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Total No. of Pages : 3

## B. Com. (Part - II) (Semester - III) Examination, April - 2016 MONEY AND FINANCIAL SYSTEM (Paper - I) (New) Sub. Code :63111

DAy and Date : Wednesday, 20-04-2016 Time : 3.00 p.m. to 5.00 p.m.
Instructions: 1) All questions carry equal marks.
2) Attempt any five questions.
3) Figures to the right indicate full marks.

Q1) Write short answers (any two)
a) State the constituents of money sypply.
b) Which are the financial Instrument?
c) State the objectives of Know your customer (KYC)

Q2) State the Role of finance in the economy.
[10]
Q3) Explain the functions of commercial banks.

Q4) Explain the process of credit creation of the commercial banks.

Q5) State the types of Housing loans. Explain the importance of Housing loans provided by commercial banks.

Q6) Explain the components of financial system

Q7, Write short notes (any two)
a) Uses of High Powered money
b) Causes of non performing assets.
c) Importance of commercial banks.

$$
\begin{aligned}
& \text { मराठी रूपांतर } \\
& \text { money }
\end{aligned}
$$

सूचना: 1) सर्व प्रश्नांना समान गूण आहेत.
2) कोणतेही पाच प्रश्न सोडवा.
3) उजवीकडील अंक पूर्ण गुण दर्शवितात.

प्र.1) थोडक्यात उत्तरे लिहा. (कोणतेही दोन)
अ) पैशाच्या पुरवठ्याचे घटक सांगा?
ब) क्तिय दस्तऐवज (साधने) कोणते आहेत?
क) ग्राहक परिचय निकंषाचे उद्देश सांगा?

प्र.2) अर्थव्यवस्थेतील क्तिपुरवव्याची भूमिका सांगा.

## प्र.3) ग्रापारी बँकांची कार्य स्पष्ट करा:

प.4) से च्चा पतनिर्मितीची प्रक्रिया स्पष्ट करा.

प्र.5) वृह न्रांच व्यापारी बँकाद्वारे होणान्या गृह कर्जपुरवक्याचे महत्व स्पष्ट करा [10]

# प्र．6）क्तिीय रचनेचे घटक स्पष्ट करा． 

प्र．7）टीपा लिहा（कोणत्याही दोन）

अ）उच्च शकती पैशाचा उपयोग
ब）अनिस्पादित मालमत्तेची कारणे
क）व्यापारी बँकाचे महत्व

## 路蹳矮

B. Com. (Part - II) (Semester- III) (Revised) Examination, April-2016 FUNDAMENTALS OF ENTREPRENEURSHIP (Paper - I) Sub. Code : 63109

Day and Date : Saturday, 16-04-2016
Time : 03.00 p.m. to 05.00 p.m.
Instructions: 1). All questions carry equal marks.
2) Attempt any five questions out of seven.

Q1) Write short Answers (Any Two):
a) Entrepreneurs classification According to Motivation.
b) Theory of status withdrawal (Hagen).
c) Concept of Net - preneur.

Q2) Explain Challenges before Entrepreneurs in modern Era.
Q3) State Qualities of successful Entrepreneur.
Q4) Explain Process of Entrepreneurship Development.
Q5) State the Programme \& Performance of National Institute of Small Industry Estation Training (NISIET).

Q6) Explain the Remedies of Micro, Small and Medium Enterprises.
Q7) Write short notes (Any Two):
a) Social Stability and Balanced Regional Development.
b) Personal Touch \& Attention.
c) Techniqual Consultancy Organisation.

## मराठी रूपांतर

सूचना : 1) सर्व प्रश्नांना समान गुण आहेत.
2) सातपैकी कोणतेही पाच प्रश्न सोडवा.

$$
F E
$$

अ) उद्दयेजकांचे प्रोत्साहनानुसार वर्गीकरण.
ब) हेगन यांचा प्रतिष्ठा नष्ट होण्याचा सिद्दांत.
क) जाळे उद्योजकांची संकल्पना.

प्र.2) आधुनिक युगात उद्योजकांपुढील आव्हाने स्पष्ट करा.

