

Time: 2 ½ Hours

Marks: 75

Note:

1. All question are compulsory and carry 15 marks each.
2. All Question have Internal Option.
3. Working notes should form part of your answer.
4. Use of simple calculator is allowed.
5. Figure to right indicate full marks.

Q1. Roy Ltd. has a branch in New Jersey. Trial Balance of the branch as on 31.3.23: (15)

	Dr. \$	Cr. \$
Head office Account	---	8,500
Sales	---	61,000
Goods from Head office	44,000	---
Stock on 1 st April 2022	8,500	---
Furniture	9,000	---
Cash in box	250	---
Bank Balance	1,250	---
Salaries	2,800	---
Rent	1,200	---
Insurance	150	---
Outstanding expenses	---	800
Sundry Debtors	3,150	---

The Branch Accounts in Head office shown debit Balance ₹2,14,500 and goods sent to Branch credit Balance of ₹13,12,500.

Depreciate furniture @ 10% p.a. Stock at Branch 31st March 2023 was \$ 7,500.

Furniture was purchased in 2022 when one \$ = ₹ 20.

Exchange rates were

On 01.04.2022 1\$ = Rs 28

On 31.03.2023 1\$ = Rs 30

Average rate 1\$ = Rs 29

You are required to prepare Branch Trial Balance by converting in Rupees and prepare Branch Trading and Profit and Loss A/c for the year ended 31-3-2023, and Balance sheet as on that date.

OR

Q1. Burno Limited have a branch in Lanchester and Head Office in Mumbai. The Trial balance prepared as on 31st March 2023 was as below: (15)

Particulars	Debit (£)	Credit (£)
Head Office account		1,800
Sales		16,200
Goods from Head Office	9,000	
Stock (1 st April, 2022)	1,500	
Furniture & Fixture	2,000	
Cash on hand	210	
Cash at Bank	190	
Outstanding Expenses		200
Salaries	2,600	
Taxes, Insurance	50	
Rent	200	
Sundry Debtors	2,450	
	18,200	18,200

The Branch account in the books of Head Office showed a debit balance of ₹90,000 and Goods Sent to branch showed a credit balance of ₹6,46,000. The closing stock at branch was valued at £ 900.

The exchange rates on different dates were as below:

On 1st April, 2022 £ 1 = ₹ 70, On 31st March, 2023 £ 1 = ₹ 74 and Average rate £ 1 = ₹ 72. For Furniture it was £ 1 = ₹ 60.

You are required to prepared (i) Trial Balance of Branch in Indian Rupees (ii) Trading and Profit & Loss A/c for the year ending 31st March, 2023 (iii) Balance Sheet as on that date.

Q2. The following figures are taken from the books of Aasmaan Bank Ltd. (15)

	₹
Current Accounts	1,60,00,000
Savings Bank Account	6,00,0000
Fixed and Time Deposits	19,00,000
Sundry Creditors	60,000
Bills payable	16,00,000
Bills for collection	2,80,000
Acceptances, endorsements on behalf of customers	4,00,000
Borrowings from Bank	14,00,000
Unclaimed dividend	60,000
Dividend for last year	1,00,000
Profit/Loss Account (Cr.) on 1 st April 2011	4,20,000
Reserve Fund	7,00,000
Share Capital (Authorised and issued) –	
1,00,000 shares of ₹20 each, ₹10 paid up	10,00,000
Interest and Discount received	15,00,000

Interest accrued and paid	4,00,000
Salaries/Allowances	1,02,000
Salary to General manager	48,000
Director's fees	10,000
Rent/Rates	40,000
General Expenses	6,000
Stationery and Printing	10,000
Audit Fees	4,000
Money at call/short notice	6,00,000
Investments (at cost)	60,00,000
Premises (after depreciation up to 31 st March, 2011, ₹2,00,000)	24,00,000
Cash in hand	1,20,000
Cash with R.B.I.	30,00,000
Cash with other Banks	26,00,000
Bills Discounted and purchased	12,00,000
Loans, overdraft, cash credit	1,40,00,000

You are required to prepare Profit and Loss Account for the year ended 31st March, 2022 and Schedule of Share Capital & Reserve & Surplus after considering the following: -

1. Transfer 20% to Statutory Reserve.
2. Create provision for taxation ₹2,00,000 and for Doubtful Debts ₹60,000
3. Allow 5% depreciation on premises on the original cost.
4. Rebate on bills discounted for unexpired term amounted to ₹10,000

OR

Q2. The following figures are taken from the books of Samrajya Bank Ltd. (15)

	₹
Current Accounts	3,20,00,000
Saving Bank Account	1,20,00,000
Fixed and Time Deposits	38,00,000
Sundry Creditors	1,20,000
Bills payable	32,00,000
Bills for collection	5,60,000
Acceptances and endorsements on behalf of customers	8,00,000
Borrowings from Bank	28,00,000
Unclaimed dividend	1,20,000
Dividend for 2022	2,00,000
Profit and Loss A/c (cr.) as on 1 st April 2021	8,40,000
Reserve Fund	14,00,000
Share Capital (Authorized and Issued) (2,00,000 Shares of ₹ 20 each, ₹ 10 paid up)	20,00,000
Interest and Discount received	30,00,000
Interest accrued and paid	8,00,000
Salaries and allowances	2,04,000

Salary to General Manager	96,000
Director's fees	20,000
Rent and Rates	80,000
General Expenses	12,000
Stationery and Printing	20,000
Audit fees	8,000
Money at call and short notice	12,00,000
Investment at cost	1,20,00,000
Premises (after depreciation up to 31 st March, 2021 ₹ 4,00,000)	48,00,000
Cash in hand	2,40,000
Cash with Reserve Bank of India	60,00,000
Cash with Other Banks	52,00,000
Bills discounted and purchased	24,00,000
Loans, overdraft and cash credit	2,80,00,000

Additional Information:-

- 1) Allow 10% depreciation on premises on the original cost.
- 2) Create Provision for Taxation ₹ 4,00,000 and for doubtful Debts ₹ 1,20,000.
- 3) Rebate on bills discounted for unexpired term amounted to ₹ 20,000.

You are required to prepare the Profit and Loss Account for the year ended and Schedule of Capital and Reserve & Surplus as on that date.

Q.3. From the following Trial Balance of Bansal Co-operative society Ltd. as on 31st March, 2017, prepare Trading and Profit and Loss Account for the year ended 31st March, 2017 and Balance sheet as on that date after considering the adjustments given thereafter. (15)

Trial Balance as on 31-03-2017

Debit Balances	₹	Credit Balances	₹
Opening Stock	50,000	Share Capital	3,50,000
Furniture and Equipment	1,50,000	Reserve Fund	50,000
Container Deposit	15,000	Sundry Creditors	1,50,000
Salaries	75,000	Profit and Loss A/c	70,000
Sundry Debtors	3,00,000	Admission Fees	5,000
Commission	20,000	Sales	15,00,000
Rent and Taxes	10,000	Development Fund	5,000
Postage	5,000		
Travelling & Conveyance	15,000		
Printing and Stationery	5,000		
Purchases	12,00,000		
Freight Inward	10,000		
Investment	2,00,000		
Cash Balance	25,000		
Bank Balance	50,000		
Total	21,30,000	Total	21,30,000

Additional information:-

- (a) Salary paid in advance amounted to ₹ 12,000
- (b) Depreciation is to be provided @ 10% p.a. on Furniture and Equipments
- (c) Closing stock is valued at ₹ 70,000
- (d) Accrued income on investment is ₹ 15,000

OR

Q.3. Prepare Revenue Account of ABC Fire Insurance Ltd. for the year ended 31st March, 2017 from the following detail. **(15)**

