

School Name :

शाळेचे नाव : Visionary Commerce Academy.

Holocraft Sticker

Holocraft Sticker	Seat No. बसणेसाठी	In Figure अक्षरात	V	C	A	B	7	2	4	0	
		In Words अक्षरान्त									
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		Invigilator's Sign पर्यवेक्षकाची यही	[Signature]								
	Center No. केंद्र क्रमांक	0001									

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बारकोडसंबंधी सूचना

- 1) विद्यार्थ्यांनी प्रथम पर्यवेक्षकाकडून बारकोड स्टिकर घ्यावे.
- 2) बारकोड वरील बैठक क्रमांक व विषय बरोबर असल्याची खात्री करून घ्यावी.
- 3) बारकोड स्टिकर न्यासाठी दिलेल्या जागेमध्येच घडी पडू न देता ततोतंत चिकटवावा.
- 4) बारकोडवर अन्य कोणतेही लिखाण करू नये, कल्यास तो परीक्षेतील गैरमार्गांचा प्रकार मानण्यात येईल.
- 5) उत्तरपत्रिकेच्या मुखपृष्ठावरील अन्य माहिती विहित जागेत लिहावी.
- 6) विद्यार्थ्यांनी उत्तरपत्रिकेवर असणाऱ्या Question Paper Set Code समोरील जागेत (वोन ठिकाणी) त्यांना प्राप्त झालेल्या प्रश्नपत्रिकेवरील A/B/C/D पैकी तो कोड असेल तो अचूक लिहावा.

विद्यार्थ्यांने बारकोड या चौकटीत चिकटवावा
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SSC HSC

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Question Paper Set Code

SSC HSC

फक्त UID को.साठी वागा

गृण संगणकाच्या साहाय्याने वाचले जाणार असल्याने दिलेल्या चौकटीतच, चौकटीला स्पष्ट व शान्त ठळकपणे लिहावेत.

Question Paper Set Code

Subject/ विषय :	OCM
Paper/ पत्र :	2
Date/ दिनांक :	01/02/2024
Language of Answer/ उत्तर लेखनाची भाषा :	English.

Supplement attached

Main Answer Book	No. of Supplement	Total in Figure
1	+ 9	= 10

Specific remarks of Centre conductor regarding malpractices (in Red ink)

उमेदवारांकडून घडलेल्या गैरमार्गासंबंधी केंद्र संचालकाचे अभिप्राय (लाल शाईमध्ये)

Q.No.	Examiner	Moderator	Chief Moderator
1	20	→ 15 minutes.	
2	08	→ 12m	
3	06	→ 8m	
4	12	→ 35m	
5	08	→ 30m	
6	08	→ 20m	
7	10	→ 30m	
8	08	→ 20/25m	
9		170/175 minutes.	
10			
11			
12			
Total in Figure	80		
Total in Words	80		
Signature			
Appt. No.			

SARASWATI

Total	Marks in Figure	Marks in Words	Sign.	Appt No.
Examiner				
Moderator				
Chief Moderator				

Q1 (A)

A.) Select the correct option and rewrite the sentences.

1. Scalar chain means the hierarchy of authority from the top level to the lower level for the purpose of communication.
2. Cold storage warehouse provide facilities for perishable commodity.
3. For online transaction, registration is required.
4. The president of District Forum is District Judge.
5. Retail Marketing is the market where retailer sells goods directly to the consumer in small quantities.



Q1 (B)

B) Match the correct pairs.

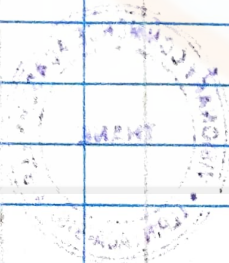
a. Henry Fayol - Modern management theory.

b. Directing - It is the process of instructing, guiding, communicating.

c. Responsibility towards government - Respecting rules & regulation.

d. Digital Cash - Exist only in Cyber space.

e. Monopoly - Single seller.



Q1 (C)

C) True & False.

Ans 1. False.

Ans 2. False.

Ans 3. True.

Ans 4. False.

Ans 5. True.

Q1 (D)

D) find odd one

Ans 1. ~~writing~~

Ans 2. ~~Indoor Games~~

Ans 3. ~~Exchange Bank~~

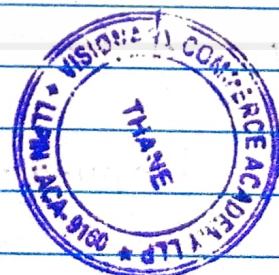
Ans 4. ~~A to 2~~

Ans 5. ~~Manufactured goods Market.~~



QAnsManagement :

- a) Management is the art of getting the work done through the efforts of other people to achieve the organization goals.
- b) According to Henry Fayol, "to manage is to forecast, to plan, to organize, to command, to co-ordinate and to control."
- c) Management is an activity which is essential in every walk of life.
- d) Management is a group activity.
- e) Management is universal in nature.



