

**Savitribai Phule Pune University**  
**Centre for Distance & Online Education**  
**F.Y. M.Com. Semester System - 2025-26**  
**Home Assignment for Internal Assessment Sem II**

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**Savitribai Phule Pune University Centre for**  
**Distance & Online Education**

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**Name of Study Centre: -** \_\_\_\_\_

**Name of Student: -** \_\_\_\_\_

**PRN: -** \_\_\_\_\_

**SUBJECT: -** \_\_\_\_\_

**Class: -** \_\_\_\_\_

**SEM: -** \_\_\_\_\_

**Year: -** \_\_\_\_\_

Teacher Signature

Student Signature

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**F.Y.M. Com Semester System - 2025-26**  
**Home Assignment for Internal Assessment**  
**Semester II**

**GENERAL INSTURCTION:**

1. **Handwritten assignments** are compulsory (for ODL mode students). Typed or printed assignments are generally **not accepted**,
2. Do not copy the points, matter from the text while writing home Assignment mention your own point/Opinions whenever necessary.
3. Your answer should include how you would apply the knowledge in real life situations.
4. Home assignment is useful for self-analysis of your preparation of the final examination and Progress.

**सूचना :**

१. हस्तलिखित गृहपाठ अनिवार्य आहे .टाईप केलेले किंवा छापील गृहपाठ स्वीकारले जाणार नाहीत.
२. गृहपाठ लिहिताना पाठ्यपुस्तकातील मुद्दे जशाच्या तशा कॉपी करू नयेत.आवश्यकतेनुसार स्वतःचे विचार व मत मांडावीत .
३. तुमच्या उत्तरामध्ये संबंधित ज्ञान प्रत्यक्ष जीवनात कसे वापरता येईल याचा समावेश असावा.
४. गृहपाठ अंतिम परीक्षेच्या तयारीचे व प्रगतीचे स्वयंमूल्यांकन करण्यासाठी उपयुक्त ठरतो.

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**101-II: Financial Analysis and Control-II**

- Write Any 6 Questions from the following. (06\*05=30)

1. Explain the effect of the below-mentioned transactions on fund (working capital):

- i. Purchase 6,000 shares at 10 each (temporary).
- ii. Further capital of 12,000 invested during the year.
- iii. Sale of unused plant (completely depreciated) for ₹40,000.
- iv. Paid cash to sundry creditors ₹30,000.
- v. Purchase of Insurance Policy (5 years) of 65,000.

2. "Ratios are mechanical and incomplete". Explain.

3. State Limitations of Financial Statements.

4. From the given balance sheet of Saher Ltd. Prepare a Comparative Balance Sheet on the financial position of the concern.

Liabilities	2011 (₹)	2012 (₹)	Assets	2011 (₹)	2012 (₹)
Equity shares	2,20,000	2,50,000	Buildings	1,40,000	1,70,000
Debentures	1,00,000	1,20,000	Machinery	1,20,000	1,50,000
Reserves and surplus	60,000	80,000	Furniture	60,000	40,000
Sundry creditors	40,000	25,000	Sundry debtors	40,000	60,000
Bills payable	35,000	40,000	Marketing securities	5,000	10,000
Outstanding (Misc. exp)	20,000	—	Stock	40,000	55,000
	—	—	Cash balances	20,000	10,000
<b>Total</b>	<b>4,75,000</b>	<b>5,15,000</b>	<b>Total</b>	<b>4,75,000</b>	<b>5,15,000</b>

5. What is a Common Size Statement? Explain its advantages.

6. What is a Cash Flow Statement? State its importance.

7. What is Trend Analysis? Explain its advantages.

**8. Ratio Analysis Problem**

From the following information, calculate:

a) Current Ratio

b) Quick Ratio

Current Assets = ₹1,50,000

Inventory = ₹50,000

Current Liabilities = ₹75,000

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**102A-II: Industrial Economic- II**

- **Write Any 6 Questions from the following. (06\*05=30)**

1. What is Industrial Economics? Explain its nature and scope.
2. Explain the causes of industrial combinations and the concept of monopoly control.
3. What are the factors affecting the location of industries?
4. Explain Weber's Theory of Industrial Location and its significance.
5. What is industrial productivity? Explain the factors affecting industrial productivity.
6. What is the optimum size of a firm? Explain its determinants.
7. What is industrial finance? Explain its importance and sources.
8. What is foreign capital? Explain its need and government policy in India.