Particulars	₹
Claims paid	2,00,000
Legal expenses regarding claims	5,000
Claims unpaid on 1 st April, 2016	20,000
Claims unpaid on 31 st March, 2017	15,000
Premium received	10,00,000
Re-insurance premium paid	50,000
Commission	2,50,000
Management expenses	1,20,000
Provision for unexpired risk on 1 st April, 2016	4,20,000

Q4. A] Choose the most appropriate alternative from those below and rewrite the sentence: **[8]**

1. Tangible Fixed assets of Integral Foreign Operation carried at fair value are translated at
 - (a) exchange rate at the date of purchase of asset
 - (b) closing exchange rate
 - (c) average exchange rate during the year
 - (d) exchange rate on date of valuation at fair value
2. Cost of inventories of Integral Foreign Operation is translated at
 - (a) closing exchange rate
 - (b) average exchange rate during the year
 - (c) exchange rates that existed when the cost of inventory was incurred
 - (d) opening exchange rate
3. Any goodwill or capital reserve arising on the acquisition of a non-integral foreign operation is translated at
 - (a) exchange rate at the date of transaction
 - (b) closing exchange rate
 - (c) average exchange rate during the year
 - (d) exchange rate on date of valuation at fair value

4. The Balance Sheet of Alpha Banking Co. has doubtful advances amounting ₹300 lakhs classified as outstanding for more than three years The provision will be made for ₹
(a) 100 (b) 300
(c) 90 (d) 120
5. Bills purchased and discounted are shown in the Balance Sheet of a bank in the schedule of _____.
(a) Contingent Liabilities (b) Advances
(c) Other Liabilities & Provisions (d) Deposits
6. Excess price paid for the Investment over and above the share in equity or net assets acquired by the holding company is _____.
(a) Capital Reserve (b) Good will
(c) Majority Interest (d) Premium
7. Profit earned after the date of acquisition of shares is treated as _____.
(a) Capital Profit (b) Revenue Profit
(c) Extra- Ordinary Profit (d) Capital Reserve
8. Share premium is disclosed under _____.
(a) Fixed Assets (b) share Capital
(c) Reserves & Surplus (d) Current Liabilities

Q4. B) True or False.

(07)

1. Bills for collection are shown in the balance sheet of a Bank under assets
2. Disclosure of accounting policies is as per AS-11.
3. AS 13 classifies the foreign branches accounting.
4. A contingent liability disclosed in the financial statements of a non-integral foreign operation is recorded at opening value.
5. Opening Inventory should be translated at closing rate.
6. Contingent Liability are translated at opening rate.
7. There are no restriction on payment of dividend by banking companies.

Q5. Short Notes (Any 3)

(15)

1. Foreign Branches
2. Annual Report
3. Objectives of Corporate Reporting
4. Balance Sheet of a Insurance Company
5. Format of Non Current & Current Assets

Q. 4. C) Match the Column.

(05)

Group A	Group B
1) Job description	a) Higher status and pay
2) Ineffective training programme	b) Social security scheme for employees
3) Employee Promotion	c) Inefficiency among employees
4) ESIC	d) Flexible work option
5) Work-Life Balance	e) Job title

Q5. Write Short notes on (Any Three)

(15)

- 1) Safety measures for employee.
- 2) Impact of stress on the job performance.
- 3) Employee engagement.
- 4) VUCA environment.
- 5) HR practices at global level

(मराठी रुपांतर)

(वेळ: २ १/२ तास)

(गुण: ७५)

सूचना १) सर्व प्रश्न सोडविणे अनिवार्य आहे.

२) उजवीकडील अंक पूर्ण गुण दर्शवितात.

३) इंग्रजी भाषेतील प्रश्नपत्रिका प्रमाण मानवी.

प्र.१ला. (अ) HRM च्या विविध उद्दिष्टांची चर्चा करा.

(०८)

(ब) अलीकडच्या काळात एचआर व्यवस्थापकाची भूमिका कशी बदलत आहे?

(०७)

किंवा

(क) कार्यपृथःकरणाची संकल्पना थोडक्यात स्पष्ट करा.

(०८)

(ड) भरती प्रक्रियेवर कोणते घटक परिणाम करतात?

(०७)

प्र.२रा. (अ) प्रशिक्षकांसमोरील आव्हानांची चर्चा करा.

(०८)

(ब) व्यवस्थापन विकास कार्यक्रमांचे तंत्र अधोरेखित करा.

(०७)

किंवा

(क) कामगिरी मूल्यांकनामध्ये कोणते नैतिक पैलू समाविष्ट आहेत?

(०८)

(ड) 'बडतर्फ व्यवस्थापन' यावर एक टीप लिहा.

(०७)

प्र.३रा. (अ) फॅक्टरी कायद्याच्या वैशिष्ट्यांची थोडक्यात चर्चा करा.

(०८)

(ब) बालकामगार कायद्यावर एक टीप लिहा.

(०७)

किंवा

(क) भविष्य निर्वाह निधी कायद्याची वैशिष्ट्ये सांगा.

(०८)

(ड) ESIC योजनेची तपशीलवार चर्चा करा.

(०७)

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

(०५)

१. HRM हे एक _____ कार्य आहे.

अ) एक-वेळचे

ब) एकल

क) सततचे

ड) आवर्ती नसलेले

२. _____ हा मानवी संसाधनांचे व्यवस्थापन करण्यासाठी एक व्यावसायिक आणि सक्रिय दृष्टीकोन आहे.

अ) धोरणात्मक एचआरएम

ब) उत्तराधिकारी नियोजन

क) भरती

ड) कार्य निर्धारण

३. प्रभावी प्रशिक्षण कार्यक्रम _____ मध्ये मदत करते.

अ) कर्मचार्यांची कार्यक्षमता वाढवणे

ब) कर्मचार्यांना नाराज करणे

क) कर्मचारी काम सोडून जाणे

ड) कर्मचार्यांचे ज्ञान मर्यादित करणे

४. कामाच्या ठिकाणी महिलांचा लैंगिक छळ प्रतिबंधक कायदा _____ साली मंजूर करण्यात आला.

अ) १९८६

ब) १९९१

क) २०००

ड) २०१३

५. _____ कर्मचाऱ्यांचे कार्य आणि जीवन यांतील संतुलन राखण्यात मदत करू शकते.

अ) कामाचे लवचिक तास

ब) कामाचा अतिभार

क) करिअरच्या संधीचा अभाव

ड) निर्णय घेण्यात कर्मचाऱ्यांचा सहभाग न करणे

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

(०५)

- १) धोरणात्मक HRM प्रतिक्रियात्मक निर्णय घेते.
- २) संस्थेतील प्रमुख पदे भरण्यासाठी उत्तराधिकार नियोजन आवश्यक आहे.
- ३) कामगिरी मूल्यमापनाची प्रक्रिया कामगिरी मानके स्थापित करण्यापासून सुरू होते.
- ४) ग्रॅच्युइटी ही कंपनीमध्ये प्रदान केलेल्या सेवांसाठी नियोक्त्याने कर्मचाऱ्याला दिलेली रक्कम आहे.
- ५) सहस्राब्दीला (Millennials) जनरेशन वाय असे म्हणतात.

