OP Code: 1982OP Total No. of Pages: 2

Total Marks: 40

Seat No.	
Scat 110.	

January - February (Winter) Examination - 2023

Subject Name: Bachelor of Comm. (CBCS) 87976 Business Communication Paper-I 31.01.2023 10.30 AM To $\bar{1}2.30 \text{ PM}$

Subject Code: 87976

Day and Date: Tuesday, 31-01-2023 Time: 10:30 am to 12:30 pm

Instructions.:

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

Special Instruction.:

There are total marks to the question and bifurcation is also given

- Q.1. Q 1) A Rewrite the following sentences by choosing the correct alternatives [8] from those given below. 4
 - 1) Memorable smiles are -----
 - a) expected b) genuine c) unexpected d) none of these
 - 2) The poem 'Unknown Citizen' is written by -----
 - a) W.H.Auden b) W.B.Yeats c) T.S.Eliot d) D.H.Lawrence
 - 3) The name of Jumman's wife is -----
 - a) Salama b) Rubina c) Kariman d) Waziro
 - 4) Mini's mother was often annoyed with -----
 - a) Mini's silence b) Mini's Chatter c) Mini's study d) Mini's shouting
 - B) Answer the following questions in one sentence. 4
 - 1) Where did the unknown citizen work?
 - 2) what is the leader of the Panchayat called as?
 - 3) Who had written the poem 'The Felling of the Banyan Tree'?
 - 4) Who was scared of Kabuliwala?
- Q.2. Q 2 A. Answer the following questions in 3 to 4 sentences each (3 out of 5) [12]
 - 1) Comment on Gardiner's views about unexpected smiles
 - 2) How was the work performance of the unknown citizen in a factory?
 - 3) How was the friendship between Algu and Jumman?
 - 4) When did Mini overcome her fear of Kabuliwala?
 - 5) Why did the Banyan tree stand like a problem?
 - B) Write short notes on the following in about 7 to 8 sentences each. (Any Two

 - 1)Gardiner's views on smile
 - 2) An ironical picture of a model citizen
 - 3) The character of Jumman
 - 4) Mini's mother
- Q.3. Q 3 Do as directed. 6

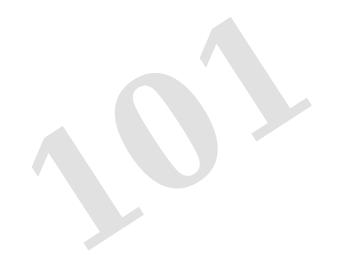
[6]

- 1) Give the synonyms of the following words.
- 1) Select 2) Flat
- 2) Give antonyms of the following words.
- 1) Crv 2) Wise
- 3) Make new words by using prefixes and suffix
- 1) Im -
- 2) lv

- Q.4. Q 4 A) 1) Write a detailed description of a temple in your Village .
- [14]

- 2) Describe your cell phone. 4
- Q 4 B) Complete the following narratives by using your imagination.

A rich farmer ------ a lot of land ------ cattle and servants ----- two sons ----- happy life ----- after some years younger son unhappy ----- asked for his share of the property ----- wouldn't listen to fathers advice ----- got his share ----- sold them all----- went away to another country ----- fell into bad ways ----- soon all money gone ----- poor ----- no one to help him ----- understand his



QP Code: 2044QP Total No. of Pages: 2

Seat No.	

January - February (Winter) Examination - 2023

Subject Name: Bachelor of Comm. (CBCS)_87963_Micro Economics Paper-I_28.01.2023_10.30 AM To 12.30 PM

Subject Code: 87963

Day and Date: Saturday, 28-01-2023

Time: 10:30 am to 12:30 pm

c)Marginal (सीमांत)