प्र.3) यशस्वी उद्योजकाची गुणवैशिष्टे सांगा.

प्र.4) उद्योजकता विकासाच्या प्रक्रिया स्पष्ट करा.

प्र.5) राष्ट्रीय अतिलघु, लघु व मध्यम उद्योग संस्थाचा कार्यक्रम व कामगिरी सांगा.

प्र.6) सुद्म्म, लघु व मध्यम उद्योगांसाठी उपाययोजना स्पष्ट करा.

प्र.7) टिषा लिहा. (कोणत्याही दोन)
इ) मानाजिक स्थैर्य व प्रादेशिक विकासाचे कार्य
उ) स्पर्श व लक्ष
उ) 今क =हगार संस्था
B.Com. (Part - II) (Semester - III) Examination, April - 2016 BUSINESS STATISTICS (Paper - I)

Sub. Code : 63110
Day and Date : Monday, 18-04-2016
Total Marks : 50
Time : 03.00 p.m. to 05.00 p.m.
Lestructions: 1) Attempt any five questions.
2) Figures to the right indicate full marks.
3) Use of non-programmable calculator is allowed.
4) Graph paper will be supplied on request.

Q1) a) Explain the following terms with suitable example
i) Primary data
ii) Secondary data
b) For a set of 15 observations, mean and variance are 15 and 9 respectively, find $\Sigma \mathrm{X}$ and $\Sigma \mathrm{X}^{2}$.

$$
[5+5=10]
$$

Q2) Define mean and mode. State merits of mean. Compute mode from the data given below :

| Class | $10-20$ | $20-30$ | $30-40$ | $40-50$ | $50-60$ | $60-70$ | $70-80$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Freq. | 9 | 13 | 25 | 30 | 23 | 12 | 8 |

Q3) Define Karl Pearson's coefficient of correlation. Interpret if
a) $r=+1$
b) $r=0$
c) $\mathrm{r}=-1$.

Calculate rank correlation coefficient from the following data :

| Candidate No. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Score by Judge A | 10 | 18 | 17 | 11 | 15 | 12 | 14 | 16 |
| Score by Judge B | 20 | 40 | 25 | 19 | 30 | 16 | 15 | 40 |

Q4) Define the terms
a) Q.D.
b) S.D.

Following are prices of two commodities $\mathrm{A}(\mathrm{X})$ and $\mathrm{B}(\mathrm{Y})$ for a period of one week :

| Day | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| X | 15 | 13 | 12 | 10 | 9 | 8 | 10 |
| Y | 10 | 9 | 9 | 12 | 8 | 10 | 12 |

Compare the variability in the prices of two commodities and comment on it.

Q5) State two equations of regression line. What is the relation between regression and correlation coefficients? Obtain the regression equation of Y on X from the following data :

$$
N=15, \Sigma X=150, \Sigma Y=135, \Sigma X^{2}=3450, \Sigma Y^{2}=1350 \text { and } \Sigma X Y=140 .[10]
$$

Q6) Deine coefficient of variation. What are the uses of C.V.? Following are the deaf two classes:

| CZsi | No. of Students | Mean | S.D. |
| :---: | :---: | :---: | :---: |
| $\mathbb{Z}$ | 60 | x | 4 |
| $\mathbf{y}$ | 90 | 40 | y |

If the =-mine: ニese and S.D. of two classes (I\&II) are 44 and respertog iniviedy.

Q7) a) State the advantages of sampling over census.
b) For a certain set of values the sum of squares of differences between the ranks is 55 and rank correlation coefficient is 0.75 , find the number of observation in the set.
$[5+5=10]$

## 雷

# B.Com. (Part - II) (Semester - III) Examination, April - 2016 CORPORATE ACCOUNTING (Paper - I) (Revised) 

## Sub. Code : 63107

Day and Date : Wednesday, 06-04-2016
Total Marks : 50
Time : 03.00 p.m. to 05.00 p.m.
Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.
3) Use of calculator is allowed.

