

Total No. of Questions : 4]

SEAT No. :

PE-3149

[Total No. of Pages : 2

[6525]-101

F.Y. B.Com

SEC-111-COM : BUSINESS ACCOUNTING - I
(2024 Pattern) (Semester - I)

Time : 2 Hours]

[Max. Marks :30

Instructions to the candidates:

- 1) *Question No.1 is Compulsory.*
- 2) *Attempt any Two questions from Question No.2 to 4*
- 3) *Figures to the right indicates full marks.*
- 4) *Use of simple calculator is allowed.*

Q1) Fill in the Blanks (Any Six)

[6]

- a) Accounting is a _____ activity.
(Recording, Purchasing, Investment)
- b) The periodicity concept arises from the _____ concept.
(Going Concern, Dual Aspect, Matching)
- c) Book-keeping is the first stage of _____
(Auditing, Budgeting, Accounting)
- d) An expense is an _____ cost.
(Future, Expired, Capital)
- e) AS 2 deals with _____
(Cash Flow Statement, Valuation of Inventories, Fixed Assets)
- f) The rule of debit and credit is based on the _____ concept.
(Business Entity, Dual Aspect, Conser vatism)
- g) Assets = Liabilities + _____
(Expense, Profit, Capital)

P.T.O.

Q2) What are Accounting Concepts? Explain any two accounting concepts. [12]

Q3) a) What is Accounting Standards? State its Advantages. [5]

b) From the following information calculate the value of Inventory as per AS-2 : [7]

ABC Ltd. has a normal capacity of 3000 units of production and the fixed annual production overheads are ₹6450. During the year 2024-25 the company manufactures only 2600 units of a variable cost consisting of raw materials, production wages and chargeable direct cost @ ₹ 5.30, ₹2.30 and ₹ 1.10 per unit, respectively. At the end of the financial close, it has 280 units of inventory in balance.

Q4) Prashant, Raghav and Suresh were partners showing profits and losses in the ratio of 3:3:2 respectively. They decided to dissolve their business on 31st March 2025 on which date their Balance sheet was as follows:

Balance sheet as on 31st March 2025

Liabilities	Amt (₹)	Assets	Amt (₹)
Capital		Land & Building	40,000
• Prashant	48,000	Plant and Machinery	40,000
• Raghav	30,000	Furniture	24,000
• Suresh	18,000	Stock	30,000
Creditors	40,000	Debtors	10,000
Raghav's Loan	8,000		
Total	1,44,000	Total	1,44,000

The assets were realized gradually as follows:

Date 2025	Gross Amount (₹)	Expenses (₹)
30 th April	22,000	2,000
31 st May	46,000	6,000
30 th June	20,400	1,200
31 st July	26,000	3,600
31 st August	24,000	4,000

Prepare a Statement showing Piecemeal Distribution of Cash as per Surplus Capital Method. [12]



Total No. of Questions : 6]

SEAT No. :

PE1030

[Total No. of Pages : 4

[6525]-102

First Year B.Com.

FAC101T : FINANCIAL ACCOUNTING - I

(2024 Credit Pattern) (NEP) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 & 6 are Compulsory.*
- 2) *Attempt any Three Questions from Question No. 2 to 5.*
- 3) *Use of simple calculator is allowed.*
- 4) *Figure to the right indicates full marks.*

Q1) Fill in the blanks (any 5)

[5]

- a) _____ means to merge or to combine two or more business units carrying on same type of business.
 - i) Amalgamation
 - ii) Dissolution
 - iii) Conversion
 - iv) Liquidation
- b) When partnership firm is sold to a company this process is known as:
 - i) Amalgamation
 - ii) Dissolution
 - iii) Conversion
 - iv) Liquidation
- c) Rock rent is also called as:
 - i) Royalty
 - ii) Short working
 - iii) Cash Flow
 - iv) Minimum Rent
- d) A _____ means a person who obtains possession of the goods, from an owner under a hire purchase agreement.
 - i) Hire Vendor
 - ii) Lessee
 - iii) Hirer
 - iv) Lessor
- e) Decrease in liability is recorded to _____ side of Revaluation account.
 - i) Credit
 - ii) Debit
 - iii) No Effect
 - iv) Contra Effect
- f) Shares in new company are distributed to partners in _____ ratio.
 - i) Old Capital Ratio
 - ii) New Capital Ratio
 - iii) Average Capital Ratio
 - iv) Adjusted Capital Ratio

P.T.O.

Q2) R and S were partners sharing profit and losses in the ratio 3:1 and P and Q were partners sharing profit and loss in the ratio 1: 1. Following were their Balance Sheets as on 31st March 2024. **[15]**

Balance Sheet as on 31st March 2024

Particulars	R & S	P & Q	Particulars	R & S	P & Q
Sundry Creditors	60,000	30,000	Sundry Debtors	30,000	25,000
Bills Payable	20,000	16,000	Bills Receivable	25,000	1,000
Capital Account			Machinery	50,000	35,000
R	50,000		Land	40,000	10,000
S	50,000		Furniture	6,000	10,000
P		27,000	Stock	15,000	9,000
Q		27,000	Bank Balance	4,000	3,000
			Loose Tools	10,000	7,000
Total	1,80,000	1,00,000	Total	1,80,000	1,00,000

The two firms amalgamated on the following terms:

- a) Land of R and S was appreciated by 20% but machinery of both the firms were to be depreciated by 10%.
- b) Loose Tools of R and S were revaluated at Rs. 8,000 and that P and Q at Rs. 10,000
- c) A reserve of 5% on Sundry Debtors was necessary for bad and doubtful debts of both.
- d) Sundry Creditors of both the firms were taken by the new firm at 2% discount.
- e) Furniture of both the firms were taken at 5% depreciation.

You are requiring to prepare Revaluation Account and Partners capital Account in the books of both firm and Amalgamated Balance Sheet as on that date.

Q3) A, B and C were partners sharing profit and losses in the ratio of 3:2:1 respectively. Their Balance sheet as on 31st March, 2023 was as follows: **[15]**

Balance Sheet as on 31st March 2023

Liabilities	Rs.	Assets	Rs.
Capital Accounts		Land and Building	60,000
A	60,000	Plant and Machinery	40,000
B	38,000	Sundry Debtors	40,000
C	40,000	Stock	30,000
General Reserve	24,000	Furniture	10,000
Creditors	20,000	Cash	14,000
Bills Payable	15,000	P & L A/c	6,000
Outstanding Expenses	3,000		
Total	2,00,000	Total	2,00,000

- a) The partners agreed to sell their business to a Suruchi Co. Ltd. The Company to take over the assets at the valuation as shown below.

Land and Building	65,000
Sundry Debtors	38,000
Furniture	12,000
Plant and Machinery	35,000
Stock	25,000
Goodwill	24,000

- b) The company also agreed to pay the bills which were agreed at Rs. 12,000.
c) The limited company paid Rs. 37,000 in cash and balance in equity shares of 100 each.
d) The creditors were paid by the firm at a discount of 2 ½% and outstanding expenses were in full, the Realisation expenses amounted to Rs. 4,500. Shares were distributed in their profit-sharing ratio.

You are requiring to prepare

- Realisation Account,
- Partners' Capital Account,
- Limited company Account and
- Shares Account and show the calculation of purchase consideration.

Q4) Himalaya Ltd. purchase Furniture from Gangotri Ltd. on Hire Purchase Basis. The Cash Price of the Furniture is Rs. 40,000. They paid Rs. 10,000 as down payment and three instalments as follows: **[15]**

1st Instalment Rs. 13,000

2nd Instalment Rs. 12,000

3rd Instalment Rs. 15,000

These instalments are payable at the end of first, second and third year respectively. Interest is chargeable @10% p.a. by Gangotri Ltd. whereas depreciation is charged at 20% p.a. as per Original Cost Method.

You are required to prepare:

- a) Furniture Account
- b) Gangotri Ltd. Account
- c) Interest Account

In the books of Himalaya Ltd.

Q5) X Ltd. leased coal mine to Y Ltd. at a Royalty of Rs. 2 per ton. Minimum Rent is Rs. 20,000 per annum. The minimum rent will be reduced proportionately due to stoppage of work during strike. The short working if any will be recovered in the first three years only. **[15]**

The output for four years from 2021 was as follows:

Year	Tones
2021	6,000
2022	8,000
2023	14,000
2024	6,000

During the year 2024 there was a strike for 6 months. Prepare the Statement of Royalty. And Pass the Journal entries in the books of Lessee Y Ltd.

Q6) Write Short Note (any 1). **[10]**

- a) Need of Amalgamation
- b) Methods of calculation of Purchase Consideration.
- c) AS-17
- d) Difference Between Hire Purchase and Instalment System.



Total No. of Questions : 6]

SEAT No. :

PE-1032

[Total No. of Pages : 4

[6525]-104

F.Y. B.Com.

MOM 103 T : BUSINESS ADMINISTRATION BOARD

Modern Office Management - I

(2024 Credit Pattern) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) Question No. 1 and No.6 are compulsory.
- 2) Attempt any Three questions from question No. 2 to 5.

Q1) Fill in the blanks (Any Five)

[5]

- i) A modern office means _____
 - a) Scientific management Technology
 - b) Modern Technology
 - c) Old methods
 - d) No communication
- ii) The factors considered while selecting office location are _____
 - a) Office furniture
 - b) Decoration and colour only
 - c) Only furniture and staff
 - d) None of these
- iii) Office Layout means _____
 - a) appointment of staff
 - b) arrangement of furniture and equipment
 - c) decoration of walls
 - d) preparation of files
- iv) Office automation makes the works _____
 - a) slow and difficult
 - b) easy and fast
 - c) boring and lengthy
 - d) manual and hard
- v) Office procedure means _____
 - a) Rules for office decoration
 - b) Sequence of steps to complete office work
 - c) Arrangement of office furniture
 - d) Appointment of staff

P.T.O.