Total Marks: 40

•				
In	ctri	neti	ons	

	1) All questions are compulsory2) Figures to the right indicate fu	ll marks			
Q.1.	Multiple choice questions (बहुपर्यायी प्रश्न) 1. Dr. Marshall has used method to measure utility. (डॉ. मार्शल यांनी उपयोगीतेचे मापन करण्यासाठी पद्धतीचा उपयोग केला आहे.)_				
	a)Analytical (विश्लेषणात्मक)	b)Qualitative (गुणात्मक)			
	c)Cardinal (अंकदर्शक)	d)All of the above (वरील सर्व)			
	2.Line that represents the maximum nu consumer can buy is called as (उपभोक्त येतात याची मर्यादा दर्शवणाऱ्या रेषेसम्हणतात.	त्याला दोन वस्तूंचे जास्तीत जास्त किती नग खरेदी करता			
	a)Indifference curve (समवृत्ती वक्र)	b)Price line (किंमत रेषा)			
	c)Income line (उत्पन्न रेषा)	d)Iso-quant curve (समउत्पादन वक्र)			
	3.The expansion path is (विस्तार पथ हा	 असतो.)			
	a)Moving up from left to right (डावीकडून उजवीकडे वरती जाणारा)	b)Moving down from right to left (उजवीकडून डावीकडे खाली जाणारा)			
	c)Moves down from left to right डावीकडून उजवीकडे खाली जाणारा)	d)Horizontal (समांतर स्वरूपाचा)			
	4method is used for make accurate page बदलांचे निश्चित अंदाज व्यक्त करण्यासाठी पर	redictions of changes in demand. (मागणीतील द्वतीचा वापर करतात.)			
	a)Least square (किमान वर्ग)	b)Graph(आलेख)			
	c)Moving average (बदलती सरासरी)	d)Survey (सर्वेक्षण)			
	5.Those factors of production can't chair Factors. (उत्पादनाचे जे घटक अल्पकाळात बदलता	nge in short run are known as			
	a)Fixed (स्थिर)	b)variable (बदलते)			
	c)Technical (तांत्रिक)	d)All of the above (वरीलपैकी सर्व)			
	6. In the law of variable proportion, firs	,			
	a)Constant (स्थिर)	b)Decreasing (घटत्या)			
	•	d)None of the above (यापैकी नाही)			
	7.The shape of long-run average cost cu आकाराचा असतो.)				
	a)W	b)L			
	c)U	d)V			
	8.The price received by the producer from the la (उत्पादकाने आपल्या उत्पादनाच्या शेवटच्या नगाची बाजारात विक म्हणतात.)	st unit of sale of the product is called as revenue. की केल्यानंतर त्याला जी किमत मिळते त्यासपाप्ती			
	a)Aggregate (एकूण)	b)Average (सरासरी)			

d)Constant (स्थिर)

Q.2.	Write long answer (सविस्तर उत्तर लिहा)	[8]
	A) Explain the characteristics of indifference curve with diagram. (समवृत्ती वक्राचे गुणधर्म आकृतीसह स्पष्ट करा.) OR (किंवा) B) What is the demand forecasting? Explain the methods of demand forecasting. (मागणी अनुमान म्हणजे काय? मागणी अनुमान मोजण्याच्या पद्धती स्पष्ट करा.)	
Q.3.	Write long answer (सविस्तर उत्तर लिहा) A) Explain the law of variable proportion. (बदलत्या प्रमाणाचा नियम स्पष्ट करा.) OR (किंवा) B) Discuss on 'Modern approach of cost of production'. ('उत्पादन खर्चाबाबतचा आधुनिक दृष्टीकोण' यावर चर्चा करा.)	[8]
Q.4.	Write short answer - Any two (थोडक्यात उत्तरे लिहा - कोणतेही दोन) a) Explain the importance of demand forecasting in business decision. (व्यावसायिक निर्णयप्रक्रियेतील मागणी अनुमानाचे महत्व स्पष्ट करा.) b) Which are the external economies of scale? (उत्पादनातील बहिर्गत बचती कोणत्या आहेत?) c) Explain the difference between average revenue and marginal revenue. (सरासरी प्राप्ती व सीमांत प्राप्ती यातील फरक स्पष्ट करा.)	[8]
Q.5.	Write short notes - Any two (टिपा लिहा - कोणतेही दोन) a) Determinants of demand (मागणीचे निर्धारक घटक) b) Average cost (सरासरी खर्च) c) Marginal rate of technical substitution (सीमांत तांत्रिक पर्यायता दर)	[8]

Seat	Total No. of Pages : 2
No.	