Q1) Modern co.Ltd. was registered with capital of Rs. $3,00,000$ divided in to 30,000 equity shares of Rs. 10 each. The Trial Balance of the company as on $31^{\text {st }}$ March, 2015 was as under.

| Debit | Rs. | Credit | Rs. |
| :--- | ---: | :--- | ---: |
| Plant and machinery | $4,00,000$ | Share capital | $2,50,000$ |
| Stock (1-4-2014) | 65,000 | Unsecured Loans | 65,000 |
| Cash in hand | 15,000 | Sales | $6,45,000$ |
| Salaries | 53,000 | P\&LA/c (1-4-2014) | 54,000 |
| Furniture | $2,00,000$ | $10 \%$ Debentures | $1,50,000$ |
| Debtors | 70,000 | Sundry creditors | 46,000 |
| Preliminery expenses | 7,500 | Share transfer fee | 33,000 |
| Purchases | $2,36,000$ |  |  |
| Investments | $1,35,000$ |  |  |
| Wages | 4,000 |  |  |
| Printing and stationery | 15,000 |  |  |
| Interim dividend | 9,000 |  |  |
| Audit fee | 5,500 |  |  |
| Debenture Interest | 15,000 |  |  |
| Advertisement | 13,000 |  |  |
|  | $12,43,000$ |  |  |
|  |  |  |  |

Additional Information:
i) Stock on $31^{\text {st }}$ March, 2015 was valued at Rs. 45,000 .
ii) Transfer Rs. 34,000 to General Reserve.
iii) Write off $1 / 5{ }^{\text {th }}$ of preliminery expenses.
iv) Make provision for taxation to the extent of Rs. 7,000 .
v) Depreciate plant and machinery by $10 \%$ and furniture by $5 \%$.

## Prepare:

a) Profit and loss account in vertical form for the year ending $31^{\text {st }}$ March, 2015 showing clearly: cost of goods sold, Gross profit, operating profit, N.P. before and after tax and Appropriations.
b) Balance sheet as on that date in vertical form along with schedules:

Capital, Reserve and Surplus, Fixed Assets and Miscellaneous expenditure.

Q2) Attempt any two of the following $\mathrm{a}, \mathrm{b}$, and c .
a) Vijay co.Ltd. invited applications for 40,000 shares of Rs. 10 each at a premium of $10 \%$ payable as :
On application - Rs. 3 per share
On Allotment - Rs. 5 per share (incl.premium)
On I \& Final call - Rs. 3 per share
The public applied for all the shares issued.
All money due were collected with the exception of the I and final call on 1000 shares. Directors forfeited these shares and re-issued them at Rs. 8 per share credited as fully paid.
Pass necessary journal entries in the books of Vijay co.Ltd.
b) Jai Ltd. was registered on $1^{\text {st }}$ July, 2014 to take over business of a firm as from $1^{\text {st }}$ April, 2014. Given below is the profit and loss account of the company for the year ended $31^{\text {st }}$ March, 2015.


Out of Bad debts written off Rs. 3,000 related to the debts taken over from firm. The sales of the prior period were $2 / 5$ of the total sales for the year.
Ascertain profits prior to and after incorporation of the company.
c) Journalise the following transactions.
i) P Ltd. issues Rs. $4,00,000,10 \%$ Debentures of Rs. 100 each at par but redeemable at Rs. 105 .
ii) QLtd. issues 3,000, 8\% Debentures of Rs. 100 each at $5 \%$ premium and redeemable at par.
iii) M Ltd. issues 1000, 6\% Debentures of Rs. 100 each at Rs. 95 and repayable at Rs. 100
iv) N Ltd. issues Rs.2,00,000, 9\% Debentures of Rs. 100 each at a discount of $5 \%$ and redeemable at $4 \%$ premium.
Q3) Write short notes (Any Two)
a) Issue of shares at discount
b) Expenses to be apportioned in Time ratio
c) Redemption of Debentures
d) Classification of share Capital

## $\ominus \ominus \ominus$

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| No. |  | ENGLISH (Compulsory)