- **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. औद्योगिक अर्थशास्त्र म्हणजे काय? त्याचे स्वरूप व व्याप्ती स्पष्ट करा.
२. औद्योगिक संयोजनाची कारणे स्पष्ट करा आणि एकाधिकार नियंत्रणाची संकल्पना स्पष्ट करा.
३. उद्योगांच्या स्थाननिर्धारणावर परिणाम करणारे घटक कोणते?
४. वेबर यांचा औद्योगिक स्थान सिद्धांत स्पष्ट करा आणि त्याचे महत्त्व सांगा.
५. औद्योगिक उत्पादकता म्हणजे काय? औद्योगिक उत्पादकतेवर परिणाम करणारे घटक स्पष्ट करा.
६. उद्योगांच्या आदर्श आकारमानाचा अर्थ काय? त्याचे निर्धारक घटक स्पष्ट करा.
७. औद्योगिक वित्त म्हणजे काय? त्याचे महत्त्व व स्रोत स्पष्ट करा.
८. परकीय भांडवल म्हणजे काय? भारतातील त्याची गरज व सरकारची धोरणे स्पष्ट करा.

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**102B-II: Business Statistics: II**

- **Write Any 6 Questions from the following. (06\*05=30)**

1. What is Chi-square Test? Explain its significance in Statistical Analysis.
2. Explain Binomial Distribution.
3. Describe the importance of Marginal Density Functions.
4. Differentiate between Secular Trend and Cyclic Fluctuation.
5. A sample of 100 observations has mean = 50 and standard deviation = 10.  
Find the **95% confidence interval** for the population mean.
6. A coin is tossed 5 times. Find the probability of getting exactly 3 heads.
7. The average number of accidents per day is 2. Find the probability that on a particular day there are exactly 3 accidents.
8. The mean of a normal distribution is 50 and standard deviation is 10.  
Find the probability that X lies between 40 and 60.

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**103 II: Specialized Areas in Accounting: II**

- **Write Any 6 Questions from the following. (06\*05=30)**
  
- 1.** A of Mumbai (Maharashtra) sold to B of Mumbai (Maharashtra) goods at a selling price of ₹100. Later on B of Mumbai (Maharashtra) sold the same goods at a selling price of ₹150 to C of Pune (Maharashtra). The CGST and SGST both are to be charged at 9%. You are required to pass the necessary Journal Entries to record the above transactions in the Books of A, B, and C.
  
- 2.** Mr. Johnson occupies a room in the Ashok Hotel, New Delhi (a Five Start Hotel) on 11<sup>th</sup> Nov, 2017 at 10.00 A.M. as per European Plan at ₹600 for his stay of every 24 Hours or part thereof. You are required to compute the amount payable by Mr. Johnson in each of the following circumstances assuming that the services charge of 10% is also levied by the hotel in addition to the room rate.
  - a) If he checks out at 5.00 P.M. on 11<sup>th</sup> Nov, 2017.
  - b) If he checks out at 9.00 A.M. on 12<sup>th</sup> Nov, 2017.
  - c) If he checks out at 2.00 P.M. on 12<sup>th</sup> Nov, 2017.
  - d) If he checks out at 10.00 P.M. on 12<sup>th</sup> Nov, 2017.
  
- 3.** Pass journal entries for the following transactions:
  - a) Conversion of 2 lakhs fully paid equity shares of ₹10 each into stock of ₹1,00,000 and balance has 12% fully convertible Debenture.
  - b) Consolidation of 40 lakhs fully paid equity shares of ₹2.50 each into 10 lakhs fully paid equity share of 10 each.
  - c) Sub-division of 10 lakhs fully paid 11% preference shares of ₹50 each into 50 lakhs fully paid 11% preference shares of ₹10 each.
  - d) Conversion of 12% preference shares of ₹5,00,000 into 14% preference shares ₹3,00,000 and remaining balance as 12% Non-cumulative preference shares.
  