B.Com. (Part-I) (Semester-II) (CBCS) (New) Examination, January - 2023 MANAGEMENT PRINCIPLES & APPLICATIONS - II (Paper - II)

Sub. Code: 71492 Day and Date : Monday 30 - 01 - 2023 Total Marks: 50 Time: 2.30 p.m. to 4.30 p.m. **Instructions:** Attempt any five questions out of seven. 1) All questions carry equal makrs. 2) 3) Figures to the right indicate full marks. [10] **Q1**) Write short answers (Any two out of three). Explain the 'Y' theory of motivation. a) Explain Blake & mouten's managerial Grid Theory. b) Explain need of co-ordination. c) **Q2**) What is motivation? Explain the importance of motivation. [10] Q3) State concept of leadership. Explain its importance. [10] **Q4**) Explain the traditional techniques of control. [10] Q5) State the meaning of corporate social Responsibility. Explain importance of corporate social responsibility. [10] **Q6**) State the measures to overcoming resistance to change. [10] **Q7**) Write short notes (any two) [10] Theory 'Z' a) Leadership styles of shivaji Maharaj. b) Control process.

c)

मराठी रूपांतर

1) सात प्रश्नांपैकी कोणतेही पाच प्रश्न सोडवा.

सूचनाः

क) नियंत्रण प्रक्रिया

•	· · · · · · · · · · · · · · · · · · ·) सर्व प्रश्नांना समान गुण आहेत.	
	3,) उजवीकडील अंक पूर्ण गुण दर्शवितात.	
प्र. 1)	थोडक्या	न उत्तरे लिहा. (कोणतेही दोन)	[10]
	अ) अ	भिप्रेरणेचा 'य' सिद्धांत स्पष्ट करा.	
	ब) ক	नेक व माऊटेन 'व्यवस्थापकीय जाल सिद्धांत' स्पष्ट करा.	
	क) स	मन्वयाची आवश्यकता स्पष्ट करा.	
प .2)	காப்ப்ரா	॥ म्हणजे काय? कार्यप्रेरणेचे महत्त्व स्पष्ट करा.	[10]
A(2)	441-124(5)		[10]
प्र. 3)	'नेतृत्त्व' र	मंकल्पना स्पष्ट करा. नेतृत्वाचे महत्त्व विशद करा.	[10]
प्र. 4)	नियंत्रणा	वी पारंपारिक तंत्रे स्पष्ट करा.	[10]
प्र. 5)	प्रमंडळीय	। (कंपनी) सामाजिक जबाबदारी म्हणजे काय? त्याचे महत्त्व स्पष्ट करा.	[10]
प्र. 6)	बदलास	होणाऱ्या विरोधाच्या निराकरणासाठी उपाय स्पष्ट करा.	[10]
प्र. 7)	टीपा लि	हा. (कोणतेही दोन)	[10]
	अ) 'इं	प्रेड' सिद्धांत	
	ब) शि	ावाजी महाराज यांची नेतृत्वशैली	



QP Code: 2207QP Total No. of Pages: 2

Seat No.

January - February (Winter) Examination - 2023

Subject Name: Bachelor of Comm. (CBCS)_87965_Principles of Marketing Paper-I_01.02.2023_10.30 AM To 12.30 PM

Subject Code: 87965

Day and Date: Wednesday, 01-02-2023

c)Cultural factors (सांस्कृतिक घटक)

Time: 10:30 am to 12:30 pm

Total Marks: 40

Instructions.:

msu	1) All questions are compuls 2) Figures to the right indica		
Q.1.	Multiple Choice Questions रिक mark एका प्रश्नाला एक गुण आहे.)	ाम्या जागी योग्य पर्याय लिहा .(Each for one	[8]
	1. Marketing is the pro	cess. विपणन ही एकचालणारी प्रक्रिया आहे.	
	a)Small (लहान)	b)Continuous (निरंतर)	
	c)Rapid (वेगवान)	d)Assembly (संभाव्य)	
	2marketing is done for the be	nefit of societyविपणन हे समाज हितासाठी केले जाते.	
	a)Social(सामाजिक)	b)Political (राजकीय)	
	c)Economic(आर्थिक)	d)Transformation(परिवर्तन)	
		arket into smaller segments for marketing न लहान भाग पाडण्याची क्रिया म्हणजेहोय.	
	a)Market segmentation (बाजारपेठ वि	भाजन) b)Marketing(मार्केटिंग)	
	c)Division(विभाजन)	d)Demand(मागणी)	
	4.Rural market is amarket.	ग्रामीण बाजारपेठ बाजारपेठ आहे.	
	a) Cultural(सांस्कृतिक))Fragmented(विसुरलेली)	
	c)Sometimes(कधी कधी)	l)Increased(वाढीव)	
		ut differentiates between your product and न्पर्धक वस्तू यातील भेद दर्शवणारी विपणन व्यूहरचना म्हणजे	
	a)Socially(सामाजिक दृष्टीकोण)	b)differentiation (भेदिकरण)	
	c)वस्तू विपणन (Product Marketing)	d)Product Differentiation (वस्तु भेदकरण)	
	6marketing is done using info वापर करून केले जाते.	rmation technologyविपणन माहिती तंत्रज्ञानाचा	
	a)Direct Marketing(थेटविपणन)	b) Green (हरित)	
	c)Online (ऑनलाईन)	d)Central(मध्यवर्ती)	
	7. The nature of marketing is	विपणनाचे स्वरूपआहे.	
	a)Dynamic(गतिमान)	b)Small (लहान)	
	c)Big (मोठे)	d)Stable (स्थिर)	
	8are important factors affecगाउँ वाहकांच्या वर्तनावर व खरेदी निर्णया	ting consumer behavior and purchase decision. वर परिणाम करणारा महत्त्वाचा घटक आहे.	
	a)External Factors(बाह्यघटक)	b)Business(व्यवसायीन)	

d)Internal Factors(अंतर्गत घटक)

Q.2.	State the importance of Marketing.	[8]
	विपणनाचे महत्त्व विशव करा.	
	OR Explain the distinguishing characteristics of Rural Marketing. ग्रामीण विपणनाची वैशिष्टचे स्पष्ट करा .	
Q.3.	Explain the difference between product differentiation and market segmentation. वस्तू भेदिकरण व बाजारपेठ विभाजन यातील फरक स्पष्ट करा.	[8]
	OR Explain the components of Marketing Information System. विपणन माहिती पद्धतीचे घटक स्पष्ट करा.	
Q.4.	Short Answer Questions थोडक्यात उत्तरे लिहा (Any Two कोणतेही दोन)	[8]
Q.5.	a) Explain the Scope of Marketing. विपणनाची व्याप्ती स्पष्ट करा. b) State the growing importance of Rural Marketing. ग्रामीण विपणनाचे वाढते महत्त्व विशव करा. c) Explain the marketing research process. विपणन संशोधनकार्यपद्धती स्पष्ट करा Short Notes टिपा लिहा (Any Two कोणतेही दोन) a) Green Marketing (हरित विपणन) b) Evolution of marketing concept (विपणन उत्क्रांतीची संकल्पना) c) Target Market selection (लक्षकेंद्रीत विपणन)	[8]

			QP Code: 19)25QP
Seat	No.		Total No. of Pa	ges: 4
	Ianuary	- Fohruary	(Winter) Examination - 2023	
Subje	•	J	7962_Financial Accounting Paper-I_27.01.2023_10.30	AM To
		C.,I	12.30 PM	
Day a	nd Date: Friday, 27		oject Code: 87962	
	10:30 am to 12:30		Total Mar	ks: 40
Instru	ictions.:			
	_	to the right indic	ate full marks	
Speci	al Instruction.:	No. 1 and 2 are	compulsory. 2. Attempt any 3 Questions from Que	etion
Numb	per 3 to 6. 3. Use of			Stion
Q.1.	Choose the cor			[8]
	1. Receipt and Ex	_	_	
	a)Personal A/c b)			
	c)Nominal A/c d)	Representative P	Personal A/c	
	2Concept im not liquidate or l	_	s will continue its operations in future and will e to any reason.	
	a)Dual Aspect Co	ncept	b)Going Concern Concept	
	c)Money Measur	ement Concept	d)Business Entity Concept	
	3.In Amalgamati	on of Firms a	ssets & liabilities transferred to new firm.	
	a)Book Valued		b)Revalued	
	c)Agreed Valued		d)Both b) and c)	
			consigned at a profit of 25% on cost, the ged with Rs for the value of goods sent on	
	a)Rs.12500		b)Rs.62500	
	c)Rs.37500		d)Rs.52500	
	5.Receipt and Ex	penditure A/c inc	ludes the transactions relating to only.	
	a) Last year		b)Current year	
	c)Next year		d)Any period	
	6. The method of	depreciation is o	continued for long period of time according to	
	a)Convention of	conservatism	b)Convention of consistency	
	c)Convention of f	full disclosure	d)Convention of materiality	
	7.Del- credere co	mmission is calc	ulated on	
	a)Cash Sales	b)Credit Sale	es S	
	c)Total Sales	d)Both b) and	d c)	
	•		count is transferred to Partners Capital A/c in the	
	a)Equal Ratio		b)Capital Ratio	