- vi) Sop stands for _____
- a) Standard office place
 - b) System of practice
 - c) Standard operating procedure
 - d) Simple office process
- vii) Selection of office cocasion depends on factors like _____
- a) Colour and decoration
 - b) Cost, transport and communication
 - c) Only staff and furniture
 - d) None of these

Q2) Explain the role of modern office. [15]

Q3) Explain the features of office Automation. [15]

Q4) Explain the Importance of office procedure. [15]

Q5) Explain the Types of office information Booklet. [15]

Q6) Short note (any two) [10]

- a) Work flow.
- b) Office Automation.
- c) Office layout
- d) Standarlization of office work.



Total No. of Questions : 6]

PE-1032

[6525]-104

F.Y. B.Com.

MOM 103 T : BUSINESS ADMINISTRATION BOARD

Modern Office Management - I
(2024 Credit Pattern) (Semester - I)
(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना : 1) प्रश्न क्रमांक 1 आणि 6 अनिवार्य आहेत.
2) प्रश्न क्रमांक. 2 ते 5 मधुन कोणतेही तीन प्रश्न सोडवा.

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- प्रश्न 1) रिकाम्या जागा भरा. (कोणतेही पाच) [5]
- i) आधुनिक कार्यालय म्हणजे
- अ) जुनी पद्धत वापरणारे ठिकाण
ब) केवळ फाईल ठेवण्याचे ठिकाण
क) आधुनिक यंत्रे व तंत्रज्ञान वापरणारे ठिकाण
ड) संवादाची साधने नसलेले ठिकाण
- ii) कार्यालयाचे योग्य ठिकाण निवडताना विचारात घेतले जातात.
- अ) रंग आणि सजावट
ब) खर्च, वाहतुक आणि संपर्क सुविधा
क) फर्निचर आणि कर्मचारी
ड) वरीलपैकी कोणतेही नाही
- iii) ऑफिस लेआऊट म्हणजे
- अ) कार्यालयातील फर्निचर व उपकरणांची मांडणी
ब) भिंतीची सजावट
क) कर्मचारी नियुक्ती
ड) फाईल तयार करणे
- iv) ऑफीस ॲटोमेशनमुळे कामकाज होते.
- अ) मंद आणि कठीण
ब) सोपे आणि जलद
क) कंटाळवाणे आणि लांब
ड) हाताने करावे लागते
- v) कार्यालयीन प्रक्रिया म्हणजे
- अ) कार्यालय सजावटीचे नियम
ब) कार्यालयीन काम पूर्ण करण्याची टप्प्याप्याने केलेली पद्धत
क) फर्निचरची मांडणी
ड) कर्मचारी नियुक्ती

vi) Sop म्हणजे याचे संक्षिप्त रूप आहे.

अ) स्टैंडर्ड ऑफिस प्लॅन

ब) सिस्टिम ऑफ प्रॅक्टिस

क) स्टैंडर्ड ऑपरेटिंग प्रोसीनर

ड) सिंपल ऑफिस प्रोसेस

vii) कार्यालयाच्या जागेची निवड सारच्या घटकांवर अवलंबून असते.

अ) रंग व सजावट

ब) खर्च वाहतुक व संपर्क सुविधा

क) कर्मचारी व फर्निचरी

ड) वरीलपैकी कोणतेही नाही

प्रश्न 2) आधुनिक कार्यालयाची भूमिका स्पष्ट करा? [15]

प्रश्न 3) कार्यालय स्वयंचलीकरणांची वैशिष्ट्ये स्पष्ट करा. [15]

प्रश्न 4) कार्यालय कार्यपद्धतीचे महत्त्व स्पष्ट करा. [15]

प्रश्न 5) कार्यालयीन माहिती पुस्तिकेचे प्रकार स्पष्ट करा. [15]

प्रश्न 6) टिपा लिहा (कोणतेही दोन) [10]

अ) कार्यप्रवाह

ब) ऑफिस ऑटोमेशन

क) ऑफिस लेआउट

ड) ऑफिस कामाचे प्रमाणीकरण



Total No. of Questions : 6]

SEAT No. :

PE-1033

[Total No. of Pages : 4

[6525]-105

F.Y. B.Com.

FOM 104 T : FUNDAMENTALS OF MARKETING - I
(2024 Credit Pattern) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

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

Q1) Fill in the Blanks: (Any 5)

[5]

- i) Basic function of marketing includes _____
(Purchasing, Transportation, Storage)
- ii) To provide quality of life to the society is called _____
(Marketing, Business, All of the above)
- iii) _____ means dividing of the total market into various groups in view a specific basis.
(Market Segmentation, Market, Marketing).
- iv) According to population structure the market consists of _____ elements.
(Family Size, Educational Qualification, All of the above)
- v) Who buy goods from wholesalers and sell to consumers that is called as _____
(Retailer, Wholesaler, Intermediary)
- vi) Wrapping the goods means _____ of the goods.
(Packing, Branding, Scrutiny)
- vii) _____ are the methods of purchase in Marketing.
(Buy at the sample, Purchase as described, All of the above)

P.T.O.

Q2) Define the Marketing? Explain the Functions of Marketing? [15]

Q3) What is the Market segmentation? Explain the Base of segmentation. [15]

Q4) Define the salemanship? Explain the features & scope of salemanship. [15]

Q5) Elaborate the types of distribution channeal of marketing, how to apply channeal in industril products. [15]

Q6) Write Short notes. (Any 2) [10]

- a) Classification of Marketing
- b) Marketing Mix.
- c) Qualities of Salesman.
- d) Advertising.



Total No. of Questions : 6]

PE-1033

[6525]-105

F.Y. B.Com.

FOM 104 T : FUNDAMENTALS OF MARKETING - I
(2024 Credit Pattern) (Semester - I)
(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

- सूचना : 1) प्रश्न क्रमांक 1 आणि प्रश्न क्रमांक 6 अनिवार्य आहेत.
2) प्रश्न क्रमांक. 2 ते 5 मधील कोणतेही तीन प्रश्न सोडवा.
3) उजव्या बाजूचे अंक पूर्ण गुण दर्शवते.

प्रश्न 1) रिकाम्या जागी योग्य शब्द निवडा. (कोणत्याही पाच)

[5]

- i) विपणन मूलभूत कार्यामध्ये समावेश होतो.
(खरेदी, वाहतूक, संग्रहण)
- ii) समाजाला जीवनमान प्रदान करणे म्हणजे होय.
(विपणन, बाजारपेठ, व्यवसाय)
- iii) म्हणजे विशिष्ट आधार समोर ठेवून एकूण बाजारपेठेचे विविध गटात विभाजन करणे होय.
(बाजारपेठ विभागीकरण, बाजार, विपणन)
- iv) लोकसंख्या रचनेनुसार बाजारपेठेमध्ये घटकांचा समावेश होतो.
(कुटुंब आकार, शैक्षणिक पात्रता, वरील सर्व)
- v) हे घाऊक व्यापाऱ्याकडून माल खरेदी करतात व उपभोक्त्यांना विकतात.
(किरकोळ व्यापारी, घाऊक व्यापारी, मध्यस्थ)
- vi) वस्तूवर आवरण गुंडाळणे म्हणजे मालाची होय.
(बांधणी, चिन्हांकन, छाननी)
- vii) विपणनामध्ये खरेदी करण्याच्या पद्धती आहेत.
(नमुन्यावर खरेदी, वर्णन केल्याप्रमाणे खरेदी, वरील सर्व)

- प्रश्न 2) विपणनाची व्याख्या सांगून विपणनाची कार्य स्पष्ट करा? [15]
- प्रश्न 3) बाजारपेठ विभागीकरण म्हणजे काय? बाजारपेठ विभागीकरणाचे आधार/पाया स्पष्ट करा. [15]
- प्रश्न 4) विक्रयकला व्याख्या सांगून विक्रयकलेची वैशिष्ट्ये आणि व्याप्ती स्पष्ट करा. [15]
- प्रश्न 5) विपणनाच्या वितरण साखळीचे प्रकार स्पष्ट करून औद्योगिक उत्पादनांमध्ये वितरण साखळी कसे लागू करावे. [15]
- प्रश्न 6) टिपा लिहा (कोणतेही दोन) [10]
- अ) विपणनाचे वर्गीकरण
 - ब) विपणन मिश्र
 - क) विक्रेत्याचे गुण
 - ड) जाहिरात



Total No. of Questions : 6]

SEAT No. :

PE-1034

[Total No. of Pages : 4

[6525]-106

F.Y. B.Com.

BUSINESS PRACTICES

BEE-105T : Business Environment and Entrepreneurship - I
(2024 Credit Pattern) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) *Question No. 1 and 6 are compulsory.*
- 2) *Attempt any Three Questions from Question No. 2 to 5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the Blanks :

[5]

- i) The process of identifying opportunities and turning them into a profitable venture is called _____.
 - a) Entrepreneurship
 - b) Leadership
 - c) Management
- ii) The decision-making process through which an individual becomes an entrepreneur is called _____.
 - a) Business Planning Process
 - b) Entrepreneurial Decision Process
 - c) Investment Process
- iii) _____ entrepreneurship refers to business activities aimed at solving social problems.
 - a) Social
 - b) Industrial
 - c) Cooperative

P.T.O.

- iv) The _____ environment includes internal factors such as customers, suppliers, competitors, and intermediaries.
 - a) Macro
 - b) Micro
 - c) Natural
- v) Lack of finance, mobility, and social barriers are some of the _____ faced by women entrepreneurs.
 - a) Functions
 - b) Opportunities
 - c) Problems

Q2) Explain the characteristics of a entrepreneur and also explain Functions of Entrepreneur in detail. **[15]**

Q3) What is Entrepreneurship? Describe the role of entrepreneurship in economic development of India. **[15]**

Q4) Discuss the problems faced by women entrepreneurs and also explain the limitations of women entrepreneurs. **[15]**

Q5) What is Business Environment? Explain the types or Components of Business Environment. **[15]**

Q6) Write a Short Notes (Any two) : **[10]**

- a) Intrapreneur
- b) Group Entrepreneurship
- c) Women Entrepreneur
- d) Importance of Business Environment



Total No. of Questions : 6]

PE-1034

[6525]-106

F.Y. B.Com.