## English For Business Communication (Paper - III)

## Sub. Code : 63106

English
Day and Date : Monday, 04-04-2016
Total Marks : 50
Time : 03.00 p.m. to 05.00 p.m.
Instructions : 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q1) Rewrite the following sentences choosing the correct alternative :
i) Gopal's letter is addressed to his $\qquad$ .
a) mother
b) father
c) younger brother
d) friend
ii) The theme of the poem 'No Men Are Foreign' is $\qquad$ .
a) universal botherhood
b) war
c) violence
d) poverty
iii) There are $\qquad$ members in the accountant's house.
a) ten
b) one
c) four
d) five
iv) $\qquad$ killed the tiger.
a) The Ealkative man
b) The station master
c) The police officer
d) The hunters
v) Saina won an olympic medal at the age of $\qquad$ .
a) twenty
b) thirty
c) twenty-five
d) twenty-two

Q2) a) Answer the following questions in 100 to 120 words each (Any two):
i) How did the man cut the claws of the tiger?
ii) What did Saina learn in life from her parents and coaches?
iii) Discuss Gopal's impressions about America.
b) Write a short note on any one of the following :
i) The talkative man
ii) Saina's success as a sportsperson
c) Write a short note on any one of the following :
i) How does the poet convey message of the universsal brotherhood in the poem 'No Men are Foreign'?
ii) The tragic element in the poem 'The Accountant's House.'

Q3) As a salesperson describe the following gadget and its use : The Food Processor.

Q4) a) Write a letter to the Bank Manager asking for a statement of Accounts.
b) As a secretary of the Thermax Company Pvt. Ltd, Pura, write a report to the managing Director, recommending a new customer care service centre at Sangli.
[8]

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## B.C

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B.Com. (Part - II) (Semester - III) Examination, April - 2016 BUSINESS ECONOMICS (Paper - III)

## Sub. Code : 63108

Day and Date : Tuesday, 12-04-2016
Time : 03.00 p.m. to 05.00 p.m.
Instructions: 1) All questions carry equal marks.
2) Attempt any five questions out of seven.

Q1) Write short answers (Any Two):
a) Explain the scope of Macro Economics.
b) Explain the concept of personal income and disposable income.
c) Explain the objectives of monetary policy

Q2) Explain the significance and limitations of Macro Economics?

Q3) Explain the production method of computing national income.
Q4) Explain the causes and effects of inflation.

Q5) Explain the J.B. Say's law of market.

Q6) Explain the concept of investment function and it's importance.
Q7) Write short notes (Any two):
a) Simple Index number
b) Application of National income data
c) Quantity theory of Money

## मराठी रुपांतर <br> Economics

सूचना : 1) सर्व प्रश्नांना समान गुण आहेत.
2) खालील सात पैकी कोणतेही पाच प्रश्न सोडवा.

प्र.1) थोडक्यात उत्तरे लिहा.
अ) स्थूल अर्थशास्नाची व्याप्ती स्पष्ट करा.
ब) व्यक्तीगत उत्पन्न आणि व्ययशक्य उत्पन्नाची संकल्पना स्पष्ट करा.
क) चलन विषयक धोरणाची उद्दिष्ट्ये स्पष्ट करा.

प्र.2) स्थूल अर्थशास्ताची उपयूक्तता आणि मर्यादा स्पष्ट करा.

प्र.3) राष्ट्रीय उत्पन्न मोजण्याची उत्पादन पध्दत्ती स्पष्ट करा.

प्र.4) चलनवाढीची कारणे आणि परिणाम स्पष्ट करा.
2.5) चे.री.से. यांचा बाजार विषयक सिध्दांत स्पष्ट करा.
2. स्नग्न फलनां संकल्पना स्पष्ट करा आणि त्याचे महत्व स्पष्ट करा.


## $\ominus \ominus \ominus$

B. Com. (Part - II) (Semester - IV) Examination, April - 2016 CORPORATE ACCOUNTING (Paper - II)

Sub. Code : 63121

Day and Date : Tuesday, 05-04-2016
Total Marks : 50
Time : $\mathbf{1 2 . 0 0}$ noon to $\mathbf{0 2 . 0 0}$ pom.
Instructions : 1) All questions are compulsory.
2) Figures to the right indicate full marks.
3) Use of calculator is allowed.