प्र. ४था. क) योग्य जोड्या लावा

(०५)

गट अ	गट ब
१. कार्य विवरण	अ) उच्च दर्जा आणि वेतन
२. अप्रभावी प्रशिक्षण कार्यक्रम	ब) कर्मचाऱ्यांसाठी सामाजिक सुरक्षा योजना
३. कर्मचारी पदोन्नती	क) कर्मचाऱ्यांमधील अकार्यक्षमता
४. ESIS	ड) कामातील लवचिकता
५. कार्य-जीवन यांतील समतोल	ई) कामाचे पद

प्र. ५वा. टीपा लिहा (कोणत्याही तीन)

(१५)

- १) कर्मचाऱ्यांसाठी सुरक्षा उपाय.
- २) नोकरीच्या कामगिरीवर ताणाचा परिणाम
- ३) कर्मचारी व्यग्रता
- ४) VUCA वातावरण
- ५) जागतिक स्तरावर मानव संसाधन पद्धती

Time: 2.30 Hours

Total Marks: 75

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.

Following is the profit and loss account of “M/S Veena & Aashish” Firm for financial year 2022-23, you are asked to compute income of firm and its tax liability for the assessment year 2023-24. (15)

Particulars	Amount (Rs)	Particulars	Amount (Rs)
To Salaries	3,15,000	By Gross Profit	22,35,000
To Rent of Office	1,57,500	By Rent from Subletting.	70,000
To Discount	10,500	By Winning from Lottery	3,10,000
To Premium on Life Insurance policy	24,500	By Interest on Fixed Deposit A/c	91,000
To Loss by Fire	42,000	By Profit on sale of computers	40,000
To Bad Debts	28,000		
To Penalties	77,000		
To Interest to Partners@ 15%	2,17,000		
To Repairs to Office Furniture	77,000		
To Depreciation	1,12,000		
To Gifts to Clients	28,000		
To Salary to Partners	10,50,000		
To Net Profit	6,07,500		
	27,46,000		27,46,000

Additional Information.

1. Depreciation as per Income Tax Act is Rs 1,50,000
2. Salary amongst partners i.e., Veenna and Aashish are to be shared equally. Their profit-sharing ratio also remains equal.
3. The repairs to office furniture included Rs 15,000 paid in cash.

OR

Q1.

Following is the Profit & Loss Account of “M/s Orange Kala” owned by Mr. Manoj, for the year ended 31st March, 2023. (15)

Profit & Loss Account For the Year Ended 31st March, 2023.

Particulars	Amt.	Particulars	Amt.
To Salaries	4,25,000	By Gross Profit	20,00,000
To Travelling Expenses	98,650	By Saving Bank Interest	25,000
To Office Expenses	80,000	By Income Tax Refund	9,000
To Income Tax	12,000	By Interest on Time Deposit	16,000
To Staff Welfare Expenses	35,000		
To Printing & Stationery	65,000		
To Interest on business loan	35,000		
To Machinery Purchased	1,20,000		
To Bribe	2,00,000		
To Depreciation	2,50,000		
To Net profit	7,29,350		
	20,50,000		20,50,000

Additional Information:

- 1) Depreciation as per Income Tax Rules is ₹1,90,000.
- 2) 45% of travelling expenses is for business purpose.
- 3) He paid ₹56,000 towards tuition fees for his son.
- 4) He invested ₹80,000 in PPF account with SBI.
- 5) 55% of staff welfare expenses are personal in nature.

Compute Net Taxable Income and its tax liability for Assessment year 2023-24

Q2.

Mr. Abeer is a severely physically disabled (85%). He is employed with M/s Sweet Traders. He gives you the following information for the year ended 31st March, 2023. (15)

Particulars	Amount (Rs)	
Basic salary (Gross)	15,00,000	per annum
Dearness allowance	8,50,000	per annum
Bonus	1,15,000	per annum
House Rent Allowance (Exempt Rs.1,25,000)	4,00,000	per annum
Club expenses of Mr. Abeer paid by employer	25,000	per annum
Profession tax deducted from salary	2,500	per annum
Particulars of Owned House (Let Out)		
Fair Rent	9,30,000	per annum
Rent received	10,50,000	Per annum
Municipal Taxes paid (Including Rs.30,000 for previous year 2021-22)	80,000	
Interest paid on borrowed capital for construction of house	1,80,000	

He had taken an education loan from Bank of India for higher education of his son, who is pursuing an Engineering degree from University of Mumbai. During the year, he paid Rs.1,75,000 as interest on this loan.

Compute Net Taxable Income for Assessment year 2023-24.

OR

Q2.

Mr. Ram Verma Gopal is the Sales Manager of M/s "WIN WIN FOOD PRODUCTS Pvt. Ltd." He provides you the following information for the previous year ending on 31-3-2023. (15)

1. Basic Salary @ ₹ 35,500 p.m.
2. Dearness Allowance ₹ 9,900 p.m.
3. Bonus ₹ 98,000/-.
4. Commission on sales @ 10%.
5. Sales during the year ₹ 50,00,000/-.
6. Perquisite value of car ₹ 89,540 being used for personal purposes.
7. Education Allowance @ ₹ 2,600 per month. (Exempt u/s 10(14) 1,200/-)
8. Received Entertainment Allowance @ ₹ 3,825/- p.m. since 1st January, 2023.
9. He was abroad on company's work during the month of February, 2023. Expenses incurred by him abroad ₹ 99,385/- was reimbursed to him.
10. Sweeper, Cook and Watchman provided at a salary of ₹ 8,000/- p.m. each.
11. Gas, water and Electricity bills amounting to ₹ 82,000 for personal use is paid by employer.
12. Employer deducted profession tax ₹ 2,500/- for the year 2022-23.
13. He is director with AB & Co. and received sitting fees Rs 1,50,000.
14. Dividend received from foreign companies Rs.1,20,000.

You are required to compute Taxable Income of Mr. Ram Verma Gopal for the assessment year 2023-24.

Q3.

Mr. Vibhishan 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 is used by Mr. Vibhishan for his own residence.

Particulars	Property 1	Property 2
Fair Rent	50,00,000	48,00,000
Municipal Valuation	52,00,000	40,00,000
Standard rent	48,00,000	44,00,000
Interest on Loan taken for construction of property	4,50,000	4,75,000
Municipal tax paid	10%	10%
Fire insurance premium	10,000	10,000
Rent per month	4,00,000	-
vacancy	1 month	

Additional information:

1. Interest received on Saving bank Account with State bank of India Rs.25,000.
2. Income from cross word puzzle Rs.50,000.
3. Investment made in the PPF Rs.1,50,000.

OR

Q3.(A) Mr Vikas 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. (8)

- 1) He purchased residential property on 19th January, 1995 for Rs. 3,60,000
- 2) He sold on 28th June, 2022 his residential property for Rs. 2,50,00,000.
- 3) Expenses on transfer amounted to Rs. 2,11,000.
- 4) **He incurred expenses on improvement:**
Rs. 4,50,000 in the financial year 2003-04
Rs. 6,50,000 in the financial year 2017-18.
- 5) Fair Market Value on 1st April, 2001 was Rs.22,00,000.
- 6) He purchased a new commercial property for Rs. 42,00,000 on 10th October, 2022
- 7) He deposited Rs. 8,00,000 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

Q.3 (B)

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

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

- a) He is Resident and Ordinarily Resident
- b) Non-Resident

Q.4 (A) Determine whether following statements are True or False.

(8)

1. Deduction u/s 80C is allowed from gross total income.
2. Salary received by Member of Parliament is taxable under the head "Income from salaries".
3. Income deemed to accrue or arise in India is taxable in case of all the assessee.
4. Municipal tax paid by owner is allowed as deduction for deemed to be let out property.
5. Every person, being a partnership firm (including Limited Liability Partnership), has to file its return of income compulsorily, irrespective of its income being profit or loss.
6. All pensions are exempt from tax.
7. Residential status of a person may change from year to year.
8. Deduction u/s 80D is allowed only if the premium is paid to Life Insurance Corporation.