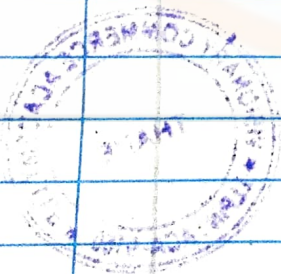
Q. Ans Social Responsibility.

- a.) Social responsibility of business implies the obligation of the management of business enterprise to protect the interest of the society.
- b.) All the activities of business should be performed in such a manner that they will not harm any part of society rather they will protect and contribute to the interest of the society.
- c.) A socially responsible firm should not work solely for profit maximisation but should also seek the welfare of different sections of the society.
- d.) Social responsibility is broader than legal responsibility.



3) Ans Concept of trusteeship.

- a) Trusteeship is a socioeconomics philosophy that was propounded by 'Mahatma Gandhi'.
- b) Businessman are considered to be Trustees of the Society.
- c) According to the Concept of Trust ship " A business must be held in trust, legally and morally for the benefit of people.
- d) This Concept states that the wealthy people who are the trustees of the Trusts should take care of the ~~well~~ welfare of the people in general.



4/Ans. Janahit Yachika.

a) public Interest Litigation means a legal action initiated in a court of law regarding a matter of general public interest.

b) It is a legal facility under which any person can approach to the court of law in the interest of the society.

c) The party which is not related to grievance can also file public interest litigation.

d) It is filed in the High Court as well as Supreme Court directly in some cases.



Q3Case Study1) Ansa) Ans

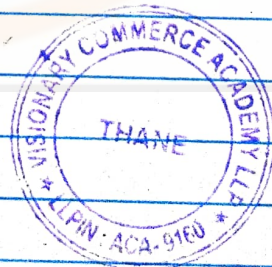
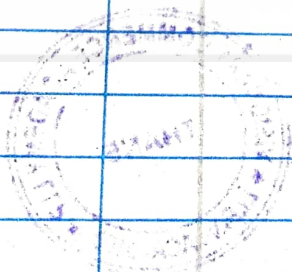
Mr. Ram performs the function of planning & organizing, as he plans the business structure & organizes different resources like land, money, machinery etc. of the organization.

b) Ans

Mr. Shyam performs the function of Staffing as he recruits, selects, trains and develops the suitable candidates and decides their remuneration.

c) Ans

Mr. Shubham performs the function of Controlling as he supervises actual performance laid down.



2) Ans

a) Ans Yes, Mr. Amit can take term insurance policy or whole life policy for his wife and child insurance policy or money Back policy for his daughter.

b) Ans No, Mr. Amit cannot take marine insurance policy for his factories in pune & Nashik.

c) Ans Mr. Amit can take floating Fire insurance policy for protecting his factories from loss due to fire.



④

1) Ans Savings Account and Fixed Deposit Account

Savings Account

Fixed Deposit Account

a) Meaning.

It is that Account which is opened by Individual in order to save a part of their income.

It is that account where a fixed sum of money is deposited for a fixed period.

b) Withdrawals.

Customers can withdraw money by cheque or by withdrawal slips.

Customers cannot withdraw during the fixed period.

c) Documents.

The Banks gives a pass book, cheque book pay in slip, to the consumer.

The Banks gives a fixed deposit receipt to the customer.



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d)	<u>who takes it</u> It is suitable for fixed income group wye or salary earners.	It is suitable for any person with temporary idle cash.
e)	<u>Interest Rate.</u> Interest rate is low	Interest rate is higher longer the period.
B)	<u>Nature of Account</u> It is of continuous nature.	It is for fixed period of time Except when the fixed deposit receipt renewed.



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h) Facilities.

No overdraft facility is given.

90% of the amount of Fixed deposit can be given as a loan.

3.) State Commission & National Commission.

State Commission

National Commission

a) Meaning.

A. Consumer dispute redressal forum working at state level.

A. Consumer dispute redressal working at national level.

b) Monetary Jurisdiction

It can entertain the cases where the value of goods/services and the compensation claimed is 'More than Rs 1 crore and less than Rs 10 crore.

It can entertain the cases where the value of goods/services and the compensation claimed is 'More than Rs 10 crore.



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c) Duration

Every member should hold office for a term of five years or up to the Age of ~~67~~ years whichever is earlier.

Every member should hold office for a term of five years or up to the Age of 70 years whichever is earlier.

d) Appeal.

Appeal against the State Commission can be made to the ~~National~~ Commission.

Appeal against the National Commission can be made to the Supreme Court.

e) Members.

Other than president it has ~~minimum~~ 4 members.

Other than president it has minimum 4 members.

f) Area Covered.

It covers particular State.

It covers entire Country.



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b) president.

High Court Judge
or equivalent

Supreme Court judge
or equivalent.

4. E-Commerce & E-Business.

E-Commerce.

E-Business.

a) Meaning.

Trading of merchandise, over the internet is known as E-Commerce.

Running and managing the entire business by using the internet is known as E-Business.

b) what is it?