- 4.** Discuss the major provisions of AS 7 on the preparation of Contract Accounts.
  
- 5.** Describe the salient features of GST Act.
  
- 6.** What is amalgamation? Explain the difference between amalgamation and absorption.
  
- 7.** What is hotel accounting? Explain the importance of visitors' ledger.
  
- 8.** Explain the concept of escalation clause in contract accounting.

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**104 II: Business Tax Assessment & Planning:II**

- **Write Any 6 Questions from the following. (06\*05=30)**
- 1. Explain input tax credit and the procedure for GST registration.
- 2. Differentiate between tax planning, tax avoidance and tax evasion. Explain their respective objectives.
- 3. Mr. Anil' had income against the following heads:
  - a. Professional income 3,20,000
  - b. Income from STCG (covered under section 111A) 2,500
  - c. Income from LTCG 6,000
  - d. Income from other sources 5,000
  - e. Contribution to P.P.F. 35,000
  - f. Payment of Rent 42,000
  - g. Compute Mr. Anil's taxable income for assessment year 2020-21
- 4. Delta Limited, a Noida based company has distributed of 460 lakhs as dividends to its shareholders. On 1-7-2018. Delta company itself received dividend of 120 Lakh from one of its subsidiary company Charlie Limited; on which Charlie Limited has paid dividend distribution tax under section 115-O. Compute the additional income-tax payable by Delta Ltd. Under section 115-O.
- 5. Explain in details the Concept of Supply?
- 6. Differentiate between tax evasion, tax avoidance and tax planning.
- 7. Explain the assessment of charitable trusts and co-operative societies.
- 8. What is clubbing of income? Explain set-off and carry forward of losses.

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**105-II: E-SECURITY & CYBER LAWS**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. Describe four common types of attacks on computer systems.
2. Discuss the importance of cyber laws in regulation online conduct and preventing cybercrimes.
3. What are the tips to avoid risk in E-Commerce?
4. What are the advantages of distributed attack models?
5. What are the Ten Commandments of computer ethics?
6. What are the steps to control & check viruses?
7. What do you mean Cyber Law? Explain the need of cyber laws & cyber security.
8. Define, Cyber Crimes. Explain the various types of cyber-crimes.

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. संगणक प्रणालीवरील चार सामान्य हल्ल्यांचे प्रकार वर्णन करा.
२. ऑनलाईन वर्तनाचे नियमन आणि सायबर गुन्हे टाळण्यासाठी सायबर कायदांचे महत्त्व स्पष्ट करा.
३. ई-कॉमर्समध्ये जोखीम टाळण्यासाठी कोणत्या उपाययोजना आहेत?
४. वितरित हल्ला मॉडेल्सचे फायदे कोणते आहेत?
५. संगणक नैतिकतेचे दहा आदेश कोणते आहेत?
६. संगणक व्हायरस नियंत्रण आणि प्रतिबंध करण्यासाठी कोणती पावले उचलली जातात?
७. सायबर कायदा म्हणजे काय? सायबर कायदे आणि सायबर सुरक्षा यांची गरज स्पष्ट करा.
८. सायबर गुन्हे म्हणजे काय? सायबर गुन्हांचे विविध प्रकार स्पष्ट करा.

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**106 II: Laws Regulating to Copyrights & Design**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. Explain the procedure of license of copyright.
2. Write a short note on authorities for Administration.
3. What is the effect of disclosure on copyright?
4. Write a short note on Powers of the Central government.
5. Explain the characteristics of copyright.
6. Explain the objective of the PPVFR act 2001?
7. Evaluate the procedure for the registration of industrial design.
8. Explain the procedure of assignment of copyright.

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. कॉपीराइट परवान्याची (License) प्रक्रिया स्पष्ट करा.
२. प्रशासनासाठी असलेल्या प्राधिकरणांवर (Authorities) संक्षिप्त टिपलिहा.
३. प्रकटीकरणाचा (Disclosure) कॉपीराइटवर काय परिणाम होतो?
४. केंद्र सरकारच्या अधिकारांवर (Powers) संक्षिप्त टिप लिहा.
५. कॉपीराइटची वैशिष्ट्ये स्पष्ट करा.
६. पीपीव्हीएफआर कायदा 2001 (PPVFR Act 2001) चे उद्दिष्ट स्पष्ट करा.
७. औद्योगिक रचनांच्या (Industrial Design) नोंदणीची प्रक्रिया स्पष्ट करा.
८. कॉपीराइट हस्तांतरणाची (Assignment) प्रक्रिया स्पष्ट करा.

