुंजीपुरवठा आणि त्याचे महत्त्व स्पष्ट करा (८)
- (b) प्रतिभूतीकरणाची संकल्पना परिभाषित करा आणि तिची प्रक्रिया यावर चर्चा करा. (७)

किंवा

- (a) गृहनिर्माण आणि नागरी विकास महामंडळाचे उद्दिष्ट स्पष्ट करा. (८)
- (b) हप्ते वित्तपुरवठा आणि भोग्य वित्तपुरवठा यांच्यात फरक करा (७)

प्रश्न: ३

- (a) मोल खरेदी प्रणालीची संकल्पना त्याच्या वैशिष्ट्यांसह स्पष्ट करा (८)
- (b) निक्षेपागार प्रणालीचे फायदे स्पष्ट करा (७)

किंवा

- (a) निक्षेपागार सहभागीना समजावून सांगा आणि त्यांची भूमिका सांगा. (८)
- (b) ऋण दरकरण संस्था परिभाषित करा आणि ऋण दरकरण केलेल्या उद्यमसंस्थांना त्याचे मिळणारे लाभ विशद करा. (७)

प्र.क्र.४(अ) बहुपर्यायी प्रश्न. दिलेल्या पर्यायांमधून योग्य उत्तर निवडा आणि विधान पुन्हा लिहा. (५)

- आयसीआयसीआय आणि युनिट ट्रस्ट ऑफ इंडिया द्वारे १९८७ मध्ये प्रोत्साहन दिलेली पहिली ऋण दरनियमन संस्था हि _____ आहे. (केअर, स्मरा, इक्रा, क्रिसिल)
- गुंतवणूकदारांचे रोखे इलेक्ट्रॉनिक स्वरूपात ठेवणारी संस्था हि (भंडारगृह, निक्षेपागार, दलाल, अभौतिकीकरण)
- _____ भाडेपट्टीच्या बाबतीत, लीज कराराचा कालावधी संपत्तीचे संपूर्ण आर्थिक जीवन व्यापतो. (परिचालन लीज, वित्तीय लीज, सामग्री लीज, उप लीज)
- _____ हे पुनर्वित्त, गहाण ठेवलेले प्रतिभूतीकरण, कर्जाशी संबंधित बचत साधने इत्यादी स्वरूपात असू शकते. (फॅक्टरिंग, भांडवली पुनर्रचना, गृहनिर्माण वित्त, उलट तारण)
- खालीलपैकी _____ हा वित्तीय सेवांचा थेट घटक नाही (बँकिंग क्षेत्र, लहान बचत आणि बचत साधने, विमा कंपन्या, वित्त मंत्रालयासारख्या विशेष संस्था)

प्र.क्र.४(ब) राज्य हवामान खालील विधाने सत्य किंवा असत्य आहेत. (५)

- निक्षेपागारसाठी सेबीने निर्धारित केलेली किमान निव्वळ संपत्ती ५०० कोटी आहे.
- जोखीमांकन सेवा ही व्यापारी अधिकोषसंस्थां द्वारे दलाली च्या बदल्यात न विकलेले भागभांडवल खरेदी करण्याची हमी देणारी सेवा आहे
- इलेक्ट्रॉनिक स्वरूपात प्रतिभूतीच्या हस्तांतरणासाठी मुद्रांक शुल्क देय नाही
- उघड केलेले फॅक्टरिंग अंमलबजावणीच्या आधारावर फॅक्टरिंगच्या श्रेणीमध्ये येते.

5. बंधनकारक हा मूळ कर्जदार किंवा प्रतिभूतिकरणाच्या अंतर्गत मूळ कर्जाचा कर्जदार असतो.

प्र.क्र.४(क) खालील स्तंभ जुळवा

(५)

अ	ब
तरल मालमत्ता डीमॅट खाते आजारी कंपनी ताब्यात घेणे ब्रिज भांडवल NSDL	अल्पकालीन निधी निक्षेपागार टर्नअराउंड द्रुत रोख निक्षेपागार सहभागी

किंवा

प्रश्न: ४. संक्षिप्त टिपा लिहा (कोणत्याही ३)

(१५)

1. समस्या व्यवस्थापन
2. ऋण दरनियमन प्रक्रिया
3. मोल खरेदी वित्तपुरवठा
4. राष्ट्रीय गृहनिर्माण वित्तिकाची भूमिका
5. भारतातील निक्षेपागार

Time: 2 Hours

Max. Marks: 60

Instructions: All Questions are compulsory.