BUSINESS PRACTICES

BEE-105T : Business Environment and Entrepreneurship - I

(2024 Credit Pattern) (Semester - I)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

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

प्रश्न 1) रिकाम्या जागी भरा :

[5]

- i) संधी ओळखणे आणि त्या संधीला नफ्याच्या व्यवसायात रूपांतरित करण्याची प्रक्रिया म्हणून ओळखली जाते.
अ) उद्योजकता
ब) नेतृत्व
क) व्यवस्थापन
- ii) ज्या निर्णयप्रक्रियेद्वारे एखादी व्यक्ती उद्योजक बनते तिला म्हणतात.
अ) व्यवसाय नियोजन प्रक्रिया
ब) उद्योजकीय निर्णय प्रक्रिया
क) गुंतवणूक प्रक्रिया
- iii) सामाजिक समस्यांचे निराकरण करण्याच्या उद्देशाने केलेल्या व्यावसायिक क्रियांना उद्योजकता म्हणतात.
अ) सामाजिक
ब) औद्योगिक
क) सहकारी

- iv) ग्राहक, पुरवठादार, स्पर्धक आणि मध्यस्थ अशा अंतर्गत घटकांचा समावेश वातावरणात होतो.
- अ) समग्र (Macro)
- ब) सूक्ष्म (Micro)
- क) नैसर्गिक
- v) भांडवलाची कमतरता, हालचालीवरील मर्यादा आणि सामाजिक अडथळे हे महिला उद्योजकांसमोर असलेले काही आहेत.
- अ) कार्य
- ब) संधी
- क) समस्या

प्रश्न 2) उद्योजकाचे गुणधर्म स्पष्ट करा आणि उद्योजकाच्या कार्याचे सविस्तर वर्णन करा. [15]

प्रश्न 3) उद्योजकता म्हणजे काय? भारताच्या आर्थिक विकासात उद्योजकतेची भूमिका स्पष्ट करा. [15]

प्रश्न 4) महिला उद्योजकांसमोर येणाऱ्या समस्यांवर चर्चा करा आणि महिला उद्योजकतेच्या मर्यादा स्पष्ट करा. [15]

प्रश्न 5) व्यवसाय पर्यावरण म्हणजे काय? व्यवसाय पर्यावरणाचे प्रकार किंवा घटक स्पष्ट करा. [15]

प्रश्न 6) टीपा लिहा (कोणत्याही दोन) : [10]

- अ) अंतर्गत उद्योजक
- ब) समूह उद्योजकता
- क) महिला उद्योजक
- ड) व्यवसाय पर्यावरणाचे महत्व



Total No. of Questions : 6]

SEAT No. :

PE-3150

[Total No. of Pages : 4

[6525]-107

F.Y. B.Com.

FOB-106T : FUNDAMENTALS OF BANKING - I
(2024 Credit Pattern) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) Q. 1 and Q.6 are compulsory.
- 2) Attempt any Three Questions from Q. No. 2 to Q. No. 5.
- 3) Figures to the right indicate full marks.

Q1) Fill in the Blanks :

[5]

- i) The Reserve Bank of India was established in the year _____.
 - a) 1935
 - b) 1947
 - c) 1950
 - d) 1969
- ii) A No-Frill Account is meant for people with _____ income.
 - a) High
 - b) Medium
 - c) Low
 - d) None
- iii) A customer deposits money into his account using a _____.
 - a) Withdrawal slip
 - b) Pay-in-slip
 - c) Passbook
 - d) Cheque
- iv) The ability of a bank to meet its short-term obligations is called _____.
 - a) Profitability
 - b) Liquidity
 - c) Solvency
 - d) Stability
- v) The principle of _____ advises banks to spread loans across various sectors to reduce risk.
 - a) Liquidity
 - b) Diversification of risk
 - c) Profitability
 - d) Safety

P.T.O.

Q2) Explain the evolution and development of banking in India. **[15]**

Q3) Explain in detail the procedure for opening a deposit account in a bank. **[15]**

Q4) Discuss the role of CIBIL and other agencies in customer credit assessment. **[15]**

Q5) Explain the definition, meaning and characteristics of a Promissory Note, Bill of Exchange and Cheque. **[15]**

Q6) Write Short Notes (Any Two) : **[10]**

- a) Origin of the term 'Bank'
- b) Know Your Customer (KYC) Norms
- c) Bank Balance Sheet
- d) Types of Cheques



Total No. of Questions : 6]

PE-3150

[6525]-107

F.Y. B.Com.

FOB-106T : FUNDAMENTALS OF BANKING - I

(2024 Credit Pattern) (Semester - I)

(मराठी रूपांतर)

वेळ : 3 तास]

[एकूण गुण : 60

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

प्रश्न 1) योग्य पर्याय निवडून रिकाम्या जागा भरा : [5]

- i) रिझर्व्ह बँक ऑफ इंडिया (RBI) ची स्थापना साली करण्यात आली.
अ) 1935 ब) 1947
क) 1950 ड) 1969
- ii) नो-फ्रिल खाते ही योजना उत्पन्न असलेल्या लोकांसाठी आहे.
अ) जास्त ब) मध्यम
क) कमी ड) नाही
- iii) ग्राहक आपल्या खात्यात पैसे जमा करण्यासाठी वापरतो.
अ) पैसे काढण्याची पावती ब) पैसे जमा पावती (पे-इन-स्लिप)
क) पासबुक ड) धनादेश
- iv) बँकेची अल्पकालीन देणी भागविण्याची क्षमता म्हणून ओळखली जाते.
अ) नफाक्षमता ब) तरलता
क) दिवाळखोरी क्षमता ड) स्थिरता
- v) या तत्त्वानुसार बँकांनी जोखीम कमी करण्यासाठी कर्जे विविध क्षेत्रांमध्ये विभागून द्यावीत.
अ) तरलता ब) जोखमीचे विविधीकरण
क) नफाक्षमता ड) सुरक्षितता

- प्रश्न 2) भारतातील बँकिंग व्यवस्थेचा उत्क्रांती व विकास स्पष्ट करा. [15]
- प्रश्न 3) बँकेत ठेव खाते उघडण्याची प्रक्रिया सविस्तरपणे स्पष्ट करा. [15]
- प्रश्न 4) ग्राहकाच्या पतक्षमता तपासणीमध्ये सिबिल व इतर संस्थांची भूमिका स्पष्ट करा. [15]
- प्रश्न 5) वचनपत्र, विनिमय पत्र व धनादेश यांची व्याख्या, अर्थ व वैशिष्ट्ये स्पष्ट करा. [15]
- प्रश्न 6) टीपा लिहा (कोणत्याही दोन) : [10]
- अ) 'बँक' शब्दाचा उगम
 - ब) के.वाय.सी. नियम
 - क) बँकेचा ताळेबंद
 - ड) धनादेशांचे प्रकार



Total No. of Questions : 6]

SEAT No. :

PE-1035

[Total No. of Pages : 4

[6525]-108

F.Y. B.Com.

**ILS107T : INDIAN LEGAL SYSTEM AND LEGAL
METHOD - I**

(2024 Credit Pattern) (NEP) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

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

Q1) Fill in the Blanks with most appropriate Answer.

[5]

- i) The main purpose of law is to maintain _____ and promote justice in society.
 - a) Wealth
 - b) Order
 - c) Inequality
 - d) Religion
- ii) International law regulates relations between _____.
 - a) Citizens
 - b) Courts
 - c) Nations
 - d) States
- iii) _____ are long-established practices accepted by society as binding.
 - a) Rules
 - b) Customs
 - c) Statutes
 - d) Cases
- iv) The Constitution of India is the _____ law of the land.
 - a) Higher
 - b) Supreme
 - c) Subordinate
 - d) Temporary
- v) The main objective of Gram Nyayalayas is to provide justice at the doorstep of _____.
 - a) Government Officers
 - b) Villagers
 - c) Lawyers
 - d) Teachers

P.T.O.

Q2) Define law. Explain the classification of laws with suitable examples. [15]

Q3) Define custom as a source of law. Discuss its Types, and Importance in the development of legal systems. [15]

Q4) Explain the Alternative Dispute Resolution (ADR) mechanisms, and the hierarchical structure of courts. [15]

Q5) Describe the Advantages, and Limitations of the Gram Nyayalayas Act, 2008. [15]

Q6) Write Short Notes (Any Two) : [10]

- a) Functions of Law
- b) Functions of Legal Systems: Civil Law and Common Law
- c) Precedent
- d) The commercial court Act 2015.



- प्रश्न 2)** कायद्याची व्याख्या करा. योग्य उदाहरणांसह कायद्यांचे वर्गीकरण स्पष्ट करा. [15]
- प्रश्न 3)** कायद्याचा स्रोत म्हणून प्रथांची व्याख्या करा. कायदेशीर प्रणालींच्या विकासात त्याचे प्रकार आणि महत्त्व यावर चर्चा करा. [15]
- प्रश्न 4)** पर्यायी विवाद निराकरण (ADR) यंत्रणा आणि न्यायालयांची श्रेणी बद्ध रचना स्पष्ट करा. [15]
- प्रश्न 5)** ग्राम न्यायलय कायदा, 2008 चे फायदे आणि मर्यादा यांचे वर्णन करा. [15]
- प्रश्न 6)** टिपा लिहा (कोणत्याही 2) [10]
- अ) कायद्याचे कार्य
 - ब) कायदेशीर प्रणालीचे कार्ये: नागरी कायदा आणि सामान्य कायदा
 - क) पूर्वनिर्णय/पूर्वदाखला (Precedent)
 - ड) व्यावसायिक न्यायालय कायदा 2015



Total No. of Questions : 6]

SEAT No. :

PE1036

[Total No. of Pages : 4

[6525]-109

First Year B.Com.

SDA 108 T : STATISTICAL DECISION ANALYSIS - I

(2024 Credit Pattern) (NEP 2020) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates:

- 1) Q. No. 1 and Q. No. 6 are compulsory.
- 2) Attempt any three questions from the remaining (Q. Nos. 2 to 5).
- 3) Use of non-programmable scientific calculator is allowed.
- 4) Figures to the right indicate full marks.