Q1) The following is the balance sheet of Prakash Manufacturing Ltd. as on $31^{\text {st }}$ March 2015.

Balance sheet


The company was absorbed by Unic Industries Ltd. on the above date. The consideration for absorption is the discharge of the debentures at a premium of $5 \%$,taking over the liability in respect of sundry creditors and a payment of Rs. 7 in cash and 1(one) share of Rs. 5(five) in Unit Industries Ltd. at the market value of Rs. 8 per share for every shares in Prakash manufacturing

Lua. The cost of liquidation is to be met by purchasing company amounts to Rs. 7,500/-
From the above information :
a) Calculate purchase consideration and prepare Realisation $\mathrm{A} / \mathrm{c}$ in the books of Prakash Manufacturing Ltd.
[10]
b) Prepare shareholders $\mathrm{A} / \mathrm{c}$, Unic Industries Ltd. A/c, Equity shares in Unic Industries Ltd A/c and Cash/Bank A/c in the books of Prakash Manufacturing Ltd.
[10]

Q2) Attempt any two of the following $\mathrm{a}, \mathrm{b}$, and c .
a) The following is the balance sheet of Palus Engineering Lid. as on $31^{\text {st }}$ march 2015.

Balance sheet

| Liabilities | Rs. | Assets | Rs. |
| :---: | :---: | :---: | :---: |
| Share Capital |  | Goodwill | 1.20.000 |
| $5,000 \mathrm{eq}$. shares of Rs 100 each |  | Investment Stock | $\begin{aligned} & 4.80 .000 \\ & 5.00 .000 \end{aligned}$ |
| Rs 100 each | 5,00,000 |  |  |
| Profit and loss A/c | 50,000 | Sundry Debtors | 3.00.000 |
| General Reserve | 1,50,000 | Cash at bank | 1.00.000 |
| 10\% Debentures | 4,50,000 |  |  |
| Sundry creditors | 1,50,000 |  |  |
| Bratumen's saving Bark A/c | 2,00,000 |  |  |
|  | 15,00,000 |  | 15,00,000 |

Astional information :
Q Tre profits for the last 5 years were 21.11-Rs. 25,000, 2012 - Rs. 35,000, 2013 - Rs. 50,000, 2t-L - Re $60,000,2015$ Rs. 80,000.
= $\quad$ Ree
F -mail is te thlued on 3 years purchase of average annual finte iur the lit 5 years.
Find the oure ir ent share.

- b) ' $X$ ' Company Ltd. went into voluntary liquidation on $31^{\text {st }}$ N - 318 The following was the position of the 2015.

| Liabilities | Amount | Assets | Amount |
| :--- | ---: | :--- | ---: |
| Share capital |  | Goodwill | 30,000 |
| 14,450 shares of |  |  |  |
| Rs. 10 each | $1,45,500$ | Leasehold Property | 25,000 |
| Preferential Creditors | 4,000 | Sundry Assets | $1,42,120$ |
| Partly Secured Creditors | 29,180 | Cash at bank | 500 |
| Unsecured Creditors | 79,160 | Profit \& loss A/c | 61,380 |
| Bank Overdraft | 1,160 |  |  |
| (Unsecured) |  |  | 2, |
|  |  |  |  |

The liquidater realised the assets as follows :
i) Leasehold Property which was used to pay first to partly

Secured creditors prorata - Rs. 18,000
Sundry assets
-Rs. 99,500
Cash at bank

ii) The liquidation expenses amounted to Rs. 1,170.
iii) The liquidaters remuneration was agreed at $2.5 \%$ on the amount realised and $2 \%$ on the amount paid to Unsecured creditors including preferential creditors.

Prepare the liquidaters final statement of account.

Following are the Balance sheet as on $31^{\text {st }}$ March 2015 of Ajay Ltd. \& Vijay Ltd. Which are amalgamated to form a new company Digvijay Ltd.

Seat No.

