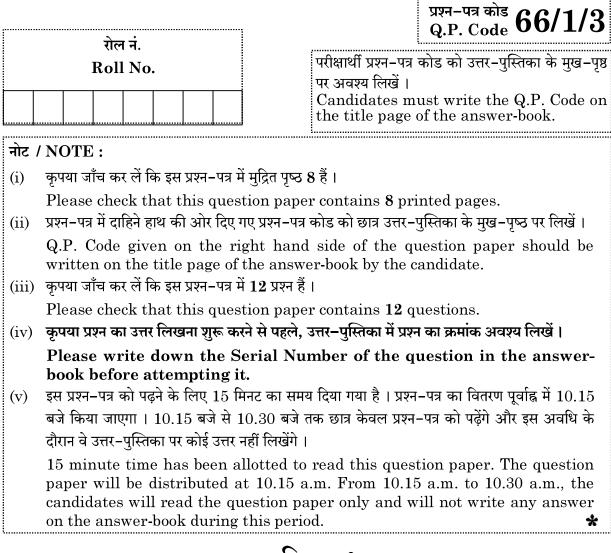


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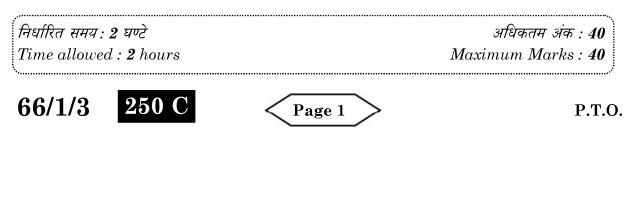
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व्यावसायिक अध्ययन BUSINESS STUDIES



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सामान्य निर्देश :

- (i) इस प्रश्न-पत्र में कुल 12 प्रश्न दिए गए हैं।
- (ii) प्रश्न संख्या 1-4, 2 अंकों के हैं । यह लघु-उत्तर प्रकार के प्रश्न हैं तथा इनका उत्तर 30-50 शब्दों में दीजिए ।
- (iii) प्रश्न संख्या **5-8, 3** अंकों के हैं। यह लघु–उत्तर प्रकार के प्रश्न हैं तथा इनका उत्तर **50-80** शब्दों में दीजिए।
- (iv) प्रश्न संख्या 9-12, 5 अंकों के हैं । यह दीर्घ-उत्तर प्रकार के प्रश्न हैं तथा इनका उत्तर 80-120 शब्दों में दीजिए ।
- (v) प्रश्न-पत्र में कोई समग्र विकल्प नहीं है। लेकिन 3 अंकों के 1 प्रश्न में तथा 5 अंक प्रत्येक के 2 प्रश्नों में आन्तरिक विकल्प दिए गए हैं।
- (vi) इस प्रश्न-पत्र में केस/स्रोत आधारित प्रश्न हैं।
- प्रबंध के उस कार्य की पहचान तथा उल्लेख कीजिए जो यह सुनिश्चित करता है कि पूर्व-निर्धारित उद्देश्यों की पूर्ति के लिए संगठन के स्रोतों का उपयोग प्रभावपूर्ण तथा कुशलतापूर्वक किया जा रहा है।
 2
- नियुक्तिकरण प्रक्रिया के उस चरण की पहचान तथा उल्लेख कीजिए जिसके अन्तर्गत कार्य का प्रभार चयनित कर्मचारी को दिया जाता है तथा उसका परिचय उसके उच्च अधिकारियों, अधीनस्थों तथा सहकर्मियों से कराया जाता है।
- 3. 'अनौपचारिक सम्प्रेषण' का अर्थ दीजिए।
- 4. के एल एम बैंक लिमिटेड संपूर्ण देश में विभिन्न शाखाओं के साथ एक अग्रणी बैंक है । 27 जनवरी, 2022 को इसे अपनी एक शाखा में रोकड़ शेष की अचानक अस्थायी कमी का सामना करना पड़ा । उसी दिन इसके निदेशकों ने रोकड़ संचय अनुपात को बनाए रखने के लिए दो दिनों के लिए दूसरे बैंक से कोष उधार लेने का निर्णय लिया ।

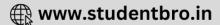
उस मुद्रा बाजार प्रपत्र की पहचान कीजिए तथा समझाइए जिसका उपयोग के एल एम बैंक लिमिटेड ने अपनी लघु अवधि कोष आवश्यकता को पूरा करने के लिए किया। 2

 एक कम्पनी की कार्यशील पूँजी आवश्यकताओं को प्रभावित करने वाले किन्हीं तीन कारकों का उल्लेख कीजिए।