Q1) Attempt any five of the following multiple-choice questions by selecting correct option from the given options : [5]

- a) What happens when maximin $\neq$ minimax values of the game are same?
 - i) Saddle point exists
 - ii) Solution is mixed
 - iii) Saddle point exists
 - iv) None of these
- b) Consider the matrix given, which is a payoff matrix of a game. Identify the dominance in it.

		B		
		X	Y	Z
A	P	1	5	7
	Q	7	6	2
	R	3	4	0

- i) P dominates Q
 - ii) Y dominates Z
 - iii) Q dominates R
 - iv) Z dominates Y
- c) Decision theory is concerned with :
 - i) Methods of arriving at an optimal decision
 - ii) Selecting an optimal decision in sequential manner
 - iii) Analysis of information that is available
 - iv) All of the above

P.T.O.

- d) The expected value of perfect information (EVPI) is
- Equal to expected regret of the optimal decision under risk
 - The utility of additional information
 - Maximum expected opportunity loss
 - None of the above
- e) What type of chart will be used to plot the number of defectives in the output of any process?
- $\bar{x}$ bar chart
 - R chart
 - C chart
 - p chart
- f) Process control is carried out
- Before production
 - During production
 - After production control
 - All of these
- g) Sequencing is
- Routing
 - Scheduling
 - Expediting
 - None of these

Q2) Solve the following :

- a) Solve the following game : [5]

	Player B	
Player A	6	3
	3	2

- b) Solve the following game : [5]

	Player B		
Player A	2	0	3
	3	-1	1
	5	2	-1

- c) Solve the following game using the principle of dominance : [5]

	Player B				
Player A	3	5	4	9	6
	5	6	3	7	8
	8	7	9	8	7
	4	2	8	5	3

Q3) Solve the following :

- a) Write the payoff matrix for the given situation. The demand for Vadapav in the morning may be 21, 22, 23, 24 and 25. Cost price and selling price of one Vadapav is Rs. 8 and Rs. 10 respectively. Balance Vadapav is treated as waste. [5]
- b) From the following payoff table determine optimal strategy using maximin, maximax and Hurwicz criterion (Take $\alpha = 0.8$) [5]

		States			
		N_1	N_2	N_3	N_4
Strategies	S_1	4	4	4	4
	S_2	-2	8	8	8
	S_3	-8	2	12	12
	S_4	-14	-4	6	16

- c) For the following payoff table determine the best decision by using expected monetary value. [5]

		State of nature		
		Good	Fair	Bad
Course of action	A	100	60	-50
	B	80	50	-10
	C	40	20	-5
	Probability	0.7	0.2	0.1

Q4) Solve the following :

- a) The maintenance cost and resale value per of a machine whose purchase price is Rs. 15,000/- is given below : [8]

Year	1	2	3	4	5	6	7	8
Maintenance cost (Rs.)	600	800	1050	1400	2100	3500	5000	6800
Resale value (Rs.)	12000	9500	7500	5700	4200	3900	2900	2000

When should the machine be replaced?

- b) The Lajwaab Bakery shop keeps stock of a popular brand of cake. Previous experience indicates the daily demand as given below : [7]

Daily demand	0	15	25	35	45	50
Probability	0.01	0.15	0.20	0.50	0.12	0.02

Using random numbers given below estimate demand for next 10 days :
21, 27, 47, 54, 60, 39, 43, 91, 25, 20

Q5) Solve the following :

- a) A machine is set to deliver packets of given tensile strength. 10 samples of size 5 each were recorded as follows : [5]

Sample No.	1	2	3	4	5	6	7	8	9	10
Mean	15	17	15	18	17	14	18	15	17	16
Range	7	7	4	9	8	7	12	4	11	5

Compute the control limits for R-Chart. Comment on whether the process is under control. (Use $n = 5$, $A_2 = 0.577$, $D_3 = 0$, $D_4 = 2.115$)

- b) The following data refers to defect found at the inspection of the first 10 samples of size 100 each. Use them to obtain upper and lower control limits for percentage defective in samples of 100. [5]

Sample No.	1	2	3	4	5	6	7	8	9	10
No. of defectives	2	1	1	3	2	3	4	2	2	0

- c) A machine is set to deliver packets of given tensile strength. 10 samples of size 5 each were recorded as follows : [5]

Sample No.	1	2	3	4	5	6	7	8	9	10
Mean	16	17	15	18	14	17	18	15	17	15
Range	7	11	4	9	7	8	12	4	7	5

Find control limits for mean chart. (Use $n = 5$, $A_2 = 0.577$, $D_3 = 0$, $D_4 = 2.115$)

Q6) Answer any two of the following :

- a) Write a short note on Assignable Causes. [5]
b) Suppose that there are five jobs, each of which has to be processed on two machines A and B in the order AB. Processing times (Hrs) are given in the following table : [5]

Job	1	2	3	4	5
Machine A	6	2	10	4	11
Machine B	3	7	8	9	5

Determine a sequence in which these jobs should be processed so as to minimize the total processing time.

- c) In a game of tossing coins player A is paid Rs. 8.00 if two coins turn both heads and Rs. 1.00 if two coins turn both tails by player B. Player B is paid Rs. 3.00 when the two coins do not match by player A. Write the payoff matrix for player A and find the value of the game. [5]
d) What are the different environments in which decisions are made? [5]



Total No. of Questions : 6]

SEAT No. :

PE1037

[Total No. of Pages : 4

[6525]-110

F.Y. B.Com.

IBE 109T : INTRODUCTION TO BEHAVIOURAL ECONOMICS
(2024 Credit Pattern) (Semester - I)

Time : 3 Hours]

[Max. Marks : 60

Instructions to the candidates :

- 1) *Q.1 and Q.6 are compulsory*
- 2) *Solve any 3 (Three) questions from the remaining question No. 2, 3, 4 and 5.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the Blanks. (Any Five)

[5]

- a) The terms micro economics and macro economics were first used by _____.
 - i) Marshall
 - ii) Ragnar Frisch
 - iii) Robertson
 - iv) Ricardo
- b) _____ goods has higher elasticity.
 - i) Necessity goods
 - ii) Luxury goods
 - iii) Essential goods
 - iv) Medicines
- c) _____ of the following is a characteristic of a monopoly market.
 - i) Many buyers and sellers
 - ii) Price competition
 - iii) Free entry and exit
 - iv) Single seller
- d) _____ is the first factor of production.
 - i) Labour
 - ii) Capital
 - iii) Land
 - iv) Entrepreneur
- e) Expenses on machinery are _____ expenses.
 - i) Fixed
 - ii) Variable
 - iii) Opportunity
 - iv) Average
- f) The Law of Demand _____.
 - i) As price increases, demand decreases
 - ii) As price increases demand increases
 - iii) As price decreases demand decreases
 - iv) None of these

P.T.O.

Q2) Explain in details Evolution of Economics. [15]

Q3) Define the Elasticity of Demand. Explain in detail about the price elasticity of Demand. [15]

Q4) What is mean by cost? Explain the determinants of cost. [15]

Q5) Explain the difference between Micro Economics and Macro Economics. [15]

Q6) Write Short Notes on (Any 2) [10]

- a) Economics and Ethics.
- b) Total Revenue.
- c) Economic Cost.
- d) Cobb Douglas production function.



Total No. of Questions : 6]

PE1037

[6525]-110

F.Y. B.Com.

IBE 109T : INTRODUCTION TO BEHAVIOURAL ECONOMICS

(2024 Credit Pattern) (Semester - I)

(मराठी रूपांतर)

वेळ : 3 तास/

/एकूण गुण : 60

- सूचना :-
- 1) प्रश्न क्रमांक 1 आणि 6 अनिवार्य आहेत.
 - 2) उर्वरित प्रश्न क्रमांक 2, 3, 4 आणि 5 पैकी कोणतेही तीन प्रश्न सोडवा.
 - 3) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.
 - 4) संदर्भासाठी मुळ इंग्रजी प्रश्नपत्रिका पाहावी.

प्र.1) रिकाम्या जागा भरा. (कोणत्याही पाच)

[5]

- अ) सूक्ष्म अर्थशास्त्र आणि समग्रलक्षी अर्थशास्त्र ही संज्ञांचा वापर प्रथम यांनी केली.
- | | |
|---------------|----------------------|
| i) मार्शल | ii) प्रा. रॅमर फ्रिश |
| iii) रॉबर्टसन | iv) रिकार्डो |
- ब) वस्तूची लवचिकता जास्त असते.
- | | |
|----------------------|--------------------|
| i) अत्यावश्यक वस्तू | ii) चैनीच्या वस्तू |
| iii) जीवनाश्यक वस्तू | iv) औषधे |
- क) खालीलपैकी बाब एकाधिकार बाजाराचे वैशिष्ट्य आहे.
- | | |
|----------------------------------|----------------------|
| i) अनेक खरेदीदार आणि विक्रेते | ii) किंमतीची स्पर्धा |
| iii) मुक्त प्रवेश आणि बाहेर पडणे | iv) एकच विक्रेता |
- ड) उत्पादनाचा पहिला घटक आहे.
- | | |
|-----------|------------|
| i) श्रम | ii) भांडवल |
| iii) भूमी | iv) संयोजक |
- इ) यंत्र सामग्रीवरील खर्च म्हणजे खर्च होय.
- | | |
|---------------|------------|
| i) स्थिर | ii) बदलता |
| iii) वैकल्पिक | iv) सरासरी |
- फ) मागणीचा नियम म्हणजे
- | | |
|--------------------------------------|-------------------------------|
| i) किंमत वाढते व मागणी कमी होते | ii) किंमत वाढते व मागणी वाढते |
| iii) किंमत कमी होते व मागणी कमी होते | iv) यापैकी कोणतेही नाही |

प्र.2) अर्थशास्त्राची उत्क्रांती सविस्तर स्पष्ट करा. [15]

प्र.3) मागणीची लवचिकता म्हणजे काय? मागणीची किंमत लवचिकता सविस्तर स्पष्ट करा. [15]

प्र.4) खर्च म्हणजे काय? खर्चाचे निर्धारक स्पष्ट करा. [15]

प्र.5) सूक्ष्मलक्षी आणि समग्रलक्षी अर्थशास्त्रातील फरक स्पष्ट करा. [15]

प्र.6) टीपा लिहा. (कोणत्याही दोन) [10]

अ) अर्थशास्त्र व नीतिशास्त्र

ब) एकूण प्राप्ती

क) आर्थिक खर्च

ड) कॉब डग्लस उत्पादन फलन



Total No. of Questions :4]

SEAT No. :

PE1038

[Total No. of Pages : 2

[6525]-111

F.Y. B.Com.