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# B.Com. (Part - II) (Semester - IV) Examination, April - 2016 FUNDAMENTALS OF ENTREPRENEURSHIP (Paper - II) 

 Sub. Code : 63123Day and Date :Saturday, 09-04-2016
Time : 12.00 noon to 2.00 p.m.
Total Marks : 50
Instructions: 1) All questions are carry equal marks.
2) Attempt any five questions out of seven.

Q1) Write short answer (any two)
a) Explain the role of self helf groups in women entrepreneurship development.
b) State the importance of special Economic zones.
c) Explain in brief entrepreneurial sketch of vitthal kamat.

Q2) Describe the remedies for limited growth of women entrepreneurship in India.

Q3) Explain the problems of rural entrepreneurship in agricultural sector and village
industry.

Q4) Explain the stages of project management.
Q5) Explain the entrepreneurial qualities of Dhirubhai Ambani.
Q6) Prepare the project report for starting' "retail store"
Q7) Write short notes (Any two)
a) Successful story of Shri Mahila Gruhuddyog (Lijjat papad)
b) Importance of Industrial Estate.
c) Entrepreneurial sketch of steve jobbs.

## APri) -2016

सूचना: 1) सर्व प्रश्नांना समान गुण आहेत.
2) सात पैकी कोणतेही पाच प्रश्न सोडवा

प्र.1) थोडक्यात उत्तरे लिहा (कोणतेही दोन)
अ) महिला उद्योजकता विकासामध्ये स्वयंसहायता समूहांची भूमिका स्पष्ट करा.
ब) विशेष आर्थिक क्षेत्राचे महत्व विशद करा.
क) विठ्ठल कामत यांचे उद्योजकीय जीवनकार्य थोडक्यात स्पष्ट करा.

प्र.2) भारतातील महिला उद्योजकतेच्या मर्यादित विकासातील उपाययोजना स्पष्ट करा.

प्र.3) शेती क्षेत्रातील व ग्रामोद्योगातील ग्रामीण उद्योजकतेच्या समस्था विश़द करा.

प्र.4) प्रकल्प व्यवस्थापनाच्या अवस्था स्पष्ट करा.

प्र.5) धीरूभाई अंबानी यांचे उद्योजकीय गुण स्पष्ट करा.

प्र.6) "किरकोळ किराणा मालाचे" दुकान सूरू करण्यासाठी प्रकल्प अहवाल तयार करा.

# [-7) डंन चिह़ (कोणत्याही दोन) <br> 3) हिला गृहउद्योगाची (लिजत पापड) यशोगाथा <br>  <br> स टंब्ह नाँच यंचे उद्योजकीय गुण 

## 

B.Com. (Part - II) (Semester - IV) Examination, April - 2016

## BUSINESS STATISTICS (Paper - II)

Sub. Code : 63124
Day and Date : Monday, 11-04-2016
Total Marks : 50
Time : 12.00 noon to 2.00 p.m.
Instructions: 1) Attempt any FIVE questions.
2) Use of calculator is allowed.
3) Graph papers will be supplied.
4) Figures to the right indicate full marks.

Q1) a) If probability of getting defective bulb is 0.5 . Find Mean, Variance and S.D. of distribution of defective bulbs in a sample of 50 bulbs.
b) Explain the term "Assignable and Chance Causes".

Q2) What are the different problems in construction of an index number?
Find price index number by Laspeyre's, Paasche's, and Fisher's method for the year 2015.

| Article | Year 2010 |  | Year 2015 |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Quantity (Units) | Total Bill (Rs.) | Quantity (units) | Total Bill (Rs.) |
| Pen | 02 | 08 | 04 | 24 |
| Pencil | 01. | 06 | 02 | 16 |
| Notebook | 06 | 72 | 12 | 120 |
| Graph paper | 04 | 02 | 10 | 10 |

Q3) Explain Cyclic variations in Time Series's.
Find 4 yearly centered moving averages for following :

| Year | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Values | 17 | 20 | 24 | 26 | 30 | 32 | 40 | 44 | 48 | 50 | 53 |

Plot trend value along with original on graph.
2. Explain the terms:
a) Experiment
b) Disjoint Events

If a card is drawn from pack of 52 cards. Find the chance of getting
i) King of heart card.
ii) Either Red card or a King card
iii) Ether Face or an Ace card.