Figures to the right indicates maximum marks

- Q1. a. What is Rural Marketing? Explain its strategies. 07 Marks
b. Discuss problems of physical distribution in rural marketing and measures to solve the problems. 08 Marks

OR

- c. Explain factors contributing to growth of rural markets. 07 Marks
d. What are the constraints in rural marketing? Discuss the challenges of Rural marketing. 08 Marks

- Q2. a. What are the factors that affect rural consumer behavior? 07 Marks
b. How is rural media used for communication? What are the challenges? in Rural communication? 08 Marks

OR

- c. Discuss the strategies and programs for Rural development. 07 Marks
d. Explain the role of co-operative banks in India. Also discuss about the institutional sources of finance. 08 Marks

- Q3. a. What is agricultural marketing? Explain the classification of its markets. 07 Marks
b. Explain Self Help Groups and their role in rural marketing. 08 Marks

OR

- c. Discuss the Issues and challenges that affect the development of agricultural marketing. 07 Marks
d. Explain the role of Agricultural and Processed Food Products Export Development Authority. 08 Marks

- Q4. a. Write Short Notes (Attempt Any 3) 15 Marks
1. Challenges in Rural Marketing.
2. Closed Tender System
3. Digital Village
4. E- Choupal
5. Marketing communication mix

OR

- b. Rewrite the following statements after choosing the appropriate alternative: 15 Marks
1. Har Gaon, Har Angan was launched by _____.
(Hero Honda, Britannia, Hindustan Lever)
2. The rural market is characterized by large volume but _____.
(low, high, no)

3. ____ is the process of dividing the total market into a number of sub-markets.
(Market segmentation, Market substitution, Strategic marketing)
4. ____ strategy is a strategy used to gain the acceptance of consumers and secure a competitive edge.
(direct marketing, branding, advertising)
5. ____ is the process by which buyers select, organize, and interpret information into a meaningful impression in their mind.
(Perception, Attitude, Motivation)
6. The ____ model of communication is the oldest and is best known response-hierarchy model.
(AICDA, AISA, WIDA)
7. ____ is a bank exclusively dedicated for agriculture and rural development.
(NBFC, FDI, EXIM, NABARD)
8. ____ are known to be the mobile supermarket of rural India and also the oldest marketing channel of the country.
(Melas, Haats, Mandis)
9. ____ was set up in 1958 as the 'Apex' body of marketing cooperatives of the National Level.
(NAFED, NSIC, ECGC)
10. The ____ markets are generally located near the ports.
(Terminal, Primary, Secondary)
11. Co-operative marketing is based on the principles of ____
(Co-operation, mutual help, direct marketing)
12. ____ market is weekly or bi-weekly markets and they are locally called as "Shandies or Haats".
(Primary, Secondary, Retail)
13. ____ is the body dedicated for development and export of agricultural products.
(EEPC, APEDA, MPEDA, AEPC)
14. Project Shakti is an initiative to financially empower rural ____ and create livelihood opportunities for them.
(Women, men, poor)
15. ____ is a large rural shopping complex replete with supermarket, petrol pump, bank, health care and training facilities and more.
(Choupal sagar, eBay, Mall)

वेळ: 2 तास

गुण: ६०

सूचना: सर्व प्रश्न अनिवार्य आहेत.

उजवीकडील आकडे कमाल गुण दर्शवतात

Q1. a ग्रामीण विपणन म्हणजे काय? त्याची रणनीती समजावून सांगा. 07 गुण

b ग्रामीण विपणनातील भौतिक वितरणाच्या समस्यांवर चर्चा करा आणि समस्या सोडवण्यासाठी उपाय. 08 गुण

किंवा

c ग्रामीण बाजारपेठांच्या वाढीस कारणीभूत ठरणारे घटक स्पष्ट करा. 07 गुण

d ग्रामीण मार्केटिंगमध्ये कोणत्या अडचणी आहेत? आव्हानांवर चर्चा करा ग्रामीण विपणन. 08 गुण

Q2. a ग्रामीण ग्राहकांच्या वर्तनावर परिणाम करणारे घटक कोणते आहेत? 07 गुण

b ग्रामीण माध्यमांचा उपयोग संवादासाठी कसा केला जातो? आव्हाने काय आहेत? ग्रामीण दळणवळणात? 08 गुण

किंवा

c ग्रामीण विकासासाठी धोरणे आणि कार्यक्रमांची चर्चा करा. 07 गुण

d भारतातील सहकारी बँकांची भूमिका स्पष्ट करा. तसेच चर्चा करा वित्त संस्थात्मक स्रोतांबद्दल. 08 गुण