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**107-II: APPLICATION OF COST ACCOUNTING**

- **Write Any 6 Questions from the following. (06\*05=30)**

1. Explain the features and preparation of contract account.
2. Describe Piece Rate System.
3. Explain the objectives of cost accounting.
4. Compare target costing and cost plus pricing.
5. Explain the step in ABC systems and Levels of Activities.
6. Differentiate between traditional management accounting and value chain analysis.
7. The profit as per cost accounts is Rs.1,50,000. The following details are ascertained on comparison of cost and financial accounts.

	Cost Accounts	Financial Accounts
i) Opening stock:		
Materials	10,000	15,000
Finished goods	18,000	16,000
ii) Closing stocks:		
Materials	12,000	13,000
Finished goods	20,000	17,000

- a. Interest charged but not paid. Rs. 10,000
  - b. Write off: Preliminary expenses Rs.500; Goodwill Rs. 1,500
  - c. Dividend on Unit Trust of India received Rs. 1,000
  - d. Indirect expenses charged in financial accounts Rs. 80,000 but Rs.75,500 recovered in cost accounts. Find out the financial profit by preparing a Memorandum Reconciliation Account.
8. The following transactions have been extracted from the books of a company. You are required to make journal entries under (Integrated accounts)
- |                                       |           |
|---------------------------------------|-----------|
| i) Purchases of raw materials on cash | 4,00,000  |
| ii) Carriage inward                   | 3,000     |
| iii) Stores issued                    | 2,50,000  |
| iv) Productive wages paid             | 2,04,000  |
| v) Unproductive wages paid            | 72,000    |
| vi) Works overheads incurred          | 3,65,000  |
| vii) Materials issued for repairs     | 2,100     |
| viii) Selling expenses paid           | 11,000    |
| ix) Office expenses paid              | 4,200     |
| x) Cost of completed jobs             | 12,15,000 |
| xi) Works overheads absorbed          | 4,10,000  |

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**108-II: COST CONTROL AND COST SYSTEM**

- Write Any 6 Questions from the following. (06\*05=30)

1. Fixed cost ₹ 8,000, Profit earn ₹ 2,000, Break even sales ₹40,000 What is the actual sale?
2. Explain characteristics of Marginal Costing.
3. Write a short note on Management Information System.
4. Fixed Overhead ₹1,20,000  
Variable Overhead ₹2,00,000  
Direct Wages ₹1,50,000  
Direct Materials ₹4,10,000  
Sales ₹10,00,000  
Calculate the Break-even point & P/V Ratio
5. The P/V ratio of X Ltd. is 50% and margin of safety is 40%. The company sold 500 units for ₹5,00,000% you are required to calculate.
  - a) Breaker even point, and
  - b) Sales in units to earn a profit of 10% on sales.
6. You are given the following data for the year 2022 of the company.

Particulars	₹
Variable Cost	6,00,000
Fixed cost	3,00,000
Profit	1,00,000
Sales	10,00,000

Find:

- a. Profit/Volume Ratio
  - b. Break - even Point
  - c. Profit when sales amounted to ₹12,00,000
  - d. Sales required to earn a profit of ₹ 2,00,000
7. Explain the approaches for price setting.
  8. Briefly explain the basis of Apportionment of Overheads.

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**109-II: INTERNATIONAL CO-OPERATIVE MOVEMENT**

- Write Any 6 Questions from the following. (06\*05=30)

1. Write the characteristics of Capitalist Economy.
2. State the advantages of Mixed Economy.
3. Write a note on Cooperation is the Golden Mean.
4. Explain the advantages of Co-operative Movement in India.
5. Write a note - Role of Co-operative Societies.
6. Briefly explain Chinese Industrial Cooperatives.
7. Explain the challenges ahead and the pace of cooperation in the global economy.
8. Explain in detail the importance and purpose of mixed economy.

- खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)

१. भांडवलशाही अर्थव्यवस्थेची वैशिष्ट्ये लिहा.
२. मिश्र अर्थव्यवस्थेचे फायदे सांगा.
३. “सहकार ही सुवर्णमध्य आहे” या विषयावर टि लिहा.
४. भारतातील सहकारी चळवळीचे फायदे स्पष्ट करा.
५. सहकारी संस्थांची भूमिका या विषयावर टिपण लिहा.
६. चिनी औद्योगिक सहकारितेबद्दल थोडक्यात माहिती द्या.
७. जागतिक अर्थव्यवस्थेत सहकार क्षेत्रासमोरील आव्हाने स्पष्ट करा.
८. मिश्र अर्थव्यवस्थेचे महत्त्व आणि उद्दिष्टे सविस्तर स्पष्ट करा.

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**110-II: CO-OPERATIVE MANAGEMENT & EDUCATION**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. Explain the Importance of Co-operative Managements.
2. Explain the Function including Integration of Co-operation and Management.
3. Write a short note on Vaikunth Mehta National Institute of Co-operative Management.
4. What are the Right & Duties of Co-operative Auditor?
5. Explain the Need for Agricultural Loan.
6. Explain the Importance of Co-operation Management.
7. Explain the types in which Co-operative Structure can be classified.
8. Explain the problem & challenges of Agricultural credit Co-operative Society in Maharashtra.

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१. सहकारी व्यवस्थापनाचे महत्त्व स्पष्ट करा.
२. सहकार आणि व्यवस्थापन यांचे एकत्रीकरण (Integration) यासह कार्ये स्पष्ट करा.
३. वैकुंठ मेहता राष्ट्रीय सहकारी व्यवस्थापन संस्थेवर संक्षिप्त टिपण लिहा.
४. सहकारी लेखापरीक्षकाचे (Auditor) अधिकार व कर्तव्ये कोणती आहेत?
५. कृषी कर्जाची गरज स्पष्ट करा.
६. सहकारी व्यवस्थापनाचे महत्त्व स्पष्ट करा.
७. सहकारी रचनेचे (Structure) प्रकार स्पष्ट करा.
८. महाराष्ट्रातील कृषी पत सहकारी संस्थांच्या समस्या व आव्हाने स्पष्ट करा.

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**111-II: MODERN BUSINESS PRACTICES**

- **Write Any 6 Questions from the following. (06\*05=30)**

1. Explain the Role of FICCI.
2. Explain the objectives of Indian merchant chamber.
3. What are the features of statutory corporation?
4. Explain the features of public corporation.
5. Explain the nature of Indian agriculture.
6. What are the benefits of poultry farming?
7. Explain the various forms of business organizations in Indian economy.
8. Describe the role of public sector enterprise.

- **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. FICCI ची भूमिका स्पष्ट करा.
२. इंडियन मर्चंट्स चेंबरची उद्दिष्टे स्पष्ट करा.
३. वैधानिक महामंडळाची (Statutory Corporation) वैशिष्ट्ये कोणती आहेत?
४. सार्वजनिक महामंडळाची (Public Corporation) वैशिष्ट्ये स्पष्ट करा.
५. भारतीय शेतीचे स्वरूप स्पष्ट करा.
६. कुक्कुटपालनाचे फायदे कोणते आहेत?
७. भारतीय अर्थव्यवस्थेतील व्यवसाय संघटनांचे विविध प्रकार स्पष्ट करा.
८. सार्वजनिक क्षेत्रातील उपक्रमांची भूमिका स्पष्ट करा.

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**112- II: BUSINESS ENVIRONMENT ANALYSIS**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. State the characteristics of money market in developed economies.
2. Explain the role of co-operative banks.
3. Explain the importance of small scale industries and cottage industries.
4. State the problems of District Central Cooperative Banks.
5. State the limitations of environmental analysis techniques.
6. Explain the role of foreign banks.
7. State the importance of multinational companies.
8. Explain the functions and problems of state co-operative banks.