OE 101 COM-T : FINANCIAL ACCOUNTING-I

(2024 Credit Pattern) (Semester - I)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) Question No.1 and 4 are Compulsory.*
- 2) Attempt any One Question from Question No. 2 and 3.*
- 3) Figures to the right indicate full marks.*
- 4) Use of a simple calculator is allowed.*

Q1) Fill in the Blanks:

[6]

- a) Accounting information is useful only when it has _____
 - i) Irrelevant
 - ii) Relevance
 - iii) Guesswork
 - iv) Complex
- b) The amount spent by a business for getting some benefit is called _____
 - i) Profit
 - ii) Gain
 - iii) Expenditure
 - iv) Income
- c) The convention of _____ means that all important facts must be shown in the financial statements.
 - i) Matching
 - ii) Consistency
 - iii) Full Disclosure
 - iv) Conservatism
- d) In the system of _____, every transaction has two sides- Debit and Credit.
 - i) Single Entry
 - ii) Trial Balance
 - iii) Double Entry
 - iv) Single Posting
- e) A _____ is a written document that gives proof of a business transaction
 - i) Voucher
 - ii) Ledger
 - iii) Cash Book
 - iv) Account
- f) A _____ is used to record all credit purchases of goods.
 - i) Sales Book
 - ii) Purchase Book
 - iii) Cash Book
 - iv) Journal

P.T.O.

Q2) What is meant by accounting? Explain different functions of Financial Accounting. [12]

Q3) What is Accounting Conventions? Explain following Conventions

A) Convertism B. Full Disclosure C) Materiality [12]

Q4) Following are some of the transactions of M/s Varma & Sons. [12]

- 1st Jan. 2025 The owner commenced business with cash ₹ 50,000
- 15th Jan. 2025 Purchased goods for cash ₹ 10,500
- 2nd Feb. 2025 Sold goods for cash ₹ 12,000
- 12th Feb. 2025 Purchased goods from Ramesh on credit ₹ 8,000
- 15th Feb. 2025 Goods returned to Ramesh ₹ 1,000
- 25th Feb. 2025 Received cash from Suresh ₹ 5,000

Pass necessary journal entries in the books of M/s Varma & Sons.



Total No. of Questions :5]

SEAT No. :

PE1039

[Total No. of Pages : 2

[6525]-112

F.Y. B.Com.

**OE-102 COM-T: INCOME TAX ACT-I
(NEP 2024 Credit Pattern) (Semester - I)**

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) *Question No.1 is Compulsory.*
- 2) *Attempt any Two Questions from Question No.2 to 5*

Q1) Fill in the Blanks: [6]

- a) Deduction u/s 24(a) is ____% of net annual value of the house property.
- b) Delhi is a ____ City considered for House Rent Allowance.
- c) Maximum Amount of Standard Deduction under the Head Income from Salary is up to Rs.____p.a. under old regime.
- d) The sum of five heads of Income is called as____
- e) Under Income tax Act____, the Gross Total Income is computed under five heads of income sources.
- f) If the Previous Year is 2024-25, the corresponding Assessment Year will be ____.

Q2) Answer the following [1×12=12]

State Difference between Direct Tax and Indirect Tax

Q3) Answer the following [1×12=12]

Explain in detail the basic and additional conditions used to determine the residential status of an individual under the Income Tax Act, 1961.

Q4) Answer the following

Write detailed notes on the following. [3×4=12]

- a) Return of Loss [Section 139(3)]
- b) Defective Return [Section 139(9)]
- c) Revised Return [Section 139(5)]

P.T.O.

Q5) Solve the following

[2×6=12]

- a) From the following information of Mr. Roshan from Pune, compute his Total Income for the Assessment Year 2025-26:

Particulars	Amount (₹)
Gross Salary	8,00,000
Short- term Capital Gain	20,000
Income from House Property (Net Annual Value)	1,00,000
Income from Other Source	20,000
Interest on Housing Loan	40,000
He paid Life Insurance Premium	25,000

- b) Mr. Manish, an Indian citizen, provides the following details of his stay in India during the past few years:

Financial Year	Days Stayed in India
2024-25	130 days
2023-24	180 days
2022-23	90 days
2021-22	60 days
2020-21	190 days

Determine his residential status for the Assessment Year 2025-26 under the Income Tax Act, 1961.



Total No. of Questions :4]

SEAT No. :

PE1040

[Total No. of Pages : 1

[6525]-113

F.Y.B.Com.

OE 103 COM-T: GOODS AND SERVICES TAX- I

(2024 Credit Pattern) (Semester - I)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) Question No.1 is Compulsory.*
- 2) Attempt any Two Questions from Question No.2 to 4.*
- 3) Figures to the right indicate full marks.*
- 4) Answers should be precise and to the point.*

Q1) Fill in the blanks

[6×1=6]

- a) The Indian taxation system is broadly divided into ____taxes.
- b) GST was implemented in India on ____
- c) The two main components of Dual GST are____
- d) Registration under GST is mandatory for businesses whose aggregate turnover exceeds____(for most states).
- e) Under GST, goods are generally taxed at multiple slab rates of____
- f) Essential goods such as food grains are taxed at a rate of____Under GST.

Q2) What is GST? Explain Taxation Structure in India.

[12]

Q3) What is dual GST? State GST rates for different goods and services.

[12]

Q4) Write Short Notes (Any 2 out of 4)

[12]

- a) Difference between Direct and Indirect taxes
- b) GST Council
- c) GSTIN
- d) Procedure for Registration of GST



Total No. of Questions : 5]

SEAT No. :

PE1041

[Total No. of Pages : 2

[6525]-114

First Year B.Com.

OE104COM-T: BASICS OF COST ACCOUNTING-I

(NEP 2024 Credit Pattern) (Semester-I)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) *Question No. 1 is compulsory.*
- 2) *Attempt any 2 questions from Question No. 2 to 5.*
- 3) *Figures to the right indicate full marks.*
- 4) *Use of calculator is allowed.*

Q1) Fill in the blanks by choosing the proper alternative given in the bracket (any five): **[6]**

- a) Cost accounting is mainly concerned with recording costs in the books of accounts for the purpose of presenting cost related information to _____.
(Management, Shareholders, Tax Authorities)
- b) Financial accounting show _____.
(Overall Performance, Detailed Cost Analysis, Analysis of Losses)
- c) Cost accounting started as a branch of _____ accounting.
(Management, Responsibility, Financial)
- d) Costing is defined as, technique and processes of ascertaining _____.
(Expenses, Costs, Gains)
- e) Total of all direct cost is known as _____.
(Overhead, Expenses, Prime Cost)
- f) Elements of cost include _____.
(Material, Labour, Expenses, All of the above)
- g) Cost sheet is the summary of all _____ in a statement form.
(Revenue, Gains, Costs)

P.T.O.

Q2) Define 'Cost' and 'Cost Accounting'. Explain in detail the Objective of Cost Accounting. [12]

Q3) What is 'Cost Classification'? Explain in brief the need for cost classification. [12]

Q4) The following information has been obtained from Arihant Ltd. Pune for the year ended 31st March 2024. [12]

Particulars	Amount
Opening stock of Raw Material	1,00,000
Sales Promotion Expenses	6,000
Printing and Stationary	7,000
Direct Wages	35,000
Purchases	1,20,000
Sales	4,50,000
Chargeable Expenses	15,000
Office Salary	26,000
Power and Fuel	12,000
Factory Lighting	8,000
Advertising	12,000
Closing stock of Raw Material	70,000

You are required to prepare a Cost Sheet showing-

- 1) Cost of Material Consumed
- 2) Prime Cost
- 3) Works / Factory Cost
- 4) Cost of Production
- 5) Total Cost
- 6) Profit/Loss

Q5) Write a short note on (any two) [12]

- a) Origin of cost accounting
- b) Cost unit
- c) Types of Tenders



Total No. of Questions : 4]

SEAT No. :

PE-3429

[Total No. of Pages : 4

[6525]-115

F.Y. B.Com.

OE-105-COM-T : FUNDAMENTALS OF MARKETING - I
(Rev. 2024) (Semester - I) (O.E)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) *Question No. 1 is compulsory.*
- 2) *Attempt any Two Questions Question No. 2 to 4.*
- 3) *Figures to the right indicate full marks.*

Q1) Fill in the Blanks :

[6]

- i) Marketing is mainly concerned with identifying and satisfying _____
 - a) Industrial Growth
 - b) Human Needs
 - c) Legal Requirements
- ii) Dividing a market into groups of buyers with similar characteristics is known as _____
 - a) Market Segmentation
 - b) Market Forecasting
 - c) Market Scanning
- iii) The element of marketing mix that deals with deciding the amount charged for a product is called _____
 - a) Product Mix
 - b) Price Mix
 - c) Promotion Mix

P.T.O.

- iv) The art of convincing customers to buy a product is referred to as _____.
a) Advertising
b) Sales Promotion
c) Salesmanship
- v) A basic quality required for a successful salesman is _____.
a) Indiscipline
b) Good Communication Skills
c) Avoiding Customers
- vi) Marketing that focuses on building long-term relationships with customers is known as _____.
a) Transactional Marketing
b) Relationship Marketing
c) Mass Marketing

Q2) Explain the meaning, functions and importance of Marketing. **[12]**

Q3) Describe the importance and elements of the Marketing Mix in detail. **[12]**

Q4) Discuss the essential qualities required for an effective salesman. **[12]**



Total No. of Questions : 4]

PE-3429

[6525]-115

F.Y. B.Com.