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

(7)

1. Gross tax liability is calculated on _____.
 (a) Gross Total Income (b) Net Taxable Income
 (c) Income (d) Salary
2. The due date for filing return of income for an assessee whose accounts are required to be audited is _____.
 (a) 30th June (b) 31st July
 (c) 31st August (d) 30th September
3. Rebate is available to an individual assessee whose income doesn't exceed _____.
 (a) ₹ 5,00,000 (b) ₹ 10,00,000
 (c) ₹ 2,50,000 (d) ₹ 20,00,000
4. Maximum amount of deduction for entertainment allowance is _____.
 (a) ₹ 1,500 (b) ₹ 2,500
 (c) ₹ 5,000 (d) ₹ 3,000
5. Share of profit of partner in total income of firm is _____.
 (a) Taxable (b) Exempt upto ₹ 1,50,000
 (c) Fully Exempt (d) Exempt upto ₹ 3,00,000
6. 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
7. Uncommuted pension received by a Government employee is _____.
 (a) Exempt (b) Taxable (c) 1/3 exempt (d) 1/2 exempt

Q5. Write short notes: (any three)

(15)

- i. Deduction under section 16
- ii. Exempt income under section 10
- iii. Net Annual Value
- iv. Deductions under section 80D
- v. Capital Asset.

Time : 2 ½ Hours

Max Marks: 75

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

Q 1) Answer the following (Any two) (15)

- a) State & explain the factors affecting the growth of entrepreneurship.
- b) Discuss the requirements of sound entrepreneurial structure.

OR

- c) Critically evaluate Joseph Schumpeter's Dynamic Innovation Theory.
- d) Distinguish between Entrepreneurial & Administrative culture

Q 2) Answer the following (Any two) (15)

- a) Explain the significance of entrepreneurial environment.
- b) Highlight the problems of entrepreneurship with appropriate examples.

OR

- c) What is social entrepreneurship. Discuss its importance.
- d) Give a detailed note on the government schemes for women entrepreneurs in India.

Q 3) Answer the following (Any two) (15)

- a) Define a project. Explain the classification of project in detail.
- b) Write a short note on Project Cycle.

OR

- c) What is project formulation. Discuss the steps involved in project formulation.
- d) Give a detailed note on Project Feasibility Analysis.

Q 4 A) Fill in the blanks by choosing the appropriate options given below: (05)

- a) Entrepreneur means to _____
(enterprise/undertake/ask/none of these)
- b) CPM denotes _____
(Critical Place Method/Critical Path Method/Crucial Path Market/Crucial Path Method)
- c) _____ tool helps in search of business ideas.
(Mind Mapping/Brainstorming/Delphi Technique/All of these)
- d) _____ is the proposal of something to be done, plan or scheme.
(Project/Finance /Design Thinking /None of these)
- e) _____ is the planning & organization of a company resources to move a specific task, event or duty towards completion.
(Project Feasibility Analysis/ Project Management/ Project Report/ None of these)

B) State whether the following statements are true or false (05)

- a. Need for Achievement drives to excel, advance & grow.
- b. Criticisms & negative comments are allowed in reverse brain storming.
- c. A business & entrepreneur are the same.
- d. SEWA is an organization of poor, self-employed women workers.
- e. 'C' in SWOC Analysis implies Challenges.

C. Match the following

(05)

Group A	Group B
a) Tool of Financial Analysis	i) Network Analysis
b) Theory of Personal Resourcefulness	ii) Trend Analysis
c) PERT	iii) Focuses on initiative
d) Fabian entrepreneurs	iv) Capital Investment Subsidy
e) Incentive to entrepreneurs	v) Shy & cautious

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

(15)

- National Alliance of Young Entrepreneurs (NAYE)
- Objectives & Role of District Industrial Centres
- Marketing & Organisational Assistance for Entrepreneurship Development
- Fiscal Assistance & Incentives to Entrepreneurs
- Policy Framework for Skill Development under NPSD 2015

वेळ : 2 ½ तास

एकूण गुण: 75

सूचना:-1)सर्व प्रश्न अनिवार्य आहेत .

2) उजवीकडील अंक पूर्ण गुण दर्शवितात .

प्र.१.खालीलपैकी कोणत्याही दोहोंची उत्तरे द्या.

१५

अ. उद्योजकता वाढीवर परिणाम करणारे घटक सांगा आणि स्पष्ट करा.

ब. योग्य उद्योजकीय रचनेसाठी आवश्यक गोष्टींवर चर्चा करा.

किंवा

क. जोसेफ स्कुम्पटर यांच्या गतिमान नावीन्यपूर्णतेचा सिद्धांताचे समीक्षणात्मक मूल्यमापन करा.

ड. उद्योजकीय संस्कृती आणि प्रशासकीय संस्कृतीमधील फरक सांगा .

प्र.२.खालीलपैकी कोणत्याही दोहोंची उत्तरे द्या.

१५

अ.उद्योजकीय पर्यावरणाचे महत्त्व स्पष्ट करा .

ब. योग्य उदाहरणे देऊन उद्योजकतेच्या समस्या ठळकपणे अधोरेखित करा.

किंवा

क. सामाजिक उद्योजकता म्हणजे कायत्याच्या ? महत्वावर चर्चा करा.

ड . भारतातील महिला उद्योजकांसाठी असणाऱ्या सरकारी योजना सखोलपणे टीप लिहा.

प्र.३.खालीलपैकी कोणत्याही दोहोंची उत्तरे द्या.

१५

अ. प्रकल्पाची व्याख्या द्या .प्रकल्पाचे वर्गीकरण सखोलपणे स्पष्ट करा.

ब. प्रकल्प चक्रावर थोडक्यात टीप लिहा.

किंवा

क.प्रकल्प सुत्रीकरण म्हणजे काय ?प्रकल्प सुत्रीकरणामधील पायऱ्यांवर चर्चा करा.

ड.प्रकल्प व्यवहार्यता विश्लेषणावर थोडक्यात टीप लिहा .

प्र.४ अ. योग्य पर्याय निवडून गाळलेल्या जागा भरा.

0५

अ.Entreprendre म्हणजे _____ होय.

(एंट्रप्राइज, हाती घेणे, विचारणे, यापैकी काहीही नाही)

ब. CPM _____ दर्शविते.

(क्रिटिकल प्लेस मेथड ,क्रिटिकल पाथ मेथड ,कृशियल पाथ मार्केट, कृशियल पाथ मेथड)

क. _____ साधनांमुळे व्यावसायिक कल्पनांचा शोध घेण्यास मदत होते.

(माईन्ड मॅपिंग, ब्रेनस्टोर्मिंग ,डेल्फी तंत्र, वरीलपैकी सर्व)

ड. _____ हा काहीतरी करण्याचा, नियोजनाचा प्रस्ताव आहे .

(प्रकल्प, वित्त, विचार रेखाटणे ,यापैकी काहीही नाही)

ई. _____ म्हणजे ठराविक कार्य, घटना किंवा कर्तव्य पूर्ण करण्यासाठी केलेले कंपनीच्या साधनांचे नियोजन आणि संघटन होय .(प्रकल्प व्यवहार्यता विश्लेषण ,प्रकल्प व्यवस्थापन, प्रकल्प अहवाल ,यापैकी काहीही नाही)

(ब) खालील विधाने सत्य किंवा असत्य ते सांगा .

0५

- अ. कामगिरीची गरज उत्कृष्टता, आधुनिकता आणि वाढीस प्रेरणा देते .
ब. टीका आणि नकारात्मक प्रतिक्रिया उलट मेंदूतील वादळामध्ये चालून जातात ..
क. व्यवसाय आणि उद्योजकता सारखेच आहेत .
ड. SEWA ही संस्था गरीब, स्वयंरोजगारीत महिला कामगारांसाठी आहे.
ई. SWOC विश्लेषणातील ' C ' आव्हाने दर्शवितो.