Q3. a कृषी विपणन म्हणजे काय? वर्गीकरण स्पष्ट करा त्याच्या बाजारपेठेतील. 07 गुण

b बचत गट आणि ग्रामीण विपणनातील त्यांची भूमिका स्पष्ट करा. 08 गुण

किंवा

c विकासावर परिणाम करणाऱ्या समस्या आणि आव्हानांची चर्चा करा कृषी विपणन. 07 गुण

d कृषी आणि प्रक्रिया केलेल्या अन्न उत्पादनांची भूमिका स्पष्ट करा निर्यात विकास प्राधिकरण. 08 गुण

Q4. a लहान नोट्स लिहा (कोणताही ३ प्रयत्न करा)

१५ गुण

1. ग्रामीण विपणनातील आव्हाने.
2. बंद निविदा प्रणाली
3. डिजिटल गाव
4. ई-चौपाल
5. विपणन संप्रेषण मिश्रण

किंवा

b योग्य पर्याय निवडल्यानंतर खालील विधाने पुन्हा लिहा:

15 गुण

1. हर गाव, हर अंगण _____ यांनी सुरू केले.
(हीरो होंडा, ब्रिटानिया, हिंदुस्थान लीव्हर)
2. ग्रामीण बाजारपेठ मोठ्या प्रमाणात आहे परंतु _____.
(कमी, उच्च, नाही)
3. _____ ही एकूण बाजाराची अनेक उप-बाजारांमध्ये विभागणी करण्याची प्रक्रिया आहे.
(बाजाराचे विभाजन, बाजार प्रतिस्थापन, धोरणात्मक विपणन)
4. _____ धोरण ही एक रणनीती आहे जी ग्राहकांची स्वीकृती मिळविण्यासाठी आणि स्पर्धात्मक धार सुरक्षित करण्यासाठी वापरली जाते.
(थेट विपणन, ब्रँडिंग, जाहिरात)
5. _____ ही प्रक्रिया आहे ज्याद्वारे खरेदीदार माहिती निवडतात, व्यवस्थापित करतात आणि त्यांच्या मनात अर्थपूर्ण ठसा उमटवतात.
(बोध, वृत्ती, प्रेरणा)
6. संप्रेषणाचे _____ मॉडेल सर्वात जुने आहे आणि प्रतिसाद-पदानुक्रमाचे मॉडेल सर्वात प्रसिद्ध आहे.
(AICDA, AISA, WIDA)
7. _____ ही बँक आहे जी केवळ कृषी आणि ग्रामीण विकासासाठी समर्पित आहे.
(NBFC, FDI, एक्झिम, नाबार्ड)
8. _____ हे ग्रामीण भारतातील मोबाइल सुपरमार्केट आणि देशातील सर्वात जुने विपणन चॅनेल म्हणून ओळखले जाते.
(मेळे, हाट, मंडई)

9. ____ ची स्थापना 1958 मध्ये राष्ट्रीय स्तरावरील विपणन सहकारी संस्थांची 'Apex' संस्था म्हणून करण्यात आली.
(नाफेड, एनएसआयसी, ईसीजीसी)
10. ____ बाजार सामान्यतः बंदरांजवळ असतात.
(टर्मिनल, प्राथमिक, माध्यमिक)
11. सहकारी विपणन ____ च्या तत्वांवर आधारित आहे
(सहकार, परस्पर मदत, थेट विपणन)
12. ____ बाजार हा साप्ताहिक किंवा द्वि-साप्ताहिक बाजार आहे आणि त्यांना स्थानिक पातळीवर "शेंडी किंवा हाट" असे म्हणतात.
(प्राथमिक, माध्यमिक, किरकोळ)
13. ____ ही संस्था कृषी उत्पादनांच्या विकासासाठी आणि निर्यातीसाठी समर्पित आहे.
(EEPC, APEDA, MPEDA, AEPC)
14. प्रकल्प शक्ती हा ग्रामीण ____ आर्थिकदृष्ट्या सक्षम करण्याचा आणि त्यांच्यासाठी उपजीविकेच्या संधी निर्माण करण्याचा उपक्रम आहे.
(महिला, पुरुष, गरीब)
15. ____ हे सुपरमार्केट, पेट्रोल पंप, बँक, आरोग्य सेवा आणि प्रशिक्षण सुविधा आणि बरेच काही असलेले एक मोठे ग्रामीण शॉपिंग कॉम्प्लेक्स आहे.
(चौपाल सागर, ईबे, मॉल)