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General Instructions :

- (i) This question paper contains 12 questions.
- (ii) Question numbers 1 4 are of 2 marks. These are Short Answer Type Questions and are to be answered in 30-50 words.
- (iii) Question numbers 5 8 are of 3 marks. These are Short Answer Type Questions and are to be answered in 50-80 words.
- (iv) Question numbers 9 12 are of 5 marks. These are Long Answer Type Questions and are to be answered in 80-120 words.
- (v) There is no over-all choice in the question paper. However internalchoice has been given in **1** question of **3** marks and **2** questions of **5** marks each.
- (vi) This question paper contains Case/Source Based questions.
- 1. Identify and state the function of management which ensures that the organisational resources are being used effectively and efficiently for the achievement of pre-determined goals. 2
- Identify and state the step in the process of staffing under which the charge of the job is given to the selected employee and he/she is introduced to his/her superiors, subordinates and colleagues.
- 3. Give the meaning of 'Informal Communication'.

2

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4. KLM Bank Ltd. is a leading bank with various branches across the country. On 27th Jan. 2022, it faced a sudden temporary shortage in cash balance in one of its branches. On the same day, it was decided by its directors to borrow funds from another bank for two days to maintain its cash reserve ratio.

Identify and explain the money market instrument used by KLM Bank Ltd. to meet its short term funds requirement. 2

5. State any three factors affecting working capital requirements of a company. 3



- समझाइए कि नियंत्रण 'संगठनात्मक लक्ष्यों की प्राप्ति' तथा 'मानकों की शुद्धता के आकलन' में कैसे सहायता करता है।
- नंदिता श्रीवास्तव 'टी एम इन्फ्रास्ट्रक्चर लिमिटेड' में मानव संसाधन प्रबंधक है । यह भारत की सबसे बड़ी निर्माण कम्पनियों में से एक है । कम्पनी ₹ 18,000 करोड़ से अधिक की परियोजनाओं पर कार्य कर रही है ।

नंदिता श्रीवास्तव के दायित्वों में संगठन के विभिन्न पदों के लिए उपयुक्त व्यक्तियों की खोज तथा उनकी नियुक्ति करना सम्मिलित है।

विभिन्न रिक्तियों के लिए आवेदन करने वाले उम्मीदवारों की कुछ विशेषताओं का मापन करने के लिए उसे विभिन्न पदों के लिए उपयुक्त चयन परीक्षाओं की शृंखला आयोजित करने की आवश्यकता है । ये परीक्षाएँ उसे यह भविष्यवाणी करने में सहायता करेंगी कि यदि उम्मीदवार को नियुक्त किया गया तो वह किस पद के लिए सफल सिद्ध होगा ।

सर्वाधिक उपयुक्त व्यक्तियों का चयन करने के लिए नंदिता श्रीवास्तव द्वारा संचालित की जाने वाली किन्हीं दो परीक्षाओं को समझाइए। 3

8. गैर-वित्तीय प्रोत्साहनों का क्या अर्थ है ? किन्हीं दो गैर-वित्तीय प्रोत्साहनों का उल्लेख कीजिए।

अथवा

संगठन को प्रशिक्षण के किन्हीं तीन लाभों का उल्लेख कीजिए।

- 9. उपभोक्ता संरक्षण अधिनियम, 2019 के अनुसार एक उपभोक्ता के निम्नलिखित अधिकारों को समझाइए : 5
 - (i) शिकायत का अधिकार
 - (ii) सुरक्षा का अधिकार

अथवा

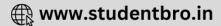
- (i) उपभोक्ता संरक्षण अधिनियम, 2019 के अनुसार एक उपभोक्ता को परिभाषित कीजिए।
- (ii) उपभोक्ता संरक्षण अधिनियम, 2019 के अनुसार दोषपूर्ण वस्तुओं अथवा सेवाओं में कमी के किस मूल्य तक 'जिला कमीशन' में शिकायत दर्ज़ की जा सकती है ?
- (iii) यदि जिला कमीशन के आदेश से कोई एक पक्ष भी संतुष्ट न हो तो कितने दिन के भीतर उस आदेश के विरुद्ध अपील की जा सकती है ?
- 10. 'प्राथमिक बाज़ार' एवं 'द्वितीयक बाज़ार' में किन्हीं पाँच आधारों पर अन्तर्भेद कीजिए।

5

3

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- 6. Explain how controlling helps in 'accomplishing organisational goals' and 'judging accuracy of standards'. **3**
- 7. Nandita Srivastava is the Human Resource Manager of 'TM Infrastructure Ltd.' It is one of the largest construction companies in India. The company handles projects worth more than ₹ 18,000 crore.