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. विकसित अर्थव्यवस्थांमधील चलन बाजाराची वैशिष्ट्ये सांगा.
२. सहकारी बँकांची भूमिका स्पष्ट करा.
३. लघुउद्योग आणि कुटीर उद्योगांचे महत्त्व स्पष्ट करा.
४. जिल्हा मध्यवर्ती सहकारी बँकांच्या समस्या सांगा.
५. पर्यावरणीय विश्लेषण तंत्रांच्या मर्यादा सांगा.
६. परकीय बँकांची भूमिका स्पष्ट करा.
७. बहुराष्ट्रीय कंपन्यांचे महत्त्व सांगा.
८. राज्य सहकारी बँकांची कार्ये व समस्या स्पष्ट करा.

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**113-II : BUSINESS ETHICS AND PROFESSIONAL VALUES**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. What are the unethical problems in a Business?
2. What is the need for corporate social responsibilities?
3. Write a short note on "Ethics Information Technology"?
4. Explain the sources and effects of Air pollution?
5. What are the major causes of Deforestation?
6. Write is the role of ethics in Marketing?
7. Explain any Five principles developed by the ministry of corporate Affairs?
8. Explain the importance of Business values?

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. व्यवसायातील अनैतिक समस्या कोणत्या आहेत?
२. कॉर्पोरेट सामाजिक जबाबदारीची गरज काय आहे?
३. "माहिती तंत्रज्ञानातील नैतिकता" (Ethics in Information Technology) यावर संक्षिप्त टिपण लिहा.
४. वायू प्रदूषणाचे स्रोत आणि परिणाम स्पष्ट करा.
५. जंगलतोडीची प्रमुख कारणे कोणती आहेत?
६. विपणनात (Marketing) नैतिकतेची भूमिका स्पष्ट करा.
७. कॉर्पोरेट व्यवहार मंत्रालयाने विकसित केलेल्या कोणत्याही पाच तत्वांचे स्पष्टीकरण करा.
८. व्यवसाय मूल्यांचे महत्त्व स्पष्ट करा.

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**114-II: ELEMENTS OF KNOWLEDGE MANAGEMENT**

- **Write Any 6 Questions from the following. (06\*05=30)**
  1. Explain the characteristics of the Knowledge Economy.
  2. What are the difference between TQM and Knowledge Management?
  3. Write short note on Balanced Scorecard.
  4. Explain classification of Customer Knowledge Management.
  5. Write short note on Knowledge-Based Engineering
  6. What are the five steps that constitute the Actionable Phase?
  7. Explain types of Knowledge Sharing.
  8. What are the features of Knowledge-Based Engineering?

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**115-II: Banking Law and Practices**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. Write the objectives of Prevention of Money Laundering Act 2002.
2. Explain the Provisions relating to adjudication and forfeiture.
3. Write the qualifications for appointment of Special Director.
4. Explain the concept of Non-Performing assets.
5. Explain the purpose of Consolidation of Banks.
6. Write down the benefits of Banking Technology to customers.
7. What are the provisions of Foreign Exchange Management Act?
8. Discuss the need for Bank Mergers in India.

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

1. मनी लॉन्ड्रिंग प्रतिबंध अधिनियम 2002 (Prevention of Money Laundering Act, 2002) ची उद्दिष्टे लिहा.
2. न्यायनिर्णय (Adjudication) आणि जप्ती (Forfeiture) संबंधित तरतुदी स्पष्ट करा.
3. विशेष संचालक (Special Director) पदासाठी आवश्यक पात्रता लिहा.
4. नॉन-परफॉर्मिंग ॲसेट्स (Non-Performing Assets - NPA) ही संकल्पना स्पष्ट करा.
5. बँकांचे एकत्रीकरण (Consolidation of Banks) याचा उद्देश स्पष्ट करा.
6. बँकिंग तंत्रज्ञानाचे ग्राहकांना होणारे फायदे लिहा.
7. विदेशी चलन व्यवस्थापन अधिनियम (Foreign Exchange Management Act - FEMA) मधील तरतुदी कोणत्या आहेत?
8. भारतातील बँक विलीनीकरणाची (Bank Mergers) गरज स्पष्ट करा.