(क) खालील जोड्या जुळवा.

0५

- | ग्रुप अ | ग्रुप ब |
|------------------------------------|-----------------------------|
| 1. वित्तीय विश्लेषणाचे साधन | (अ) नेटवर्क विश्लेषण |
| 2. वैयक्तिक साधनसंपत्तीचा सिद्धांत | (ब) कल विश्लेषण |
| 3. PERT | (क) पुढाकारावर भर |
| 4. फॅबियन उद्योजक | (ड) भांडवली गुंतवणूक अनुदान |
| 5. उद्योजकास प्रोत्साहन | (ई) लाजाळू आणि सावध |

प्र.५. थोडक्यात टिपा लिहा. (कोणत्याही तीन)

१५

- अ. तरुण उद्योजकांचे राष्ट्रीय गठबंधन(NAYE)
ब. जिल्हा उद्योग केंद्राची उद्दिष्टे आणि भूमिका
क. उद्योजकता विकासासाठी विपणन आणि संघटनात्मक मदत
ड. उद्योजकांना वित्तीय मदत आणि प्रोत्साहने
ई. NPSD 2015 नुसार कौशल्य विकासासाठी धोरण रचना

Time: 2 ½ Hours

Marks: 75

Note:

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

Q.1. The product of a company passes through 3 distinct processes. The following information is obtained from the accounts for the month ending January 31, 2008. **(15Marks)**

Particulars	Process – A	Process – B	Process – C
Direct Material	7,800	5,940	8,886
Direct Wages	6,000	9,000	12,000
Production Overheads	6,000	9,000	12,000

3000 units @ Rs. 3 each were introduced to process – I. There was no stock of materials or work in progress. The output of each process passes directly to the next process and finally to finished stock A/c. The following additional data is obtained:

Process	Output	Percentage of Normal Loss to Input	Value of Scrap per unit (Rs.)
Process – I	2,850	5%	2
Process – II	2,520	10%	4
Process – III	2,250	15%	5

Prepare Process Cost Account, Normal Cost Account and Abnormal Gain or Loss Account.

OR

Q.1. Following details are extracted from the books of Amruta company. **(15 Marks)**

Opening Work-in-Progress - 5,000 units valued at Rs. 30,000. Degree of completion - Material 100%, Labour 60% and overheads 60%.

Current inputs 15,000 units and current costs are as under: Materials Rs. 4,50,000; Labour Rs. 1,45,000 and Overheads Rs.1,16,000.

Closing Work-in-Progress - 5,000 units. Degree of completion - Material 100%, Labour 50% and overheads 50%.

There is no loss of units in process. Balance output transferred to next process. Company uses FIFO Method.

You are required to prepare: -

- 1) Statement of Equivalent Production.
- 2) Statement of Cost
- 3) Statement of Cost Apportionment
- 4) Process Account

Q.2. Excel Ltd has three production department M, N, Q and two service departments S and R. The following details are extracted from the books of accounts in respect of expenses incurred during the month June 2022. **(15 Marks)**

Particulars	Total Rs.
Consumables Stores	30,800
Supervision	45,600
Rent and Rates	20,000
Insurance	4,000
Depreciation	60,000
Power	18,000
Light and Heat	8,000
Total	1,86,400

The following information is available:

Bases	Production Departments			Service Departments	
	M	N	Q	S	R
Direct Materials	32%	41%	11%	5%	11%
Direct Wages	37%	20%	28%	7%	8%
Area (sq.ft)	2,625	1,750	2,188	875	1,312
Asset Value	1,00,000	1,12,500	25,000	6,250	6,250
H.P. x Hours x LF	5,400	3,600			

- Prepare Primary Distribution Statement using the most appropriate basis for apportionment.
- Production Departments M, N & Q have issued stores requisitions in the ratio of 9:6:5 and repairs requests in the ratio of 2:3:1.
Prepare
 - Primary Distribution Statement
 - Secondary Distribution Statement on non-reciprocal (direct distribution) basis.

OR

Q.2. The following information is available from the records of a manufacturing division of a firm **(15 Marks)**

Particulars	Rs
Sales (50,000 units at Rs 8)	4,00,000
Less: Variable Costs @6 per unit	3,00,000
Contribution Margin	1,00,000
Less: Fixed Costs	75,000
Divisional Profit	25,000

The amount of division investment is Rs 2,00,000 and the target rate of return on the investments is 20%. Based on the above information, you are required to:

- Calculate return on investment of divisions.
- Calculate residual income of divisions.

3. Assume that division has offer to sell 10,000 units at 7.50 per unit. If additional order is accepted the variable cost per unit and total fixed cost will remain the same. A further additional investment of Rs.20,000 would also be required. Considering this information find out the impact on residual income.

Q.3. Division A of Ananya Limited manufactures product X, which is sold to Division B as a component of product Y. Product Y is sold to Division C, which uses it as a component of Product Z. Product Z is sold to customers outside of the Company. **(15 Marks)**

- Calculate the transfer price for Product X and Product Y as shown by Division A and Division B.
- Calculate the transfer cost for Product X and Product Y as shown by Division B and Division C.
- Calculate the minimum selling price for Product Z to outside customer.
- If due to outside competition if company can sell this product only at Rs.400, should they continue to manufacture this product?

Division Particulars	A Product X	B Product Y	C Product Z
Capacity (no's)	6,000	5,000	4,000
Cost of production			
Material Cost per unit Rs	20	10	25
Processing Cost per unit Rs	40	15	20
Annual Fixed Cost	2,40,000	3,12,000	3,60,000
Investment			
Fixed asset	20,00,000	24,00,000	30,00,000
Targeted ROI %	10	12	14
Current Assets Rs	16,00,000	24,00,000	18,00,000
Targeted ROI %	14	12	10

OR

Q.3. Following details are extracted from the books of Zydas Company. **(15 Marks)**

Opening Work-in-Progress - 4,000 units valued at Rs. 30,000. Degree of completion - Material 100%, Labour 60% and overheads 60%.

Current inputs 10,000 units and current costs are as under: Materials Rs. 2,00,000; Labour Rs. 1,15,200 and Overheads Rs.76,800.

Closing Work-in-Progress - 4,000 units. Degree of completion - Material 100%, Labour 50% and overheads 50%.

There is no loss of units in process. Balance output transferred to next process. Company uses FIFO Method.

You are required to prepare: -

- Statement of Equivalent Production.
- Statement of Cost
- Statement of Cost Apportionment
- Process Account

Q.4. a) Fill in the Blanks:

(7 Marks)

- 1) _____ is a form of operating cost.
- 2) _____ are indirect cost that are not part of manufacturing cost.
- 3) _____ can be divided into fixed and variable cost.
- 4) The specific allocation of cost also helps to set price that produce a healthy small business _____.
- 5) _____ will be useful for managerial planning and control.
- 6) Appreciate the structure and process in designing responsibility of accounting system.
- 7) The cost control does not exercise control over other function such as _____.

b) True or false.

(8 Marks)

- 1) Process costing does not helps in preparation of tender and quotation.
- 2) Financial Ratio based on figures adjusted to the current value are more meaningful.
- 3) Abnormal losses = actual income - normal loss.
- 4) Direct cost includes direct labour wages direct material and direct manufacturing supplies.
- 5) Overhead cost, a direct cost that are not part of manufacturing cost.
- 6) Responsibility accounting is a kind of management accounting.
- 7) Material is a control level cost.
- 8) Cost and management accounting is used for managerial planning and control.