The responsibilities of Nandita Srivastava include searching and hiring suitable people for different posts in the organisation.

To measure certain characteristics of potential candidates, who apply for various vacancies, she is required to conduct a series of selection tests appropriate for different posts. These tests will help her to predict for which job the applicant will be successful, if hired.

Explain any two types of selection tests that may be conducted by Nandita Srivastava to select the most suitable persons. 3

8. What is meant by non-monetary incentives ? State any two non-monetary incentives. **3**

OR

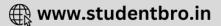
State any three benefits of training to the organisation.

- 9. Explain the following rights of a consumer as per the Consumer Protection Act, 2019 : 5
 - (i) Right to be heard.
 - (ii) Right to Safety

OR

- (i) Define a 'Consumer' as per the Consumer Protection Act, 2019.
- (ii) As per the Consumer Protection Act, 2019, upto what value of defective goods or deficient services, can a complaint be filed at 'District Commission' ?
- (iii) Within how many days can an appeal against the order of District Commission be made if any of the parties is not satisfied by its order ?
- 10. Differentiate between 'Primary Market' and 'Secondary Market' on any five basis. 5







11. गौतम नटराजन दक्षिणी भारत में 21 आउटलेट्स की एक प्रसिद्ध शृंखला वाली 'ब्रू बींस कॉफी' का स्थापक है, जो उच्च गुणवत्ता वाली फिल्टर कॉफी बेचते हैं।

वह अपने नेतृत्व एवं दृष्टिकोण के लिए जाना जाता है । उसका विश्वास है कि मानव संसाधन एक संगठन की सबसे महत्वपूर्ण सम्पत्तियाँ हैं । वह अकसर कहता है, "सही व्यक्ति आपके व्यवसाय को उच्च स्तर तक ले जाने में सहायक हो सकते हैं, गलत व्यक्ति आपके व्यवसाय को समाप्त कर सकते हैं ।" यही कारण है कि वह मानता है कि प्रबंध का वह कार्य जिसके द्वारा संगठन संरचना में विभिन्न पदों को भरा जाता है वह अत्यन्त महत्वपूर्ण है तथा संगठनात्मक निष्पादन के लिए मूलभूत है ।

- (a) प्रबंध के उस कार्य की पहचान कीजिए जिस पर गौतम नटराजन ने बल दिया है।
- (b) उपरोक्त (a) में पहचाने गये कार्य के महत्व के किन्हीं चार बिन्दुओं का उल्लेख कीजिए।

5

12. अनुराग तिवारी एक प्रसिद्ध समाचार वाचक है । उसने हाल ही में एक न्यूज़ कम्पनी 'एक्सेस मीडिया कॉर्पोरेशन लिमिटेड' आरम्भ की है । इस कम्पनी का उद्देश्य भारत एवं सम्पूर्ण विश्व के नवीनतम समाचार प्रसारण के लिए 24 घंटे चलने वाला एक हिन्दी न्यूज़ चैनल आरंभ करना है ।

इस नए उपक्रम के लिए कम्पनी को यह निर्णय लेना है कि विभिन्न परिसम्पत्तियों में कोषों का निवेश कैसे किया जाए। कुछ परिसम्पित्तियाँ जैसे उपकरण, कम्प्यूटर, वाहन आदि के क्रय में वित्त का दीर्घ-अवधि के निवेश सम्मिलित होगा। यह दीर्घ-अवधि में व्यवसाय की अर्जन क्षमता को प्रभावित करेगा। अत: कम्पनी को बहुत सावधानीपूर्वक इन परिसम्पत्तियों में निवेश का निर्णय लेने की आवश्यकता है।

- (a) उपरोक्त अनुच्छेद में चर्चित निवेश निर्णय के प्रकार को पहचानिए एवं इसका उल्लेख कीजिए।
- (b) उपरोक्त (a) में पहचान किए गए निर्णय को प्रभावित करने वाले किन्हीं तीन घटकों का उल्लेख कीजिए। 5