Q5) Explain Control Charts in S.Q.C. Construct suitable control chart for following data:
[10]

| Sample <br> No. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| No. of <br> defects | 12 | 15 | 10 | 14 | 19 | 16 | 14 | 08 | 02 | 10 |

Seat No.

Day and Date : Wednesday, 13-04-2016
Time : $\mathbf{1 2 . 0 0}$ noon to $\mathbf{0 2 . 0 0}$ p.m.
Instructions: 1) All questions carry equal marks.
2) Attempt any five questions.
3) Figures to the right indicate full marks.

Q1) Write short answer (any two)
a) State the features of Non Banking Financial Intermediaries.
b) Describe Advantages of Core Banking system.
c) Explain the quantitative measures of credit control used by Reserve Bank of India.

Q2) Explain the types of Bank Customer.

Q3) Discuss the procedure of Opening and Closing an account in Commercial Bank.

Q4) Describe the functions of Reserve Bank of India.

Q5) Explain the functions of Development Banks.

Q6) Discuss the advantages and disadvantages of Credit Cards.
Q7) Write short notes (any two)
a) State the objectives of monetary policy of Reserve Bank of India.
b) Explain the functions of NABARD.
c) Describe the concept of K.Y.C. (Know Your Customer).

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सूचना : 1) सर्व प्रश्नांना समान गुण आहेत.
2) कोणत्याही पाच प्रश्नांची उत्तरे लिहा.
3) उजवीकडील अंक पूर्ण गुण दर्शवितात.
money

प्र.1) थोडक्यात उत्तरे लिहा. (कोणत्याही दोनवर)
ओ) बिगर बँकिंग वित्तीय संस्थांची वैशिष्ट्ये सांगा.
ब) कोअर बँकिग प्रणालीचे फायदे विशद करा.
कर2) भारतीय रिझर्व बँकेची संख्यात्मक पत्तनियंत्रणाची साधने स्पष्ट करा.
$H$
प्रे2) बँक ग्राहकांचे प्रकार स्पष्ट करा.

प्र. ${ }^{\text {I }}$ ) व्यापारी बँकेत खाते उघडणे आणि खाते बंद करणेच्या कार्यपध्दतीची चर्चा करा.

प्र.4) रिझर्श बँक ऑफ इंडियाची कार्ये विशद करा.

प्रे.चे विकास बँकांची कार्ये स्पष्ट करा.

प्र.6) केडिट्टि कार्डच्या गुण-दोषांची चर्चा करा.
1.7) क्रि (कोणत्याही दोन)

3: उँ ऑं ड़ियाच्या चलनविषयक धोरणाची उद्दिष्ट्ये सांगा.
(ह) सन तंचें बर्ने स्पष्ट करा.
(3) (के.वाय.सी.) संकल्पना स्पष्ट करा.

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# B.Com. (Part - II) (Semester - IV) Examination, April - 2016 

 BUSINESS ECONOMICS (Revised) (Paper - IV)Sub. Code : 63122
Day and Date :Thursday, 07-04-2016
Total Marks : 50
Time : $\mathbf{1 2 . 0 0}$ noon to 2.00 p.m.
Instructions: 1) All questions carry equal marks.
2) Attempt any five questions out of seven.
3) Figures to the right indicate full marks.

Q1) Write short answers (any two)
a) Explain the stages of trade cycle.
b) Explain the scope of public finance.
c) Explain the objectives of the deficit finance.

Q2) Explain the Hawtray's monetary theory of trade cycle.

Q3) Explain the merits and demerits of direct tax.

Q4) Explain the Ricardian theory of international trade.

Q5) Explain the causes of growth in public expenditure.

Q6) Explain the merits and demerits of floating exchang rate.

Q7) Short notes (any two)
a) $\Lambda$ dvantages of international trade.
b) Indirect tax
c) Terms of trade

## मराठी रूपांतर

सूचना: 1) सर्व प्रश्नांना समान गुण आहेत.