Q.5. Write short note on: (3 out of 5)

(15 Marks)

1. Controllable cost
2. Segment performance
3. Residual income
4. Normal loss
5. Weighted average cost method.

Duration: 2:30 hours

Max. Marks: 75

Note: All questions are compulsory carrying 15 marks each

Figures to the right indicate full marks.

Q 1A. Explain the Evolution of Marketing Strategy. **(15)**

Q 1B. Discuss the Holistic marketing with examples

OR

Q 1C. Explain the essentials of an effective Marketing Plan. **(15)**

Q 1D. Describe the concept & types of Guerilla marketing with suitable examples.

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

Q 2B. Explain the SWOT analysis.

OR

Q 2C. Enumerate the Advantages of Strategic Business Units (SBU's). **(15)**

Q 2D. Discuss the alternative marketing mix propositions.

Q3 A. Discuss the features of consumer behaviour **(15)**

Q3 B. What are the techniques of Customer Relationship Management (CRM) ?

OR

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

Q3 D. Discuss on VRIO analysis

Q4 A. Choose the correct option from the following: (5)

1. _____ Marketing Strategy is also called as undifferentiated marketing.

a) Mass	b) Niche
c) Database	d) Online
2. _____ involve push and pull strategy

a) Product	b) Pricing
c) Promotion	d) Place
3. The factors influence consumer behaviour with respect to attitude and perceptions is _____.

a) Socio	b) Personal
c) Psychological	d) Marketing
4. _____ Marketing refers to the marketing techniques to promote the products in hotel, resort, airlines etc.

a) Green	b) Social
c) Experiential	d) Hospitality

5. _____ refers to all those factors that influences marketing decisions.

- a) Marketing environment b) Customer Loyalty c) CRM d) Benchmarking

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

(5)

1. Threats of new entrants are possible especially in a profitable and growing industry.
2. The letter I in VRIO analysis stands for Information.
3. The Five forces competency model was developed by Michael Porter.
4. Internal benchmarking can be used for measuring customer satisfaction.
5. In global strategy, the firms adopt standard strategy cross all global markets.

Q4 C. Match the following:

(5)

COLUMN A	COLUMN B
1. Engagement Marketing	a. Customer Loyalty
2. Niche Marketing	b. Offensive Strategy
3. Strong Recommendation	c. Profit
4. Frontal Attack	d. Small Market
5. Economic Value	e. Experiential Marketing

Q5. Write short notes on: (Any 3)

(15)

- a) Social Marketing
- b) Importance of Online Marketing
- c) Tele Marketing
- d) Role of Green Marketing
- e) Emerging Trends in Marketing practices

वेळ:२:३० तास

गुण:७५

सूचना:१)सर्व प्रश्नप्रत्येकी १५ गुणाचे आहेत.

२) उजवीकडील अंकपूर्ण गुण दर्शवतात.

- प्र.१ अ विपणन विहरचनेचे उत्क्रांती स्पष्ट करा. १५
ब समग्र विपणनावर उदाहरणासहित चर्चा करा.
किंवा
- प्र.१ क परिणामकारक विपणन नियोजनाचे अत्यावश्यक बाबी स्पष्ट करा. १५
ड गुरीला विपणन संकल्पना व प्रकार उदाहरणासाहित स्पष्ट करा.
- प्र.२ अ थोडक्यात विपणन मिश्र स्पष्ट करा. १५
ब **SWOT** विश्लेषण स्पष्ट करा.
किंवा
- प्र.२ क धोरणात्मक व्यवसाय कक्षाचे फायदे मोजून लिहा. १५
ड पर्यायी विपणन मिश्र प्रस्ताव यावर चर्चा करा.
- प्र.३ अ उपभोक्ता वर्तवणूक वैशिष्ट्ये यावर चर्चा करा. १५
ब ग्राहक संबंध व्यवस्थापनाचे तंत्र कोणते आहेत?
किंवा
- प्र.३ क **PESTLE** विश्लेषण स्पष्ट करा. १५
ड **VRIO** विश्लेषणावर चर्चा करा.
- प्र.४ अ खालीलपैकी योग्य पर्याय निवडा. ५
१. -----विपणन व्यूहरचनेस अभेद्य विपणन असे म्हणतात.
अ)प्रचंड ब)लहान क)डेटाबेस ड)ऑनलाईन
२. -----हे ढकलणे व ओढणे या व्युहरचनेचा वापर करतात.
अ)वस्तू ब)किंमत क)जाहिरात ड)ठिकाण
३. -----घटक हे उपभोक्ता वर्तवणूक यावर वृत्ती व समज यासंदर्भात परिणाम करतात.
अ)सामाजिक ब)खाजगी क)मानसशास्त्रीय ड)विपणन
४. -----विपणन म्हणजे विपणन तंत्रांचा हॉटेलमधील वस्तू ,रेसोर्ट,विमानतळ इत्यादींची जाहिरात करणे होय.
अ) हरित ब) सामाजिक क) प्रात्यक्षिक ड)आदरातिथ्य

५. -----म्हणजे हे सर्वघटक जे विपणन निर्णयावर परिणाम करतात.
अ)विपणन पर्यावरण ब)ग्राहक निष्ठा क)सिआरएम ड) बेन्चमार्किंग

प्र.४ ब खालील विधने बरोबर कि चूक ते सांगा.

१. नफेखोर व वाढत्या कारखानदारीत नवीन व्यवसायीकास धमकी मिळू शकते.
२. **VRIO** विश्लेषणात अक्षर I हा **INFORMATION** शब्द दर्शवतो.
३. पाच शक्ती क्षमता सिद्धांत मायकल पोटर यांनी विकसित केला.
४. आंतरिक बेंचमार्किंग हे ग्राहक समाधान मोजण्यासाठी वापरतात.
५. वैश्विक व्यूहरचनेत व्यवसाय पेढी संपूर्ण जगभर मानक व्यूहरचना वापरतात.

प्र.४ क जोड्या लावा.

स्तंभ अ	स्तंभ ब
१)प्रतिबद्धता विपणन	अ)ग्राहक निष्ठा
२)कोनाडा विपणन	ब)आक्षेपार्ह व्यूहरचना
३)मजबूत शिफारस	क)नफा
४)पुढचा हल्ला	ड)लहान बाजार
५)आर्थिक मुल्य	इ)अनुभवात्मक विपणन

प्र.५ टिपा लिहा. (कोणत्याही तीन)

- अ) सामाजिक विपणन
- ब) ऑनलाईन विपणनाचे महत्त्व
- क) टेलिविपणन
- ड) हरित विपणनाची भूमिका
- इ) विपणन सरावाचा उदयोन्मुख कल

Time: 2.30 Hrs

Marks: 75

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.no.3. What is Hire purchase Financing. Comment on the Sources of Consumer Finance in India. (15)

OR

Q.no.3. Comment on the growth of housing finance in India. Explain the role of National Housing Bank. (15)

Q.no.4 A Rewrite the entire sentence selecting the most appropriate alternative with the given serial no's without altering the order / sequence. **(Any Eight)** (08)

1. Venture Capital service helps to create _____.

- a) Academicians b) Manufacturers c) Entrepreneurs d) traders

2. Merchant Bank _____ the public issue of companies.

- a) Advice and manage b) direct c) instruct d) coordinate

3. The First Bank to start its merchant banking activities in India was _____.

- a) National Grindlays Bank b) City Bank c) SBI d) UCO Bank

4. _____ exists as an immature idea with an incomplete informal management team.

- a) Startup capital b) First stage capital financing c) Seed Financing stage
d) None of the above

5. _____ refers to public issue of shares of the company.