अथवा

'रिलाइअबल लैब्स लिमिटेड' डायग्नोस्टिक सेवाओं में एक विश्वसनीय नाम है और पुणे शहर के आस-पास इसकी सात शाखाएँ हैं । इस कम्पनी के निदेशकों ने यह अनुमान लगाया है कि समाज में बढ़ती हुई स्वास्थ्य सम्बन्धी जानकारी तथा घातक बीमारियों के बढ़ते हुए बोझ के कारण भविष्य में डायग्नोस्टिक परीक्षण की माँग बढ़ने की संभावना है । इस बात को ध्यान में रखते हुए उन्होंने अहमदाबाद में अपने डायग्नोस्टिक लैब की शाखाएँ खोलने का निर्णय लिया ।

यह अनुमान लगाया गया कि इसमें अतिरिक्त ₹ 100 करोड़ की आवश्यकता होगी। निदेशकों को यह निर्णय लेना है कि कितने कोषों को समता पूँजी द्वारा एवं कितने कोषों को ऋण पूँजी द्वारा एकत्रित किया जाए। यह कम्पनी की पूँजी की कुल लागत तथा वित्तीय जोखिम को प्रभावित करेगा।

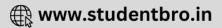
- (a) उपरोक्त अनुच्छेद में चर्चित वित्तीय निर्णय की पहचान कीजिए एवं उसका उल्लेख कीजिए।
- (b) उपरोक्त (a) में पहचाने गए निर्णय को लेते समय 'रिलाइअबल लैब्स लिमिटेड' के निदेशक-मंडल द्वारा ध्यान में रखे जाने वाले किन्हीं तीन घटकों का उल्लेख कीजिए।

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11. Gautam Natarajan is the founder of 'Brewed Beans Coffee', a famous chain of 21 outlets in South India, selling high quality filter coffee.

He is known for his leadership and vision. He believes that human resources, are the most important assets of an organisation. He often quotes, "The right people can help you take your business to the top, the wrong people can break your business." This is the reason he considers the function of management that fills the various positions in the organisation structure to be the most critical and fundamental to organisational performance.

- (a) Identify the function of management that has been emphasised by Gautam Natarajan.
- (b) State any four points of importance of function identified in (a) above. **5**
- 12. Anurag Tiwari is a famous news reader. He has recently started a news company 'Axis Media Corporation Ltd.'. The aim of this company is to launch a 24-hour Hindi news channel to broadcast latest news from India and around the world.

For this new venture, the company will have to decide how to invest funds in different assets. The purchase of few assets like equipment, computers, vehicles, etc. will involve committing the finance on a long-term basis. It will affect earning capacity of the business in the long run. Therefore, the company needs to take the decision to invest in such assets with utmost care.

- (a) Identify and state the type of investment decision discussed in the above paragraph.
- (b) State any three factors which affect the decision identified in (a) above. 5 OR

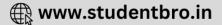
'Reliable Labs Ltd.' is a trusted name in diagnostic services with seven branches spread across the city of Pune. The directors of this company have projected that with the rise in health consciousness in the society and the rising burden of chronic diseases, the demand for diagnostic tests is expected to grow in future. Considering this, they decided to open branches of their diagnostic labs in Ahmedabad.

It was estimated that it will require \gtrless 100 crore of additional funds. The directors have to take the decision about how much funds should be raised from equity capital and how much from debt. It will affect the overall cost of capital and the financial risk of the company.

- (a) Identify and state the financial decision discussed in the above paragraph.
- (b) State any three factors that should be kept in mind by the Board of Directors of 'Reliable Labs Ltd.', while taking the decision identified in (a) above.

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Strictly Confidential: (For Internal and Restricted use only) Senior Secondary School Term II Examination, 2022 Marking Scheme – SUBJECT NAME (SUBJECT CODE — 054) (PAPER CODE — 66/1/3)

General Instructions: -

- 1. You are aware that evaluation is the most important process in the actual and correct assessment of the candidates. A small mistake in evaluation may lead to serious problems which may affect the future of the candidates, education system and teaching profession. To avoid mistakes, it is requested that before starting evaluation, you must read and understand the spot evaluation guidelines carefully.
- 2. "Evaluation policy is a confidential policy as it is related to the confidentiality of the examinations conducted, Evaluation done and several other aspects. Its leakage to public in any manner could lead to derailment of the examination system and affect the life and future of millions of candidates. Sharing this policy/document to anyone, publishing in any magazine and printing in News Paper/Website etc. may invite action under IPC."
- 3. Evaluation is to be done as per instructions provided in the Marking Scheme. It should not be done according to one's own interpretation or any other consideration. Marking Scheme should be strictly adhered to and religiously followed. However, while evaluating, answers which are based on latest information or knowledge and/or are innovative, they may be assessed for their correctness otherwise and marks be awarded to them.
- 4. The Head-Examiner must go through the first five answer books evaluated by each evaluator on the first day, to ensure that evaluation has been carried out as per the instructions given in the Marking Scheme. The remaining answer books meant for evaluation shall be given only after ensuring that there is no significant variation in the marking of individual evaluators.
- 5. Evaluators will mark($\sqrt{}$) wherever answer is correct. For wrong answer 'X' be marked. Evaluators will not put right kind of mark while evaluating which gives an impression that answer is correct and no marks are awarded. This is most common mistake which evaluators are committing.
- 6. If a question has parts, please award marks on the right-hand side for each part. Marks awarded for different parts of the question should then be totalled up and written in the left-hand margin and encircled. This may be followed strictly.