OE-105-COM-T : FUNDAMENTALS OF MARKETING - I

(Rev. 2024) (Semester - I) (O.E)

(मराठी रूपांतर)

वेळ : 2 तास]

[एकूण गुण : 30

- सूचना :
- 1) प्रश्न क्र. 1 सोडविणे अनिवार्य आहेत.
 - 2) प्रश्न क्र. 2 ते प्रश्न क्र. 4 मधील कोणतेही दोन प्रश्न सोडवा.
 - 3) उजवीकडील अंक पूर्ण गुण दर्शवितात.
 - 4) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

प्रश्न 1) रिकाम्या जागा भरा.

[6]

- i) विपणनाचे मुख्य लक्ष ओळखणे आणि पूर्ण करणे यावर असते.
 - अ) औद्योगिक वाढ
 - ब) मानवी गरजा
 - क) कायदेशीर आवश्यकता
- ii) समान वैशिष्ट्ये असलेल्या ग्राहकांच्या गटांमध्ये बाजाराचे विभाजन करण्यास म्हणतात.
 - अ) बाजार विभाजन
 - ब) बाजार अंदाज
 - क) बाजार विश्लेषण
- iii) विपणन मिश्रमधील उत्पादनाची किंमत ठरवण्याशी संबंधित घटकास म्हणतात.
 - अ) उत्पादन मिश्र
 - ब) किंमत मिश्र
 - क) प्रमोशन मिश्र

- iv) ग्राहकांना खरेदी करण्यास प्रवृत्त करण्याच्या कलेस म्हणतात.
अ) जाहिरात
ब) विक्री प्रोत्साहन
क) विक्री कला (सेल्समनशिप)
- v) यशस्वी विक्रेत्यास आवश्यक असलेली एक मूलभूत गुणवत्ता म्हणजे
अ) गैरशिस्त
ब) उत्तम संवादकौशल्य
क) ग्राहकांना टाळणे
- vi) ग्राहकांशी दीर्घकालीन नाते निर्माण करण्यावर भर देणाऱ्या विपणनला असे म्हणतात.
अ) व्यवहाराधारित विपणन
ब) नातेसंबंधाधारित विपणन
क) व्यापक विपणन

प्रश्न 2) विपणनाचे अर्थ, कार्ये आणि महत्त्व स्पष्ट करा. [12]

प्रश्न 3) विपणन मिश्रचे महत्त्व आणि घटक सविस्तर स्पष्ट करा. [12]

प्रश्न 4) एक प्रभावी विक्रेत्यास आवश्यक असलेल्या गुणांची चर्चा करा. [12]



Total No. of Questions : 4]

SEAT No. :

PE3430

[Total No. of Pages : 4

[6525]-116

F.Y.B.Com/B.A./B.Sc.

BUSINESS ENVIRONMENT-I

OE 106 COM-T : Humanities and Science & Technology

(Business Practices)

(2024 Pattern) (Semester - I)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) Question No. 1 is compulsory.
- 2) Attempt any Two Questions from Question No. 2 to 4.
- 3) Figures to the right indicate full marks.

Q1) A) Fill in the Blanks

[6]

- i) The factors such as suppliers, customers, competitors form part of _____.
 - a) Micro Environment
 - b) Natural Environment
 - c) Technological Environment
- ii) “Pradhan Mantri Kaushal Kendra” operates under the mission_____.
 - a) Startup India
 - b) Digital India
 - c) Skill India
- iii) The vertical of NITI Aayog that focuses on global development targets is _____.
 - a) SDG Vertical
 - b) Finance Vertical
 - c) Research Vertical
- iv) The authority responsible for competition regulation in India is _____.
 - a) IICA
 - b) CCI
 - c) SEBI

P.T.O.

- v) The main objective of “Technical Intern Training Programme (TITP)” is _____.
a) Domestic skill training
b) Skill transfer through overseas internship
c) Rural banking
- vi) The main function of the Insolvency and Bankruptcy Board of India is _____.
a) Printing currency notes
b) Regulating insolvency professionals and processes
c) Issuing passports

Q2) Explain the concept, types and factors of Business Environment. **[12]**

Q3) Describe the Government initiatives that help foster entrepreneurship in India. **[12]**

Q4) Explain the main functions of the Reserve Bank of India (RBI). **[12]**



Total No. of Questions : 4]

PE3430

[6525]-116

F.Y.B.Com/B.A./B.Sc.

BUSINESS ENVIRONMENT-I

OE 106 COM-T : Humanities and Science & Technology

(Business Practices)

(2024 Pattern) (Semester - I)

(मराठी रूपांतर)

वेळ : 2 तास]

[एकूण गुण : 30

- सूचना :-
- 1) प्रश्न क्र. 1 सोडविणे अनिवार्य आहेत.
 - 2) प्रश्न क्र. 2 ते प्रश्न क्र 4 मधील कोणतेही दोन प्रश्न सोडवा.
 - 3) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.
 - 4) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

प्र.1) रिकाम्या जागा भरा.

[6]

- i) पुरवठादार, ग्राहक, स्पर्धक यांसारखे घटक चा भाग असतात.
 - अ) सूक्ष्म पर्यावरण
 - ब) नैसर्गिक पर्यावरण
 - क) तांत्रिक पर्यावरण
- ii) प्रधानमंत्री कौशल्य केंद्र हा उपक्रम मिशन अंतर्गत कार्य करतो.
 - अ) स्टार्टअप इंडिया
 - ब) डिजिटल इंडिया
 - क) स्किल इंडिया
- iii) जागतिक विकास उद्दिष्टांवर लक्ष केंद्रित करणारे नीती आयोगाचे व्हर्टिकल आहे.
 - अ) SDG व्हर्टिकल
 - ब) वित्त व्हर्टिकल
 - क) संशोधन व्हर्टिकल
- iv) भारतातील स्पर्धा नियमनासाठी जबाबदार संस्था आहे.
 - अ) IICA
 - ब) CCI
 - क) SEBI

- v) “टेक्निकल इंटरन ट्रेनिंग प्रोग्राम (TITP)” चे मुख्य उद्दिष्ट आहे.
- अ) देशांतर्गत कौशल्य प्रशिक्षण
 - ब) परदेशी इंटरनशिपद्वारे कौशल्य हस्तांतरण
 - क) ग्रामीण बँकिंग
- vi) भारतीय दिवाळखोरी आणि दिवाळखोरी मंडळ (IBBI) चे मुख्य कार्य आहे.
- अ) चलनी नोटा छापणे
 - ब) दिवाळखोरी व्यावसायिक आणि प्रक्रियेचे नियमन करणे
 - क) पासपोर्ट जारी करणे

प्र.2) व्यवसाय पर्यावरणाची संकल्पना, प्रकार आणि घटक स्पष्ट करा. [12]

प्र.3) भारतामध्ये उद्योजकता वाढविण्यासाठी सरकारने राबविलेल्या उपक्रमांचे वर्णन करा. [12]

प्र.4) भारतीय रिझर्व्ह बँकेची (RBI) मुख्य कार्ये स्पष्ट करा. [12]



SEAT No. :

PE2752

[6525]-117

[Total No. of Pages : 2

First Year B.Com.

OE 107 COM-T : LAW OF CONTRACTS - I
(2024 Credit Pattern) (NEP-2020) (Semester-I)

Time : 2 Hours/

[Max. Marks : 30

Instructions to the candidates:

- 1) Question No. 1 is Compulsory.
- 2) Attempt any Two Questions from Que. No. 2 to 4.

Q1) Fill in the blanks by selecting a suitable choice. [6]

- i) Regulatory bodies help protect the interests of _____ in the economy.
 - a) Middlemen
 - b) Consumers
 - c) Smugglers
 - d) Retailers
- ii) SEBI is the regulator for the _____ market in India.
 - a) Agriculture
 - b) Capital
 - c) Labour
 - d) Retail
- iii) The Indian Contract Act, _____, is regulated under the Ministry of Law and Justice.
 - a) 1911
 - b) 1872
 - c) 1882
 - d) 1930
- iv) Consideration means something in _____.
 - a) Charity
 - b) Return
 - c) Donation
 - d) Loss
- v) Performance of contract means carrying out the _____ of the contract.
 - a) Dreams
 - b) Suggestions
 - c) Promises
 - d) Disputes
- vi) A contract of indemnity involves protection against _____.
 - a) Profit
 - b) Mistake
 - c) Loss
 - d) Reward

Q2) Explain the functions of the Reserve Bank of India (RBI). [12]

Q3) What is a contract? How is it different from an agreement? [12]

Q4) Explain the different types of goods under a contract of sale with suitable examples. [12]



P.T.O.

Total No. of Questions : 4]

PE2752

[6525]-117

First Year B.Com.

OE 107 COM-T : LAW OF CONTRACTS - I
(2024 Credit Pattern) (NEP-2020) (Semester-I)
(मराठी रूपांतर)

वेळ : 2 तास]

[एकूण गुण : 30

- सूचना :- 1) प्रश्न क्र. 1 अनिवार्य आहे.
2) प्रश्न क्रमांक 2 ते 4 मधील कोणतेही दोन प्रश्न सोडवा.
3) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

प्र.1) योग्य पर्याय निवडून रिकाम्या जागा भरा.

[6]

- i) नियामक संस्था अर्थव्यवस्थेमध्ये यांच्या हिताचे संरक्षण करतात.
अ) मध्यस्थ ब) ग्राहक
क) तस्कर ड) किरकोळ विक्रेते
- ii) सेबी ही भारतातील बाजाराची नियामक संस्था आहे.
अ) कृषी ब) भांडवली
क) श्रम ड) किरकोळ
- iii) भारतीय करार अधिनियम, ..., हा कायदा आणि न्याय मंत्रालयाच्या अखत्यारीत येतो.
अ) 1911 ब) 1872
क) 1882 ड) 1930
- iv) प्रतिसाद (Consideration) म्हणजे काहीतरी मिळणे.
अ) दान ब) परतावा
क) देणगी ड) तोटा
- v) कराराची कार्यपूर्ती म्हणजे करारातील पूर्ण करणे.
अ) स्वप्ने ब) सूचना
क) आश्वासने ड) वाद
- vi) भरपाईच्या करारामध्ये (Contract of Indemnity) विरुद्ध संरक्षण दिले जाते.
अ) नफा ब) चूक
क) तोटा ड) बक्षीस

प्र.2) भारतीय रिझर्व्ह बँकेची (RBI) कार्ये स्पष्ट करा.