- a) Initial Public Offering (IPO) b) Bonus issue c) Right issue d) All of the above

6. _____ is an instrument that evidences the ownership of two or more equipment trust certificates.

- a) Pay through certificate b) pass-through certificate c) Tranch securities d) None of the above

7. _____ is the apex institution for regulating Housing finance in India.

- a) National Housing Bank b) Reserve Bank of India c) SEBI d) IRDA

8. _____ are financial contracts that derive their value from an underlying asset.

- a) Speculation b) Arbitrage c) Hedging d) Derivatives

9. _____ can be in the form of refinance, mortgaged securitization, loan linked saving instruments etc.

- a) Factoring b) Capital restructuring c) Housing Finance d) Reversed mortgage

10. _____ from the following is not a direct constituent of financial services

- a) banking sector b) small savings and saving instruments
c) specialised institutions like insurance companies d) Ministry of Finance

B) State whether true or false. (Any Seven)

(07)

1. A 'sub Broker' is not a Trading Member of a Stock Exchange but who acts on behalf of a Trading Member as an agent.

2. In Pay through certificate, interest received from the receivables is passed to the holder of the unit.

3. Turnarounds refers to acquiring of control over a sick company.

4. Banks play an active role in consumer financing in India.

5. Securitisation helps to reduce Asset-Liability mismatch.

6. Under Dematerialization of Shares, physical transfer of shares are done by the company.

7. Depository system takes hold of all securities in the country listed in that particular stock exchange.

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

9. Underwriting services is subscribing to share by merchant banker against commission, when they are undersubscribed
10. Stamp Duty is not payable for the transfer of securities in the electronic form

Q.no. 5 Write short notes. (Any three)

(15)

- a. Pass through certificates
- b. Benefits of Depository system
- c. Hire Purchase Finance
- d. Role of National Housing Finance
- e. Depositories in India

वेळ : २.३० तास

गुण : ७५

प्रश्न: १

(अ) व्यापारी अधिकोषाची व्याख्या करा आणि भारतातील व्यापारी अधिकोषाची व्याप्ती स्पष्ट करा (८)

(ब) वित्तीय सेवा समजावून सांगा आणि विविध प्रकारच्या वित्तीय सेवा सांगा (७)

किंवा

(अ) भाडेपट्टीची व्याख्या करा आणि भाडेपट्टीची वैशिष्ट्ये स्पष्ट करा. (८)

(ब) मोलखरेदी प्रणालीचे फायदे आणि तोटे सांगा? (७)

प्रश्न: २

(अ) उद्यमपुंजी पुरवठा आणि त्याचे महत्त्व स्पष्ट करा (८)

(ब) प्रतिभूतीकरणाची संकल्पना परिभाषित करा आणि तिची प्रक्रियावर चर्चा करा. (७)

किंवा

(अ) गृहनिर्माण आणि नागरी विकास महामंडळाचे उद्दिष्ट स्पष्ट करा. (८)

(ब) हप्तेंवित्तपुरवठा आणि भोग्यवित्तपुरवठा यांच्यात फरक करा (७)

प्र.क्र.३. मोलखरेदी वित्तपुरवठा काय आहे. भारतातील ग्राहक वित्तस्रोतांवर टिप्पणी द्या. (१५)

किंवा

प्र.क्र.३. भारतातील गृहनिर्माण वित्ताच्या वाढीवर भाष्य करा. राष्ट्रीय गृहनिर्माण बँकेची भूमिका स्पष्ट करा. (१५)

प्रश्न क्रम ४अ /क्रमनबदलता दिलेल्या अनुक्रमांकासह सर्वात योग्य पर्याय निवडून संपूर्ण वाक्य पुन्हा लिहा.

(कोणतेही आठ) (०८)

१. उद्यमपुंजी सेवा _____ निर्माण करण्यास मदत करते.

अ) शैक्षणिक तज्ञ ब) उत्पादक क) उद्योजक ड) व्यापारी

2. व्यापारी बँक कंपन्यांचे सार्वजनिक भागवितरणासाठी _____ करते.

अ) सल्ला आणि व्यवस्थापन ब) निर्देशित क) सूचित ड) समन्वय

3. भारतातील व्यापारी बँकिंग उपक्रम सुरू करणारी पहिली बँक _____ होती.

अ) नॅशनल ग्रिंडलेज बँक ब) सिटी बँक क) एस बी आय ड) यूको बँक

४. _____ अपूर्ण नौपचारिक व्यवस्थापन संघासह एक परिपक्व कल्पना म्हणून अस्तित्वात आहे.

अ) नवउद्यम भांडवल ब) पहिला टप्पा भांडवली वित्तपुरवठा क) बीज वित्तपुरवठा टप्पा

ड) वरील पैकी काहीही नाही

५. _____ कंपनीच्या शेअर्सच्या सार्वजनिक इश्यूचा संदर्भ देते.

अ) इनिशियल पब्लिक ऑफरिंग (IPO) ब) बोनस इश्यू क) राइट इश्यू ड) वरील सर्व

६. _____ हे एकसाधन आहे जे दोन किंवा अधिक उपकरणांच्या विश्वस्त प्रमाणपत्रांच्या मालकीचा पुरावा देते.

अ) प्रमाणपत्राद्वारे पैसे ब) पास-श्रुप्रमाण पत्र क) क्रम बद्ध प्रतिभूती ड) वरील पैकी काहीही नाही

७. _____ ही भारतातील गृहनिर्माण वित्ताचे नियमन करणारी सर्वोच्च संस्था आहे.

अ) राष्ट्रीय गृह निर्माण बँक ब) भारतीय रिझर्व्ह बँक क) सेबी ड) इडा

८. _____ हे आर्थिक करार आहेत जे त्यांचे मूल्य अंतर्निहित मालमत्तेतून मिळवतात.

अ) सट्टा ब) अंतरपणन क) हेजिंग ड) व्युत्पन्न

९. _____ हे पुनर्वित्त, गहाण ठेवलेले प्रतिभूतिकारण, कर्जाशी संबंधित बचत साधने इत्यादी स्वरूपात असू शकते.

अ) फॅक्टरिंग ब) भांडवलीपुनर्रचना क) गृहनिर्माणवित्त ड) उलटतारण

१०. खालीलपैकी _____ हा वित्तीयसेवांचा थेट घटक नाही

अ) बँकिंगक्षेत्र ब) लहानबचत आणि बचतसाधने क) विमा कंपन्या ड) वित्त मंत्रालया सारख्या विशेषसंस्था

ब) सत्य कि असत्य ते सांगा. (कोणतेही सात)

(०७)

१. 'उपदलाल' हा शेअर बाजाराचा व्यावसायिक सदस्य नसून तो दलाल म्हणून व्यावसायिक सदस्यांच्या मार्फत काम करतो.
२. प्रमाण पत्राद्वारे पेमध्ये, प्राप्यांकडून मिळालेले व्याजयुनिट धारकाला दिले जाते.
३. टर्नअराउंड म्हणजे आजारी कंपनीवर नियंत्रण मिळवणे.
४. भारतातील ग्राहक वित्त पुरवठ्यात बँकासक्रिय भूमिका बजावतात.
५. प्रतिभूतिकरण मालमत्ता-दायित्व विसंगती कमी करण्यास मदत करते.
६. भागांच्या विमुद्रिकरण अंतर्गत, कंपनीद्वारे भागांचे प्रत्यक्ष हस्तांतरण केले जाते.
७. निक्षेपागार प्रणालीत्या विशिष्ट शेअरबाजारामध्ये सूची बद्धदेशातील सर्व प्रतिभूती ताब्यात घेते.
८. निक्षेपागारसाठी सेबीने निर्धारित केलेली किमान निव्वळ संपत्ती 500 कोटी आहे.
९. जोखीमांकन सेवा ही व्यापारी अधिकोषसंस्थां द्वारे दलालीच्या बदल्यात न विकलेले भाग भांडवल खरेदी करण्याची हमी देणारी सेवा आहे
१०. इलेक्ट्रॉनिक स्वरूपात प्रतिभूतीच्या हस्तांतरणासाठी मुद्रांकशुल्क देय नाही