d)Old profit sharing ratio

c)New profit sharing ratio

- Q.2. Write Short Notes (2 out of 3)
 - 1. Concept of IFRS
 - 2. Need of Accounting Standards
 - 3. Accounting Process
- Q.3. The Balance Sheet of Two Firms M/s Sarthak & Swaraj and M/s Vedant & [8] Viraj as on 31st March 2022.

Balance Sheet

as on 31.03.2022

Liabilities	M/s Sarthak & Swaraj Rs.	M/s Vedant & Viraj Rs.	Assets	M/s Sarthak & Swaraj Rs.	M/s Vedant & Viraj Rs.
Sundry Creditors	80,000	64,000	Land & Buildings	1,20,000	-
Bills Payable	-	1,20,000	Plant & Machinery	1,60,000	80,000
Outstanding Rent	12,000	8,000	Stock	80,000	2,08,000
Capital's			Sundry Debtors	40,000	1,20,000
Sarthak	1,60,000	-	Cash in hand	20,000	56,000
Swaraj	1,20,000	-	Investment	-	80,000
Vedant	-	2,40,000			
Viraj		80,000			
General Reserve	48,000	32,000			
	4,20,000	5,44,000		4,20,000	5,44,000

Sarthak & Swaraj shared profits in the ratio 3:2 and Vedant & Viraj share profits in the ratio 5:3

Two firms are decided to amalgamate and form a New Partnership firm Named as M/s Sarthak & Vedanta with an following terms and conditions-

- 1. Stock of M/s Vedant & Viraj was valued at Rs. 2,14,000.
- 2. Land & Buildings was valued at Rs. 1,00,000.
- 3. A reserve of 5% on Debtors was necessary for bad debts in both the firms.
- 4. Outstanding rent to be discharged by the respective firms.
- 5. Plant & Machinery of M/s Vedant & Viraj wasn't taken over by new firm, which was Vedant agreed to take over for Rs. 72,000.

You are required to prepare;

Revaluation Account and Partner's Capital A/c's in the account of both the firms.

Q.4. Following are the Balance Sheet of Two Firms M/s D K and M/s R J as on [8] 31st March 2022

Balance Sheet as on 31.03.2022

Liabilities	D & K Rs.	R & J Rs.	Assets	D & K Rs.	R & J Rs.
Sundry Creditors	1,00,000	1,25,000	Cash at bank	28,000	33,500
Bills Payable	50,000	25,000	Stock	1,02,000	91,500
Capital			Sundry Debtors	75,000	1,00,000
D	2,00,000		Office Premises	2,00,000	-
K	1,00,000		Furniture	20,000	1,00,000
R		1,20,000	Bills Receivable	25,000	25,000
J		80,000			
	4,50,000	3,50,000		4,50,000	3,50,000

The Two Firms decided to amalgamate their business as on 1st April 2022 on following conditions.