[12]

प्र.3) करार म्हणजे काय? करार आणि करारबद्ध (agreement) यांमध्ये काय फरक आहे ते स्पष्ट करा.[12]

प्र.4) विक्री करारांतर्गत वस्तूंचे विविध प्रकार उदाहरणांसह स्पष्ट करा.

[12]



Total No. of Questions : 4]

SEAT No. :

PE1042

[Total No. of Pages : 4

[6525]-118

F.Y. B.Com./B.Sc./B.A.

BUSINESS ADMINISTRATION

OE108 COM-T : Financial Literacy - I

(NEP 2024 Pattern) (Semester - I) (Open Elective)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) *Question no.1 is Compulsory.*
- 2) *Figures to the right indicate full marks.*
- 3) *Attempt any two questions from questions no.2 to 4*

Q1) Fill in the blanks :

[6]

- a) _____ refers to the ability to understand and effectively use various financial skills, including personal financial management, budgeting and investing.
(Financial Literacy, Financial planning, Investment planning)
- b) The main objective of financial literacy is to enable individuals to make informed and effective _____ decisions.
(Investment, Financial, Saving)
- c) In 50-30-20 rules, 50% is for _____.
(Saving, Wants, Needs)
- d) _____ is the concept that the value of money today is different from the value of the same amount in the future due to interest or inflation
(Time value of money, Time value of gold, Time value of currency)
- e) The use of technology called _____ has made contactless payments like Samsung Pay and Apple Pay possible.
(LFC, NFC, MFC)
- f) NEFT Stands for _____.
(National electronic fund transfer, National Exchange Finance transaction, National economic fund transfer)

P.T.O.

Q2) Define Financial Literacy. Explain its advantages and how it impacts personal financial decision-makings. [12]

Q3) What are the types of financial literacy? Discuss their importance in personal financial management. [12]

Q4) Short notes (Any 2 out of 4) : [12]

- a) Principals & pillars of financial literacy.
- b) Challenges of modern digital payment systems.
- c) The 50-30-20 Rule of financial planning.
- d) Management of savings, Investments & Expenditure.



Total No. of Questions : 4]

PE1042

[6525]-118

F.Y. B.Com./B.Sc./B.A.

BUSINESS ADMINISTRATION

OE108 COM-T : Financial Literacy - I

(NEP 2024 Pattern) (Semester - I) (OE) (Paper - I)

(मराठी रूपांतर)

वेळ : 2 तास/

/एकूण गुण : 30

- सूचना :- 1) प्रश्न क्र. 1 अनिवार्य आहे.
2) प्रश्न क्र. 2 ते 4 पैकी कोणतेही दोन प्रश्न सोडवा.
3) उजवीकडील अंक प्रश्नाचे पूर्ण गुण दर्शवितात.

प्र.1) रिकाम्या जागा भरा.

[6]

- अ) म्हणजे वित्तीय कौशल्ये समजून घेणे आणि त्यांचा प्रभावीपणे वापर करणे असून, ज्यामध्ये वित्त व्यवस्थापन अंदाजपत्रक आणि गुंतवणूक यांचा समावेश होतो.
(आर्थिक साक्षरता, वित्तीय नियोजन, गुंतवणूक नियोजन)
- ब) वित्तीय साक्षरतेचा मुख्य उद्देश लोकांना विषयक प्रभावी निर्णय घेण्यास सक्षम करणे आहे.
(गुंतवणूक, वित्त, बचत)
- क) 50-30-20 या नियमानुसार 50% उत्पन्न साठी वापरले जाते.
(बचत, प्रतिष्ठा, गरज)
- ड) या संकल्पनेत व्याज किंवा महागाईमुळे आजचे पैसाचे मूल्य भविष्यकाळात त्याच रकमेच्या मूल्यापेक्षा वेगळे असते.
(वेळेचे पैशातील मूल्य, वेळेचे सोन्यातील मूल्य, वेळेचे चलनातील मूल्य)
- इ) तंत्रज्ञानाच्या वापरामुळे संपर्करहित देयके (Payments) जसे की, (Samsung Pay, Apple Pay) शक्य झाली आहेत.
(LFC, NFC, MFC)
- फ) NEFT चा पूर्ण अर्थ
(National electronic Fund transfer, National Exchange Finance transaction, National economic fund transfer)

प्र.2) वित्तीय साक्षरतेची व्याख्या द्या. वित्तीय साक्षरतेचे फायदे सांगून वैयक्तिक आर्थिक निर्णयावर कसा प्रभाव टाकतात ते स्पष्ट करा? [12]

प्र.3) वित्तीय साक्षरतेचे विविध प्रकार स्पष्ट करा. वैयक्तिक आर्थिक नियोजनात वित्तीय साक्षरतेचे महत्त्व यावर सविस्तर चर्चा करा. [12]

प्र.4) टिपा लिहा. (कोणत्याही दोन) [12]

- अ) वित्तीय साक्षरतेची तत्वे आणि आधार
- ब) आधुनिक डिजिटल पेमेंट (देयके) पद्धतीमधील आव्हाने
- क) वित्तीय नियोजनातील 50-30-20 चा नियम
- ड) बचत, गुंतवणूक आणि खर्चाचे व्यवस्थापन



Total No. of Questions : 5]

SEAT No. :

PE1043

[Total No. of Pages : 6

[6525]-119

First Year B.Com.

**OE-109-COM-T : ACTUARIAL MATHEMATICS - I
(2024 Credit Pattern) (Semester - I) (Open Elective)**

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) Question No. 1 Compulsory.*
- 2) Attempt any two Questions from Question No. 2 to 5.*

Q1) Choose the correct alternative for each of the following. **[6]**

- a) A discount Function is a _____ valued Function.
 - i) Positive
 - ii) Negative
 - iii) Zero
 - iv) None
- b) In insurance, risk is defined as the possibility that a _____ happens.
 - i) Financial Profit
 - ii) Financial loss
 - iii) Nonthing
 - iv) None
- c) A _____ is a device used to estimate the mortality pattern of a group of individuals.
 - i) Life table
 - ii) Dead table
 - iii) Born table
 - iv) None table
- d) A _____ is a contract that provides a sequence of payments where the annuitant must be alive to receive each benefit payment.
 - i) Life annuity
 - ii) Death annuity
 - iii) Birth annuity
 - iv) None annuity
- e) The single premium for a life annuity on (x) is calculated using the Formula that incorporates both interest and _____ probabilities.
 - i) Survival
 - ii) Death
 - iii) Birth
 - iv) None
- f) A life insurance policy provides a predetermined amount of money known as a _____.
 - i) Birth benefit
 - ii) Death benefit
 - iii) Life benefit
 - iv) None

P.T.O.

Q2) Solve any three of the following. **[12]**

- a) Write a short note on cash flows.
- b) What is discount Function? Explain with an example.
- c) Explain the difference between balance and reserve.
- d) List and briefly explain any three Factors that influence the choice of a life table for a specific group or insurance product.
- e) Explain the difference between rate of interest and rate of discount using Formula.

Q3) Solve any three of the following. **[12]**

- a) What is life annuity? Explain its main purpose and how it provides protection against the risk of “living too long”.
- b) State and explain the endowment identity.
- c) Explain the different types of life insurance policies. How do they differ in terms of benefit payment?
- d) Differentiate between net premiums and gross premiums for life annuities.
- e) What is life insurance? Explain the key difference between life insurance and life annuity contracts.

Q4) Solve any three of the following. **[12]**

- a) You are given a discount Function v where $v(1, 3) = 0.9$, $v(3, 6) = 0.8$, $v(8, 6) = 1.2$. How much you should invest at time 1 in order to accumulate 10 at time 8?
- b) Let $c = (2, 4, -3, -5)$ with constant interest rate 0.25. Find the actuarially equivalent vector by applying the replacement principle with time $k = 2$ and the subset $\{1, 3\}$.
- c) If $l_0 = 1,00,000$ and $l_1 = 98,000$. Then calculate the probability that a newborn will survive to age 1.
- d) If $l_{50} = 95,000$ and $l_{51} = 94,000$. Find the number of deaths between age 50 and 51.
- e) If $l_{60} = 90,000$ and $l_{65} = 85,000$. Calculate the probability that a person aged 60 will survive to age 65.

Q5) Solve any three of the following.

[12]

- a) Calculate the single premium for a pure endowment of 1 unit payable at time 2 for person aged 50. Given that the discount Factor $v(2)=0.90$ and the survival probability ${}_2P_{50}=0.85$.
- b) A temporary life annuity on (55) provides benefits of 1 at age 55, 2 at age 56 and 3 at age 57. Given $q_{55}=0.1$, $q_{56}=0.2$ and an annual interest rate 10%, Find the single premium.
- c) A 2-year endowment insurance on (60) pays 1 unit at the end of the year of death or 1 unit at time 62 if alive. Given $q_{60}=0.2$, $q_{61}=0.4$ and interest rate 100%. Find the net single premium.
- d) Write the names of any four life insurance companies.
- e) How life insurance is beneficial? Explain with an example.



Total No. of Questions : 5]

PE1043

[6525]-119

First Year B.Com.

OE-109-COM-T : ACTUARIAL MATHEMATICS - I

(2024 Credit Pattern) (Semester - I) (Open Elective)

(मराठी रूपांतर)

वेळ : 2 तास/

/एकूण गुण : 30

- सूचना :- 1) प्रश्न क्र. 1 सोडविणे अनिवार्य आहेत.
2) प्रश्न क्र. 2 ते प्रश्न क्र. 5 पैकी कोणतेही 2 प्रश्न सोडवा.

प्र.1) योग्य पर्याय निवडा.