- 7. If a question does not have any parts, marks must be awarded in the left-hand margin and encircled. This may also be followed strictly.
- 8. If a student has attempted an extra question, answer of the question deserving more marks should be retained and the other answer scored out.
- 9. No marks to be deducted for the cumulative effect of an error. It should be penalized only once.
- 10.A full scale of marks 0-40 has to be used. Please do not hesitate to award full marks if the answer deserves it.
- 11.Every examiner has to necessarily do evaluation work for full working hours i.e., 8 hours every day and evaluate 30 answer books per day in main subjects and 35 answer books per day in other subjects (Details are given in Spot Guidelines). This is in view of the reduced syllabus and number of questions in question paper.
- 12.Ensure that you do not make the following common types of errors committed by the Examiner in the past:-
 - Leaving answer or part thereof unassessed in an answer book.
 - Giving more marks for an answer than assigned to it.
 - Wrong totalling of marks awarded on a reply.
 - Wrong transfer of marks from the inside pages of the answer book to the title page.
 - Wrong question wise totalling on the title page.
 - Wrong totalling of marks of the two columns on the title page.
 - Wrong grand total.
 - Marks in words and figures not tallying.
 - Wrong transfer of marks from the answer book to online award list.
 - Answers marked as correct, but marks not awarded. (Ensure that the right tick mark is correctly and clearly indicated. It should merely be a line. Same is with the X for incorrect answer.)
 - Half or a part of answer marked correct and the rest as wrong, but no marks awarded.
- 13. While evaluating the answer books if the answer is found to be totally incorrect, it should be marked as cross (X) and awarded zero (0)Marks.





- 14. Any unassessed portion, non-carrying over of marks to the title page, or totalling error detected by the candidate shall damage the prestige of all the personnel engaged in the evaluation work as also of the Board. Hence, in order to uphold the prestige of all concerned, it is again reiterated that the instructions be followed meticulously and judiciously.
- 15. The Examiners should acquaint themselves with the guidelines given in the Guidelines for spot Evaluation before starting the actual evaluation.
- 16.Every Examiner shall also ensure that all the answers are evaluated, marks carried over to the title page, correctly totalled and written in figures and words.
- 17. The Board permits candidates to obtain photocopy of the Answer Book on request in an RTI application and also separately as a part of the re-evaluation process on payment of the processing charges.





MARKING SCHEME

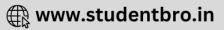
Senior Secondary School Examination TERM-II, 2022

BUSINESS STUDIES (Subject Code — 054)

[Paper Code — 66/1/3]

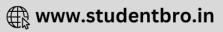
Q. No.	EXPECTED ANSWER / VALUE POINTS	Marks
1.	Q. Identify and state the function of management which ensures that the organisational resources are being used effectively and efficiently for the achievement of pre- determined goals.	1 mark for identifying
	Ans. Controlling Controlling is the function of management which <u>ensures that</u> the activities in an organisation are performed as per plans by comparing actual performance with the standards, finding out deviations and taking corrective action, if required.	+ 1 mark for statement = 2 marks
	(or any other correct statement)	
2.	Q. Identify and state the step in the process of staffing under which the charge of the job is given to the selected employee and he/she is introduced to his/her superiors, subordinates and colleagues. Ans. Placement and Orientation Placement refers to the employee occupying the position or post for which he has been selected while orientation involves introducing the selected employee to other employees and familiarising him with the rules and policies of the organisation.	1 mark for identifying + 1 mark for stating the step =2 marks
3.	 Q. Give the meaning of 'Informal Communication'. Ans. Informal communication is the communication that takes place without following the formal lines of communication and spreads throughout the organisation in all directions without regard to the levels of management. 	2 marks
4.	Q. KLM Bank Ltd. is a leading bank with various branches across the country. On 27th Jan. 2022, it faced a sudden temporary shortage in cash balance in one of its branches. On the same day, it was decided by its directors to borrow funds from another bank for two days to maintain its cash reserve ratio.	