- 1. Goodwill of M/s D K to be fixed at Rs. 40,000 and that of M/s R J at Rs. 50,000.
- 2. Premises to be valued ar Rs. 2,50,000.
- 3. Stock of M/s D K to be written down by Rs. 20,000 and that of M/s R J is to higher valued by Rs. 10,000.
- 4. A Provision for R.D.D. to be created on Sundry Debtors at 5% in the both the firms.
- 5. Create 5% Discount from Sundry Creditors of both the firms.
- 6. In the New Firm the Partners need to bring Capitals as D-Rs.2,35,625 K- Rs. 1,35,625 R- Rs.1,50,625 J- Rs.1,10,625.

You are required to prepare-

Opening Balance Sheet in the Books of the New Firm.

Q.5. Dr. Snehal Kulkarni commenced his practice on 1st April, 2022 at Kolhapur. His Receipt and Payment for the first year is as follows: Receipt's and Payment's Account

For the year ended on 31st March 2022

Receipts	Rs.	Payments	Rs.
To Cash Introduced	10,00,000	By Furniture	1,00,000
To Professional Fees received	5,00,000	By Equipments	3,80,000
To Receipt from Dispensary	9,00,000	By Generator	2,40,000
to Visiting Fees	3,00,000	By Medicines	60,000
To Miscellaneous Receipts	1,00,000	By Salary of the Staff	3,00,000
_		By Rent of Hospital Building	1,20,000
		By Office Expenses	74,000
		By Sundry Expenses	50,000
		By Drawings	4,60,000
		By Bank Deposits	10,00,000
		By Cash Balance	16,000
Total	28,00,000	Total	28,00,000

Other Information

- 1. Fees Rs. 50,000 is still to be receivable.
- 2. Salary to Assistant is unpaid by Rs. 7,500.
- 3. Depreciate Furniture, Equipments and Generator by 10% Prepare Receipts and Expenditure Account for the year ended on 31/3/2022.
- Q.6. Syntel Company, Mumbai consigned goods costing Rs. 4,00,000 to Angel [8] Company of Pune; Syntel Company paid Rs. 15000 for Freight and Rs. 2000 for Carriage and Rs.3000 for Insurance. They also drew a bill of exchange of Rs. 2,50,000 for 3 months on Angel Company which they later accepted.

Angel Co. took the delivery of the goods and spent Rs. 2000 for Clearing the goods, Rs. 1000 for Carriage outward and Rs. 2000 for Godown Rent. Angel Company sold half of the goods for Rs. 3,00,000 on credit, of which it recovered Rs. 2,95,000. and Allowed Discount of Rs. 2000 and incurred a Bad Debts of Rs. 3000. and up to year end Angel Company sold the remaining goods for Cash Rs. 2,50,000.

Angel Company is entitled to a commission of 5% on Gross Sales and Delcredere Commission on Credit Sales at 2%. Balance due to Syntel Company was remitted along with Account Sales by Draft.

Prepare the Consignment A/c in the books of Syntel Company, Mumbai.

QP Code: 2239QP Total No. of Pages: 2

Seat No.	

January - February (Winter) Examination - 2023

Subject Name: Bachelor of Comm. (CBCS) 87973 Insurance Paper-I 13.02.2023 10.30 AM To 12.30 PM