[6]

- अ) सवलत फलन हे एक असलेले फलन आहे.
- i) धनात्मक मूल्य ii) ऋणात्मक मूल्य
iii) शून्य मूल्य iv) कोणतेही नाही
- ब) विमा उद्योगात, जोखिम म्हणजे होण्याची शक्यता असा अर्थ लावला जातो.
- i) आर्थिक फायदा ii) आर्थिक नुकसान
iii) काहीच न iv) कोणतेही नाही
- क) हे एक असे साधन आहे ज्याद्वारे वयोगटातील मृत्युचे प्रमाण अंदाजित केले जाते.
- i) जीवन तक्ता ii) मृत्यु तक्ता
iii) जन्म तक्ता iv) काहीही नाही तक्ता
- ड) हा एक असा करार आहे ज्यामध्ये वार्षिकीधारक जिवंत असेल तेंव्हाच प्रत्येक फायदा देयक मिळते.
- i) जीवन वार्षिकी ii) मृत्यु वार्षिकी
iii) जन्म वार्षिकी iv) काहीही नाही वार्षिकी
- इ) वय $\times$ वरील व्यक्तीसाठी जीवन वार्षिकीचे एकल प्रीमियम संभाव्यतेचा वापर करून मोजले जाते.
- i) जगण्याची ii) मृत्युची
iii) जन्माची iv) कोणतेही नाही
- फ) जीवन विमा धोरणामध्ये, विमाधारकाच्या मृत्युनंतर एक पूर्वनिर्धारित रक्कम फायदा म्हणून दिली जाते.
- i) जन्मलाभ ii) मृत्युलाभ
iii) जीवनलाभ iv) कोणतेही नाही

प्र.2) खालीलपैकी कोणतेही तीन प्रश्न सोडवा.

[12]

- अ) “रोख प्रवाह” यावर टिपण लिहा.
- ब) सवलत फलन म्हणजे काय? उदाहरणासहित स्पष्ट करा.
- क) शिल्लक आणि राखीव यातील फरक स्पष्ट करा.
- ड) एखाद्या विशिष्ट गटासाठी किंवा विमा उत्पादनासाठी जीवन तक्ता निवडण्यावर परिणाम करणारे कोणतेही तीन घटक सांगून त्यांचे स्पष्टीकरण द्या.
- इ) व्याजदर आणि सवलत दर यातील फरक सूत्र वापरून स्पष्ट करा.

प्र.3) खालीलपैकी कोणतेही तीन प्रश्न सोडवा.

[12]

- अ) जीवन वार्षिकी म्हणजे काय? “जास्त काळ जगणे” या जोखीमपासून संरक्षण कसे मिळते ते स्पष्ट करा?
- ब) मुदत ओळख (Endowment Identity) म्हणजे काय ते सांगा आणि स्पष्ट करा.
- क) जीवन विमा धोरणांचे विविध प्रकार स्पष्ट करा. लाभ देयकाच्या दृष्टीने ते कसे वेगळे आहेत?
- ड) जीवन वार्षिकीसाठी निव्वळ प्रीमियम व एकूण प्रीमियम यातील फरक स्पष्ट करा.
- इ) जीवन विमा म्हणजे काय? जीवन विमा आणि जीवन वार्षिकी करारांमधील मुख्य फरक स्पष्ट करा.

प्र.4) खालीलपैकी कोणतेही तीन प्रश्न सोडवा.

[12]

- अ) जर तुम्हाला एक सवलत फलन v दिले आहे जिथे $v(1, 3) = 0.9$, $v(3, 6) = 0.8$, $v(8, 6) = 1.2$ असेल तर वेळ 8 वर 10 एकेके जमा करण्यासाठी वेळ 1 वर तुम्हाला किती गुंतवणूक करावी लागेल?
- ब) जर $c = (2, 4, -3, -5)$ आहे आणि स्थिर व्याजदर 0.25 आहे. काळ $k = 2$ आणि उपसंच $\{1, 3\}$ यावर पुनर्स्थापना तत्व लागू करून अंकवापरीत समतुल्य सदिश शोधा.
- क) जर $l_0 = 1,00,000$ आणि $l_1 = 98,000$ असेल तर एक नवजात बालक वय 1 वर्षापर्यंत जगण्याची संभाव्यता काढा.
- ड) जर $l_{50} = 95,000$ आणि $l_{51} = 94,000$ असेल तर वय 50 ते 51 दरम्यान मृत्युसंख्या काढा.
- इ) जर $l_{60} = 90,000$ आणि $l_{65} = 85,000$ असेल तर 60 वर्षीय व्यक्ती 65 वर्षापर्यंत जगण्याची संभाव्यता काढा.

प्र.5) खालीलपैकी कोणतेही तीन प्रश्न सोडवा.

[12]

- अ) वय 50 वर्षांच्या व्यक्तीसाठी दुसऱ्या (2) वर्षी देय 1 युनिट शुद्ध मुदत विमाचे एकल प्रीमियम काढा, जेथे सवलत घटक $v(2)=0.90$ आणि जगण्याची संभाव्यता $2P_{50}=0.85$ आहे.
- ब) वय 55 वर्षांच्या व्यक्तीवर एक तात्पुरती जीवन वार्षिकी आहे, जी वय 55 वर 1, वय 56 वर 2 आणि वय 57 वर 3 देते. जर $q_{55}=0.1$, $q_{56}=0.2$ आणि वार्षिक दर 10% असेल तर एकल प्रीमियम काढा.
- क) वय 60 वर्षांच्या व्यक्तीसाठी 2-वर्षांचे endowment विमा मृत्युच्या वर्षाच्या शेवटी 1 युनिट किंवा वय 62 च्या वेळेस जिवंत असेल तर 1 युनिट देते. जर $q_{60}=0.2$, $q_{61}=0.4$ आणि व्याजदर 100% असेल तर एकल प्रीमियम काढा.
- ड) कोणत्याही चार जीवन विमा कंपन्यांची नावे लिहा.
- इ) जीवन विमा हा कसा लाभदायक आहे हे? उदाहरणासहित स्पष्ट करा.



Total No. of Questions : 4]

SEAT No. :

PE1044

[Total No. of Pages : 2

[6525]-120

F.Y. B.Com.

BANKING AND FINANCE (Open Elective)

OE 110 Com-T : Indian Banking Systems - I

(2024 Credit Pattern) (Semester - I)

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

- 1) Question No. 1 is compulsory.*
- 2) Attempt any two Questions from questions No.2 to 4.*
- 3) Figures to right indicate full marks.*

Q1) Fill in the Blanks.

[6]

- a) Current deposits is also known as _____
- b) _____ deposits get the lowest rate of interest
- c) Banking sector come under _____
- d) Currency Note created by _____
- e) _____ digits are present in IFSC code
- f) PIN stands for _____

Q2) Explain the structure of Indian Banking system.

[12]

Q3) Explain the functions and problems of Regional Rural Banks.

[12]

Q4) Explain the role of co-operative banks in Economic Development of India.

[12]



P.T.O.

Total No. of Questions : 4]

PE1044

[6525]-120

F.Y. B.Com.

BANKING AND FINANCE (Open Elective)

OE 110 Com-T : Indian Banking Systems - I

(2024 Credit Pattern) (Semester - I)

(मराठी रूपांतर)

वेळ : 2 तास/

/एकूण गुण : 30

- सूचना :-
- 1) प्रश्न क्रमांक 1 अनिवार्य आहे.
 - 2) उजवीकडील अंक प्रश्नांचे पूर्ण गुण दर्शवितात.
 - 3) प्रश्न क्रमांक 2 ते 4 यापैकी कोणतेही 2 प्रश्न सोडविणे.
 - 4) संदर्भासाठी मूळ इंग्रजी प्रश्नपत्रिका पहावी.

प्र.1) रिकाम्या जागा भरा.

[6]

- अ) चालू ठेवींना ठेवी असेही म्हणतात.
- ब) ठेवींवर सर्वात कमी व्याज मिळते.
- क) बँकिंग क्षेत्राचा समावेश क्षेत्रामध्ये होतो.
- ड) चलनी नोटांची निर्मिती द्वारे केली जाते.
- इ) आय.एफ.एस.सी. (IFSC) कोड मध्ये अंक असतात.
- फ) P.I.N. चे पूर्ण रूप

प्र.2) भारतीय बँकिंग व्यवस्थेची रचना स्पष्ट करा.

[12]

प्र.3) प्रादेशिक ग्रामीण बँकांची कार्ये आणि समस्या स्पष्ट करा.

[12]

प्र.4) भारताच्या आर्थिक विकासात सहकारी बँकांची भूमिका स्पष्ट करा.

[12]



Total No. of Questions : 4]

SEAT No. :

PE-3151

[Total No. of Pages : 2

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F.Y. B.Com.

**AEC - 101 ENG : MASTERING ENGLISH FOR
PROFESSIONAL PURPOSES - I
(2024 Pattern) (Semester - I)**

Time : 2 Hours]

[Max. Marks : 30

Instructions to the candidates:

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

Q1) Answer any Five of the following questions in about 20 words each:[5]

- a) How does the speaker feel about his choice in the end of the poem The Road Not Taken?
- b) What is the theme of the poem, Can It Be?
- c) How does Sri Aurobindo connect nature with ethics in his poem The Tiger and the Deer?
- d) What does S.T. Coleridge mean by Work Without Hope?
- e) What values does G.B. Shaw emphasize in his essay?
- f) Who Wrote All About a Dog?
- h) What moral does Tolstoy teach in The Three Questions?

Q2) Write Short notes on any Two of the following in about 100 words each: [8]

- a) Social behaviour in A.G. Gardiner's All About a Dog.
- b) G.B. Shaw's struggle and transformation as a Public Speaker.
- c) Lesson of compassion and kindness in The Three Questions.

P.T.O.

Q3) Answer any One of the following in about 150 words each: [7]

- a) Comment on the central idea of the poem 'The Road Not Taken'.
- b) Analyze how the poem The Tiger and the Deer promotes moral and spiritual harmony.

Q4) Answer any One of the following in about 200 words each: [10]

- a) Write a note on the differences between formal and informal communication.
- b) Write an interview dialogue between the principal of the college and a candidate applying for the post of office assistant.