	Identify and explain the money market instrument sed by XLM Bank Ltd. to meet its short term funds equirement.	1 mark of identifying +
Ca	ns. Call Money all money is a method by which banks borrow from each other be able to maintain the cash reserve ratio.	1 mark for its explanation = 2 marks
A c. (i (i) (i) (i) (i) (v)	 2. State any three factors affecting working capital equirements of a company. Ins. Factors affecting working capital requirements of a ompany (any three) 1) The nature of a business influences the amount of working capital required as a trading organisation usually needs a smaller amount of working capital compared to a manufacturing organisation. Service industries which usually do not have to maintain inventory require less working capital. ii) Scale of operation is a factor affecting working capital as organisations which operate on a higher scale of operation require large amount of working capital as compared to the organisations which operate on a lower scale. iii) Different phases of business cycles affect the requirement of working capital by a firm as in case of a boom, the sales as well as production are likely to be larger and, therefore, larger amount of working capital is required while during depression, the requirement of working capital requirements as in peak season, larger amount of working capital is required while the requirement for working capital is required while the requirement for working capital is required while the requirement for working capital is required while be lower during the lean season. w) Working capital requirement is higher in firms with longer production cycle. wi) A liberal credit policy results in higher amount of debtors, increasing the requirement of working capital. 	1 mark for each factor





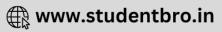
	(viii) Operating efficiency affects the requirement of working capital as firms which manage their operations efficiently may reduce the level of raw materials, finished goods and	
	 (ix) Free and continuous availability of raw material will reduce the requirement of working capital will implement age between placement of order and receipt of material will lead to requirement of larger working capital. 	= 1 x 3 = 3 marks
	(x) If a firm has higher growth prospects , it will require larger amount of working capital so that it is able to meet higher production and sales target whenever required.	
	 (xi) Higher level of competition may necessitate larger stocks of finished goods to meet urgent orders from customers, thereby, increasing the working capital requirement. 	
	(xii) The working capital requirement of a business thus, become higher with higher rate of inflation.	
	(If an examinee has only listed the points, ½ mark for each point should be awarded.)	
6.	Q. Explain how controlling helps in 'accomplishing organisational goals and judging accuracy of standards'.	
	Ans. Controlling helps in 'accomplishing organisational goals' by bringing to light the deviations and indicating corrective action. It guides the organisation and keeps it on the right track so that organisational goals might be achieved.	1½ marks +
	Controlling helps in 'judging accuracy of standards' by reviewing and revising them in the light of organisational and environmental changes.	1½ marks = 3 marks
	Q. Nandita Srivastava is the Human Resource Manager of	





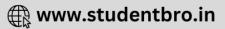
	The responsibilities of Nandita Srivastava include searching and hiring suitable people for different posts in the organisation.	
	To measure certain characteristics of potential candidates, who apply for various vacancies, she is required to conduct a series of selection tests appropriate for different posts. These tests will help her to predict for which job the applicant will be successful, if hired.	
	Explain any two types of selection tests that may be conducted by Nandita Srivastava to select the most suitable persons.	¹ /2 mark fo naming eac test
	Ans. The selection tests that may be conducted by Nandita Srivastava to select the most suitable persons are (any two):(i) Intelligence Tests	+ 1 mark for explanation
	(ii) Aptitude Tests(iii) Personality Tests(iv) Trade Tests	$= 1\frac{1}{2} \times 2$
	(v) Interest Tests	= 3 marks
8.	Q. What is meant by non-monetary incentives? State any	
	two non-monetary incentives.	
	two non-monetary incentives. Ans. Non-monetary incentives mean those incentives which emphasise on providing <u>psychological and emotional</u> <u>satisfaction</u> rather than money-driven satisfaction to employees.	1 mark for meaning
	Ans. Non-monetary incentives mean those incentives which emphasise on providing <u>psychological and emotional</u>	1 mark for meaning
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	 Ans. Non-monetary incentives mean those incentives which emphasise on providing <u>psychological and emotional</u> <u>satisfaction</u> rather than money-driven satisfaction to employees. Non-monetary incentives (any two): (i) Status refers to the <u>ranking of positions</u> in the organization indicated by authority, responsibility, rewards, recognition, perquisites and prestige of job given to a person holding a 	meaning