प्र.क्र. ५ संक्षिप्त टिपा लिहा. (कोणत्याही तीन)

(१५)

- अ. प्रमाण पत्रांद्वारे पास
- ब. निक्षेपागार प्रणालीचे फायदे
- क. मोल खरेदी वित्तपुरवठा
- ड. राष्ट्रीय गृहनिर्माण वित्तियकाची भूमिका
- इ. भारतातील निक्षेपागार

Duration: 2 ½ Hrs

Total Marks: 75

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

- Q1 a) Explain the Nature and Evolution of Rural Marketing {08}
b) Explain the different challenges of rural marketing. {07}

OR

- c) Explain Four 4 Ps with reference to rural marketing. {08}
d) State the difference between rural and urban market. {07}

- Q2 a) Describe the different myths associated with rural consumers. {08}
b) State the different stages of consumer buying process {07}

OR

- c) Explain the different roles played by EDP. {08}
d) State the functions of KVIC. {07}

- Q3 a) Explain the role of banks in rural marketing {08}
b) Explain the functions of SHGs in Rural Marketing. {07}

OR

- c) Explain the advantages of E-Commerce. {08}
d) Explain the problems faced by E-commerce companies in rural India. {07}

Q.4 a) Fill in the blanks with an appropriate choice given below each questions. {05}

1. Transacting or facilitating business on the internet is called -----.
a) Online marketing
b) E-commerce
c) M-commerce
d) Marketing
2. Kesri is a regional Newspaper of ----- state.
a) Punjab
b) Tamil-Nadu
c) Bihar
d) Maharashtra
3. _____ activities add value to the product thereby increasing gross and the net national product.
a) Marketing
b) Manufacturing
c) Advertising
d) Selling & distribution

4. Transportation of products in rural India is _____.

- a) using water ways
- b) impossible
- c) not fully developed
- d) not easy

5. In villages, daily routines revolve around _____ activities.

- a) agriculture
- b) social
- c) economic
- d) political

Q.4 b) Match the column

{05}

No	Group A	No	Group B
1	AGMARK	A	Women empowerment
2	PDS	B	Certification Mark
3	SHG	C	Marine products
4	MPEDA	D	Apex regulatory body of regional rural banks
5	NABARD	E	Distribution of food grain –affordable price

Q.4 c) State the following is TRUE or FALSE

{05}

1. Rural customers are more brand loyal than urban customers.
2. Mass media finds it difficult to penetrate rural areas because audiences are scattered over large distances.
3. Only low priced products will sell in rural India.
4. Project Shakti is launched by Dabur India.
5. Operation Flood is related to Fishery cooperatives.

Q.5 Short notes (Any 3 of the following)

{15}

1. Rural Market.
2. Branding.
3. Rural consumers.
4. Cold Storage.
5. Warehousing.

वेळ : २ ½ तास

गुण : ७५

सूचना : १. सर्व प्रश्न सोडविणे आवश्यक आहेत .

२. उजव्या बाजूकडील अंक पुर्ण गुण दर्शवितात

प्र.१ अ) ग्रामीण विपणनाचे स्वरूप आणि उत्क्रांती स्पष्ट करा . (८)

ब) ग्रामीण विपणनाची विविध आव्हाने स्पष्ट करा . (७)

किंवा

क) ग्रामीण विपणनाच्या '४पी' स्पष्ट करा . (८)

ड) ग्रामीण आणि शहरी बाजारपेठ यातील फरक सांगा . (७)

प्र.२ अ) ग्रामीण ग्राहकांशी संबंधित विविध मिथकांचे वर्णन करा . (८)

ब) ग्राहक खरेदी प्रक्रियेचे वेगवेगळे टप्पे सांगा . (७)

किंवा

क) EDP द्वारे बजावलेल्या विविध भूमिका स्पष्ट करा . (८)

ड) खादी आणि ग्रामोद्योग आयोगाची KVIC ची कार्ये सांगा (७)

प्र.३ अ) ग्रामीण विपणनामध्ये बँकांची भूमिका स्पष्ट करा . (८)

ब) ग्रामीण विपणनामध्ये बचत गटांची कार्ये स्पष्ट करा . (७)

किंवा

क) ई-कॉमर्सचे फायदे स्पष्ट करा . (८)

ड) ग्रामीण भारतातील ई-कॉमर्स कंपन्यांना येणाऱ्या समस्यांचे स्पष्टीकरण द्या . (७)

प्र.४ अ) प्रत्येक प्रश्नाच्या खाली दिलेल्या योग्य पर्यायासह रिक्त जागा भरा (५)

१. इंटरनेटवर व्यवहार करणे किंवा व्यवसाय सुलभ करणे याला _____ म्हणतात .

अ. ऑनलाइन मार्केटिंग

ब. ई-कॉमर्स

क. एम-कॉमर्स

ड. विपणन

२ . केसरी हे _____ राज्याचे प्रादेशिक वृत्तपत्र आहे .

अ . पंजाब

ब . तामिळनाडू

क . बिहार

ड . महाराष्ट्र

३ . _____ क्रियाकलाप उत्पादनामध्ये मूल्य वाढवतात ज्यामुळे सकल आणि निव्वळ राष्ट्रीय उत्पादन वाढते .

अ . विपणन

ब . उत्पादन

क . जाहिरात

ड . विक्री आणि वितरण

४ . ग्रामीण भारतातील उत्पादनांची वाहतूक _____ आहे .

अ . पाण्याचे मार्ग वापरणे .

ब . अशक्य

क . पूर्णपणे विकसित नाही

ड . सोपे नाही

५ . खेड्यांमध्ये दैनंदिन दिनचर्या _____ क्रियाकलापांभोवती फिरतात .

अ . शेती

ब . सामाजिक

क . आर्थिक

ड . राजकीय

प्र.४ ब) स्तंभ जुळवा

(५)

स्तंभ अ	स्तंभ ब
१. अंगमार्क	अ. महिला सक्षमीकरण
२. पी.डी.एस.	ब. प्रमाणन चिन्ह
३. एस.एच.जी	क. सागरी उत्पादने
४. एम.पी.ई.डी.ए.	ड. प्रादेशिक ग्रामीण बँकांची सर्वोच्च नियामक संस्था
५. नावार्ड	इ. अन्नधान्याचे वितरण — परवडणारी किंमत

प्र.४ क) खालील वाक्य चूक किंवा बरोबर सांगा .

(५)

१. शहरी ग्राहकांपेक्षा ग्रामीण ग्राहक अधिक बॅंड निष्ठावान असतात .
२. मास मीडियाला ग्रामीण भागात प्रवेश करणे कठीण जाते कारण प्रेक्षक मोठ्या अंतरावर विखुरलेले असतात
३. ग्रामीण भारतात फक्त कमी किमतीची उत्पादने विकली जातात .
४. प्रकल्प 'शक्ती' हा डावर इंडियाने सुरू केला आहे .
५. ऑपरेशन फ्लड मत्स्यपालन सहकारी संस्थांशी संबंधित आहे .

प्र.५ टीपा लिहा (कोणतेही ३)

(१५)

१. ग्रामीण बाजार.
२. उत्पादने.
३. ग्रामीण ग्राहक.
४. शीतगृह.
५. गोदाम.