Subject Code: 87973

Day and Date: Monday, 13-02-2023

I

nstructions.: 1) All questions are compulsory	
2) Figures to the right indicate full marks	
2.1. Choose the appropriate alternative from among given below each statement and write it in the answer book. परत्येक विधाना खाली दिलेल्या पर्यायामधून योग्य पर्याय निवडा आणि तो उत्तरपत्रिकेत लिहा. 1)According to, "Insurance is a contract by which the one party, in considerations of price paid to him adequate to the risk becomes security to the other party, that he shall not suffer loss, damage or prejudice by the happening of the perils specified to certain things which may be exposed to him"]
a)Justice Lawrence b)Central Government c)Professor Vishwanath above	
1)यांच्यामते, 'विमा हा असा करार आहे की ज्याद्वारे एक पक्ष दुसऱ्या पक्षाने दिलेल्या मोबदल्याच्या बदल्यात दुसऱ्या पक्षाला करारात नमूद केलेल्या संभाव्य धोक्यापासून हानी पोहोचल्यास भरपाई देण्याची हमी देतो'' a)न्यायमूर्ती लॉरेन्स b)केंद्र सरकार c)प्राध्यापक विश्वनाथ d)वरीलपैकी काहीही नाही 2) is not a contract of indemnity a)Fire Insurance b)Marine Insurance c)Life Insurance d)Accident Insurance 2) हा नुकसानभरपाईचा करार नाही a)अग्नी विमा b)सागरी विमा c)आयुर्विमा d)अपघात 3) The type of insurance which provides risk cover along with benefit of capital growth to policy holder is a)Unit Linked Insurance Plan b)Mutual Fund c)Life insurance d)None of the above 3) विमा धारकास विमा संरक्षण बरोबरच भांडवल वृद्धीचा लाभ मिळवून देणारा विमा योजनेचा प्रकार म्हणजेहोय	
a) युनिट लिंकड विमा योजना b)म्युच्युअल फंड c)आजीवन विमा d)वरीलपैकी काहीही नाही	
4) Amount ofPolicy is not receive by policy holder but it receive by their nominees after death of policy holder.	
a)Whole Life b) Retirement c)Term d)Unit Linked Insurance Plan	
4)ची रक्कम पॉलिसी धारकास प्राप्त होत नाही परंतु ती पॉलिसीधारकाच्या मृत्यूनंतर त्यांच्या नॉमिनीद्वारे प्राप्त होते.	
a)आजीवन विमा b)निवृत्ती c)मुदत d)युनिट लिंकड विमा योजना	
5) For monthly payment of premiumsgrace days are allowed	
a)10 b)15 c)20 d)25	
5) मासिक हप्ते भरण्यासाठीसवलतीचे दिवस अनुमत आहेत $f a)10 f b)15 f c)20 f d)25$	

6) For receiving amount of policy, it is essential to fill upform a)Discharge b)Recharge c)Proposal d)Receipt 6) पॉलिसीची रक्कम प्राप्त करण्यासाठी,फॉर्म भरणे आवश्यक आहे c)प्रस्ताव a)डिस्चार्ज b)रिचार्ज d)पावती

7) Appointment of all members along with chairman of IRDA is made by

a)State Government b)Insurance Agent c)Central Government d)Ombudsman

7) IRDA च्या अध्यक्षांसह सर्व सदस्यांची नियुक्ती द्वारे केली जाते. b)विमा एजंट c)केंद्र सरकार d) लोकपाल a)राज्य सरकार

8) Insurance Regulatory and Development Act was passed in

b)1999 c)2009 d)2019

8) विमा नियामक आणि विकास कायदा मध्ये पारित करण्यात आला.

a)1899 b)1999 c)2009 d)2019

Q.2.	Q.No.2: Explain the Primary Principles of Insurance	[8]
	विम्याची प्राथमिक तत्वे स्पष्ट करा OR किंवा	
	: Explain the functions of Insurance Regulatory and Development Authority विमा नियमन व विकास प्राधिकरणाची कार्ये स्पष्ट करा	
Q.3.	Q.No.3: What is Whole Life Policy? Explain its Types	[8]
	आजीवन विमा म्हणजे काय? त्याचे प्रकार स्पष्ट करा OR किंवा	
	: Sate the procedure of settlement of death claim	
	मृत्यू दावा निपटण्याची कार्यपद्धती सांगा	
Q.4.	Q.No.4: Write Short Answers (Any Two out of Three)	[8]
	थोडक्यात उत्तरे लिहा (तीन पैकी कोणतेही दोन) a) State the commercial significance of Insurance	
	अ वाणीज्याच्या दृष्टीने विम्याचे महत्व सांगा	
	b) Explain the Unit Linked Insurance Plan (ULIP)	
	ब युलीप योजना स्पष्ट करा c) Explain the policy condition 'Proof of Age'	
	क वयाचा पुरावा ही विमा अँट स्पष्ट करा	
Q.5.	Q. No. 5: Write Short Notes (Any two out of Three)	[8]
	टीपा लिहा (तीन पैकी कोणतेही दोन)	
	a) Growth of life insurance business after privatization अ स्राजगिकरनानंतरची आयुर्विम्याची प्रगती	
	b) Types of Insurance	
	ब विम्याचे प्रकार	
	c) Meaning and nature of life insurance क आयुर्विम्याचा अर्थ व स्वरूप	