(iii) Career Advancement Opportunity includes <u>opportunities</u> <u>provided to employees to improve their skills</u> and be promoted to the higher level jobs.	
(iv) Job Enrichment is concerned with designing jobs that include greater variety of work content, requiring higher level of knowledge and skill to provide a meaningful work experience.	1 mark for each incentive = 1 x 2
 (v) Employee Recognition Programmes means <u>appreciating</u> <u>the work performed by employees</u> so that they feel motivated and perform at higher level. 	= 2 marks
(vi) Job Security involves giving stability about future income and work to an employee so that he does not feel worried on these aspects and works with greater zeal.	=1+2 =3 marks
(vii) Employee Participation means involving employees in decision-making of the issues related to them.	
(viii) Employee Empowerment means giving more autonomy <u>and powers</u> to subordinates to make people feel that their jobs are important.	
(If an examinee has only listed the points, ½ mark for each point should be awarded)	
OR	OR
Q. State any three benefits of training to the organisation.	
Ans. Benefits of training to an organisation (any three):	
 (i) It is a systematic learning that helps to <u>avoid wastage of efforts</u> and money. (ii) It <u>enhances employee productivity</u> both in terms of quantity and quality, leading to higher profits. (iii) It equips the future menager who can take even in case of 	1 mark for each benefit
 (iii) It <u>equips the future manager</u> who can take over in case of emergency. (iv) It <u>increases employee morale</u> and reduces absenteeism and 	= 1 x 3
 (iv) It <u>increases employee motate</u> and reduces absentcersm and employee turnover. (v) It helps in obtaining effective response to fast changing economic and technological <u>environment.</u> 	= 3 marks
(If an examinee has only listed the points, ½ mark for each point should be awarded)	





9.	Q. Explain the following rights of a consumer as per the Consumer Protection Act, 2019 :	
	(i) Right to be heard.	
	(ii) Right to Safety	
	Ans.(i) Right to be heard:	
	 The consumer has a right to <u>file a complaint and to be heard</u> in case of dissatisfaction with a good or a service. It is because of this reason that many enlightened business firms have set up their own consumer service and grievance cells. Many consumer organisations are also working towards this direction and helping consumers in redressal of their grievances. 	2½ marks +
	 (ii) <u>Right to Safety</u>: The consumer has a right to be <u>protected against goods and</u> 	2½ marks
	services which are hazardous to life, health and property.	
	• Consumers are educated that they should use products which are standardised as this would be an assurance of such products meeting quality specifications.	= 5 marks
	OR	OR
	OR Q. (i) Define a 'Consumer' as per Consumer Protection Act, 2019.	OR
	 Q. (i) Define a 'Consumer' as per Consumer Protection Act, 2019. (ii) As per the Consumer Protection Act, 2019, upto what value of defective goods or deficient services, can a complaint be filed at 'District Commission'? (iii) Within how many days can an appeal against the order of District Commission be made if any of the parties is not satisfied by its order? 	OR
	 Q. (i) Define a 'Consumer' as per Consumer Protection Act, 2019. (ii) As per the Consumer Protection Act, 2019, upto what value of defective goods or deficient services, can a complaint be filed at 'District Commission'? (iii) Within how many days can an appeal against the order of District Commission be made if any of the parties is not satisfied by its order? Ans. 	OR
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	(iii) A	pees one crore, a complain ommission. An appeal against the order o	ds or deficient services upto t can be filed at the <u>District</u> f District Commission can be ot satisfied by its order within <u>g of such an order.</u>	1 mark + 1 mark =3+1+1 = 5 marks
10.	Mark Ans. Secon	et' on any five basis.	ry Market' and 'Secondary Primary Market and	– 5 marks
		Primary Market	Secondary Market	
	(i)	There is sale of securities by new companies or new issues of securities by existing companies to investors.	There is trading of existing shares only.	
	(ii)	Securities are sold by the company to the investor directly or through an intermediary.	securities is exchanged	1 mark for each point
	(iii)	The flow of funds is from savers to investors, i.e., primary market directly promotes capital formation.	It enhances encashability of shares, i.e., it indirectly promotes capital formation.	of difference
	(iv)	Only buying of securities takes place in the primary market, securities cannot be sold there.	securities can take place on	= 1×5
	(v)	Prices are determined and decided by the management of the company.	Prices are determined by demand and supply of the security.	= 5 marks