प्र.3) प्रत्यक्ष कराचे गुण दोष स्पष्ट करा.
प्र.2) हॉट्रेचा व्यापार चक्रविषयक चलनजन्य सिध्दांत स्पष्ट करा.
प्र.1) थोडक्यात उत्तरे लिहा (कोणतेही दोन)
अ) व्यापार चक्राच्या अवस्था स्पष्ट करा.
ब) सार्वजनिक आयन्ययाची व्यासी स्पष्ट करा.
क) तुटीच्या अर्थभरण्याची उद्दिष्टे स्पष्ट करा.

प्र.4) रिकार्डोचा आंतरराष्ट्रीय व्यापाराचा सिध्दांत स्पष्ट करा.

प्र.5) सार्वजनिक खर्चाच्या वाढीची कारणे स्पष्ट करा.
5.6) कुन्ता विनीमय दराचे गुण दोष स्पष्ट करा.

1- नेन्ट (कोणत्याही दोन)
7. ज्यापारे लाभ (फायदे)

ङ)


# B.Com. (Part - II) (Semester - IV) Examination, April - 2016 ENGLISH (Compulsory) (Paper - IV) <br> <br> English for Business Communication (New) <br> <br> English for Business Communication (New) <br> Sub. Code : 63120 

Day and Date : Saturday, 02-04-2016
Total Marks : $\mathbf{5 0}$
Time : $\mathbf{1 2 . 0 0}$ noon to $\mathbf{0 2 . 0 0} \mathbf{~ p . m . ~}$
Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q1) Complete the following sentences by choosing the correct alternative from the ones given below :
a) Slavery is not desirable because $\qquad$ .
i) . it makes people work hard
ii) it was in the past
iii) it values people high
iv) it turns people into goods
b) The executive was $\qquad$ with his habit of spying.
i) persistent
ii) candid
iii) secretive
iv) awkward
c) Simon was lifted by the herculean arms of $\qquad$ .
i) his father
ii) his new papa
iii) his friend
iv) his neighbour
d) Mamta Kalia $\qquad$ her father.
i) disowns
ii) hates
iii) adores
iv) loves

## $\mathbf{N - 3 1 7}$

e) The filmmakers sell $\qquad$ in the market.
i) production
ii) films
iii) emotions
iv) poverty

Q2) a) Answer the following questions in 100 to 120 words each (Any two) : [10]
i) How does Simon change from a weeping boy to the bold son?
ii) Why was the publisher angry with the agent?
iii) What were the different reactions after 2008 financial crises in the U.S.?
b) Write a short note in about 100 to 120 words (Any one) :
i) Philip as Simon's Papa
ii) Politics in Market Era.
c) Write a short note in about 100 to 120 words (Any one) :
i) The central idea of the poem 'Tribute to Papa'.
ii) Theme of the poem 'India Shines'.

Q3) B. K. Industries Ltd. Ichalkaranji, write a letter of congratulations to Mr. Raj Desai, for his being elected as the Mayor of the city.

Q4) a) Write a summary of the following passage and suggest it a suitable title.[7] Broadly, the means of transport can be classified into three main divisions: and, water and air. we are here concerned with transport of trade of all Everns of transport road transport has shown the greatest growth in recent : ears

Irasport by road may be both vehicular and non-vehicular. Non . Tansportation includes both animals and man. Vehicular miseur I developing countries includes the ancient bullock carts as


I mation of railways has been vital in the growth of . $=0$. They are useful in carrying heavy bulky goods over -

Water transport is one of the oldest forms of cargo transport. Water transport includes inland and ocean transport. Inland water-ways includes rivers and canals. Ocean or sea transport is very important for the growth of foreign trade of any country.

The greatest advantage of air transport is that it has reduced the time and distance barrier to a great extent. However, air transport is costliest means of transport.
b) Write a well organized paragraph on the topic with the help of the points given.
Use of trees to human beings
Medicinal herbs $\qquad$ fuel $\qquad$ food, fruit, leaves, roots $\qquad$ clean environment $\qquad$ ecological balance $\qquad$ industrial uses.