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**116 - II : MONETARY POLICY**

- **Write Any 6 Questions from the following. (06\*05=30)**

1. Discuss the objectives of Rural Infrastructure Development Fund (RIDF).
2. Explain the impact of Microfinance in India.
3. State the importance of Financial Literacy.
4. State the role of NABARD in Rural Credit.
5. What is the difference between Fiscal Policy and Monetary Policy?
6. State the role of RBI in Financial Inclusion.
7. Discuss the recent policy changes announced by the RBI.
8. Describe the various instruments of Monetary Policy.

- **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. ग्रामीण पायाभूत सुविधा विकास निधी (RIDF) चे उद्दिष्टे चर्चा करा.
२. भारतातील सूक्ष्म वित्त (Microfinance) चा परिणाम स्पष्ट करा.
३. आर्थिक साक्षरतेचे (Financial Literacy) महत्त्व सांगा.
४. ग्रामीण कर्जपुरवठ्यात NABARD ची भूमिका स्पष्ट करा.
५. वित्तीय धोरण (Fiscal Policy) आणि चलनविषयक धोरण (Monetary Policy) यांतील फरक काय आहे?
६. आर्थिक समावेशनात (Financial Inclusion) RBI ची भूमिका सांगा.
७. RBI ने जाहीर केलेल्या अलीकडील धोरणात्मक बदलांची चर्चा करा.
८. चलनविषयक धोरणातील विविध साधने (Instruments of Monetary Policy) वर्णन करा.

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**117-II: CUSTOMER RELATIONSHIP MANAGEMENT & RETAILING**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. Explain the strategy and importance of customer retention.
2. Explain the importance of E-CRM software.
3. Explain the change role of customer relationship management.
4. Explain in detail the factors that influences customer expectations.
5. What are the benefits of customer lifetime value?
6. Explain the methods to improve the customer experience.
7. What are the features of E-CRM?
8. Explain in details important factors of customer relationship management.

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. ग्राहक टिकवून ठेवण्याची (Customer Retention) धोरणे व त्याचे महत्त्व स्पष्ट करा.
२. ई-CRM सॉफ्टवेअरचे महत्त्व स्पष्ट करा.
३. ग्राहक संबंध व्यवस्थापनाच्या (CRM) बदलत्या भूमिकेचे स्पष्टीकरण करा.
४. ग्राहकांच्या अपेक्षांवर परिणाम करणारे घटक सविस्तर स्पष्ट करा.
५. ग्राहक आयुष्यकालीन मूल्याचे (Customer Lifetime Value) फायदे कोणते आहेत?
६. ग्राहक अनुभव सुधारण्यासाठीच्या पद्धती स्पष्ट करा.
७. ई-CRM ची वैशिष्ट्ये कोणती आहेत?
८. ग्राहक संबंध व्यवस्थापनातील महत्त्वाचे घटक सविस्तर स्पष्ट करा.

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**118 - II: SERVICES MARKETING**

• **Write Any 6 Questions from the following. (06\*05=30)**

1. What are 7 p's of service marketing? Explain in short.
2. Explain the need of Service Development Strategies.
3. Explain the Factors affecting on Services.
4. Write a short note on Pricing of Services.
5. Examine the Core and Augmented Services.
6. Explain the concept of Customer Retentions.
7. Explain the difference between Goods and Services.
8. Examine the details concept of Promotion and Distribution.

• **खालीलपैकी कोणत्याही ६ प्रश्नांची उत्तरे लिहा . (०६\*०५=३०)**

१. सेवा विपणनातील 7 P's कोणते आहेत? थोडक्यात स्पष्ट करा.
२. सेवा विकास धोरणांची गरज स्पष्ट करा.
३. सेवांवर परिणाम करणारे घटक स्पष्ट करा.
४. सेवांच्या किंमत निर्धारणावर (Pricing) संक्षिप्त टिपण लिहा.
५. मूलभूत (Core) आणि पूरक (Augmented) सेवा यांचे परीक्षण करा.
६. ग्राहक टिकवून ठेवण्याची (Customer Retention) संकल्पना स्पष्ट करा.
७. वस्तू (Goods) आणि सेवा (Services) यांतील फरक स्पष्ट करा.
८. प्रचार (Promotion) आणि वितरण (Distribution) या संकल्पनांचे सविस्तर परीक्षण करा.

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