	(vi)There is no fixed geographical location.The location is at specified places.	
11.	 Q. Gautam Natarajan is the founder of 'Brewed Beans Coffee', a famous chain of 21outlets in South India, selling high quality filter coffee. He is known for his leadership and vision. He believes that human resources, are the most important assets of an organisation. He often quotes, "The right people can help you take your business to the top, the wrong people can break. your business." This is the reason he considers the function of management that fills the various positions in the organisation structure to be the most critical and fundamental to organisational performance. (a) Identify the function of management that has been emphasised by Gautam Natarajan. (b) State any four points of importance of function identified in (a) above. Ans. (a) Staffing 	1 mark for identifying
	(b) Importance of Staffing (any four):	+
	 (i) It helps in discovering and <u>obtaining competent personnel</u> for various jobs. (ii) It makes for <u>higher performance</u> by putting right person on the right job. (iii) It ensures <u>continuous survival and growth</u> of the enterprise through the succession planning for managers. (iv) It helps to <u>ensure optimum utilisation of human resources by avoiding</u> overmanning and under-utilisation of personnel. (v) It <u>improves job satisfaction</u> and morale of employees through chieve assessment and foir rewarding of their 	1 mark for each point of importance =1 x 4 = 4 marks
	 through objective assessment and fair rewarding of their contribution. (If an examinee has only listed the points, ½ mark for each point should be awarded.) 	= 5 marks
12.	Q. Anurag Tiwari is a famous news reader. He has recently	
	started a news company 'Axis Media Corporation Ltd.'. The aim of this company is to launch a 24-hour Hindi news channel to broadcast latest news from India and around the world. For this new venture, the company will have to decide how to invest funds in different assets. The purchase of few assets like equipment, computers, vehicles, etc. will involve committing the finance on a long-term basis. It will affect	





 earning capacity of the business in the long run. Therefore, the company needs to take the decision to invest in such assets with utmost care. (a) Identify and state the type of investment decision discussed in the above paragraph. (b) State any three factors which affect the decision identified in (a) above. Ans. 	1 mark identify
 (a) Long Term Investment Decision/Capital Budgeting: A long-term investment decision (also called capital budgeting) involves committing funds on a long-term basis and affect its earning capacity in the long run. 	+ 1 mark : stating = 2 mar
(b) Factors affecting long-term Investment Decision/Capital Budgeting decision: (any three)	+ 1 mark :
(i) The amount of cash flows of the project should be carefully analysed before considering a capital budgeting decision, which may be in the form of a series of cash receipts and payments over the life of an investment.	each fac = 1 x 3 = 3 mar
(ii) The expected rate of return from each proposal and the assessment of risk involved are important factors while taking capital budgeting decisions.	= 2+3
(vi) Several investment criteria may be used to evaluate investment proposals regarding the amount of investment, interest rate, cash flows and rate of return, etc., before taking the decision to invest in a particular project.	= 5 mar
OR Q. 'Reliable Labs Ltd.' is a trusted name in diagnostic services with seven branches spread across the city of Pune. The directors of this company have projected that with the	OR
rise in health consciousness in the society and the rising burden of chronic diseases, the demand for diagnostic tests is expected to grow in future. Considering this, they decided to open branches of their diagnostic labs in Ahmedabad. It was estimated that it will require ₹100 crore of additional funds. The directors have to take the decision about how much funds should be raised from equity capital and how much from debt. It will affect the overall	

CLICK HERE



decision identified in above.	1 mark
Ans.	identify
(a) Financing decision	+
Financing decision involves decision about the <u>quantum of</u> <u>finance</u> to raise from various long-term sources.	1 mark stating
(b)Factors that should be kept in mind by the Board of Directors of 'Reliable Labs Ltd' while taking the above	= 2 mar
decision (any three):	+
 (i) The <u>cost</u> of raising funds through different sources are different and a prudent financial manager would normally opt for a source which is the cheapest. 	
(ii)The <u>risk</u> associated with each of the sources is different.	1 mark
(iii)Higher the floatation cost, less attractive the source.	each fac $= 1 \times 3$
(iv) A stronger <u>cash flow position</u> may make debt financing more viable than funding through equity.	= 3 mai
(v)If a business has high <u>fixed operating costs</u> , it must reduce fixed financing costs, thus, lower debt financing is better.	
 (vi) Issues of more equity may lead to dilution of management's <u>control</u> over the business while debt financing has no such implication. 	= 2+3 = 5 mai
(vii) <u>State of the capital market</u> may also affect the choice of source of fund as during the period when stock market is rising, more people invest in equity, whereas depressed capital market may make issue of equity shares difficult for any company.	
(If an examinee has only listed the points, ¹ / ₂ mark for each point should be awarded.)	