E-Commerce is Subset of E-Business.

E-Business is Superset of E-Commerce.

c) what they carry out?

E-Commerce carries out Commercial Transaction.

E-Business carries out Business Transaction.



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	d) <u>Network used.</u>	
	E-commerce involves use of Internet .	E-Business involves use of Internet , Intranet and Extranet.
	e) <u>Transaction.</u>	
	It is more appropriate in B2C Context.	It is used in the Context of B2B transaction.
	f) <u>Concept.</u>	
	It is narrower Concept.	It is broader Concept.



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h) Features.

E-Commerce just involves buying & selling of products and services.

E-Business includes all kinds of re-sale and post sale efforts.



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Q5

2) Ans

Meaning

Generally, Safeguarding the rights and interest of consumers is known as Consumer protection.

It includes all the measures aimed at protecting the rights and interest of consumers.

In modern competitive market, consumer is regarded as the "King of Market". Hence consumer protection is required due to the following reasons.

Need and Importance of Consumer protection.

a) Need of participation of consumer:

Business organizations take decision without consulting the consumer. It affects consumer's interest. Only consumer's organisation pressurises business organization to allow consumer's participation in decision making process.



b.) Increase in Consumption Rate:

Due to Increase in the population, the Consumption rate is also increasing.

This Result into:

- mass production.
- Increased prices.
- Many varieties and so on.

Therefore, Consumer may get confuse in such situation and it may lead to exploitation.

c.) Ignorance:

Ignorance of consumer is the main cause of their exploitation by business.

Indian consumers are ignorant about their rights, product details, consumer laws, price levels, market conditions etc. So a system is required to protect their interest.





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d) Lack of Information :

Most of the Consumers are clueless and have no information, about the product they are buying. Today's markets are full of domestic as well as imported products therefore it is very difficult to get correct & reliable information about product before they purchase.

e) Unorganised Consumer :

In India Consumers are widely scattered. They are not organised. Sellers are in better position and are powerful. Consumers are under influence



of sellers. Single buyers cannot fight against powerful sellers.

B) Seller dominant Market :-

- Today's market is fully dominated by the seller. All the transactions are in favour of sellers, manufacturers and middlemen.
- Therefore, the consumer's choice as well as his welfare gets the last preference.

2) Trusteeship

Grandhian philosophy states that businessmen are the trustees of the society's wealth. Therefore they should use society's wealth for the benefit of the society.



5.

3. Ans Function of Marketing.

Meaning

Success of business is difficult without effective marketing. Marketing deals with exchange of goods & services to satisfy needs of consumers.

Marketing function help to study the needs of the consumers and facilitate to satisfy it.

Following are some of the important functions of Marketing.

a) Marketing Research :

- Effective marketing is possible when business takes initiative to identify the needs and wants of the consumer in the market.
- To identify the needs of the consumer need to collect information from the consumers & analyse the same is known as market research.



b) Buying and assembling :

It involves collecting raw material from different sources at one place for production. This function is important as quality and price of raw material determine cost and quality of the final product.

c) Market planning :

Market planning is the process of organizing & defining the marketing objectives of the business creating strategies to achieve them.

It is the comprehensive blueprint that will help to draw outline business's overall marketing efforts.

d) product development .

product development and design play an important role in the



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Special identity in the market for his product. Branding is a process of giving special identity to a product through unique brand name to differentiate it from competitor's product.

g) promotional channels.

promotion is the process of informing the consumer about the products, their features, uses, price etc. and ~~encouraging~~ encouraging them to buy these product.



Q6

1) Ans a) Controlling is an important function of management.

b) Management function starts with ~~planning~~ and ends at ~~controlling~~.

4 c) Controlling is the process of monitoring (comparing) actual performance with predetermined standard performance. It measures deviation if any, identifies the cause of deviation and suggests corrective measures.

d) Controlling function comes to an end, if ~~all~~ the desired objectives are achieved.

e) By using control techniques, a manager helps to reduce wastage and spoilage of resources which ensures efficient and effective utilization of resources to achieve goals.



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f) Controlling process helps in formulation of future plans.

g) Controlling helps to maintain or modify the standards set.

h) Thus, it is rightly justified that controlling is the last function of management.





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3.) Ans

a) ~~ATM Means Automated Teller Machine.~~

b) ~~This facility is provided by the banks to all account holders.~~

c) ~~ATM's are the customers operated Machines which provides 24 hours Service.~~

d) ~~with the help of ATM, the customer can deposit or withdraw money anytime.~~



e) He can be used for other banking transactions also such as balance enquiry, transferring money, request for cheque book, or bank statement.

f) Customer has to obtain an ATM card from his bank.

g) Customer can withdraw the amount from ATM centre from same bank as well as from ATM centre of other bank across the country.

h) The customer can check the balance of account with ATM centre.

i) It also provides privacy in banking transaction. Therefore, it is safe to use.

j) Thus it is rightly justified that cash can be withdrawn from ATM at any time.

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07

1 Ans

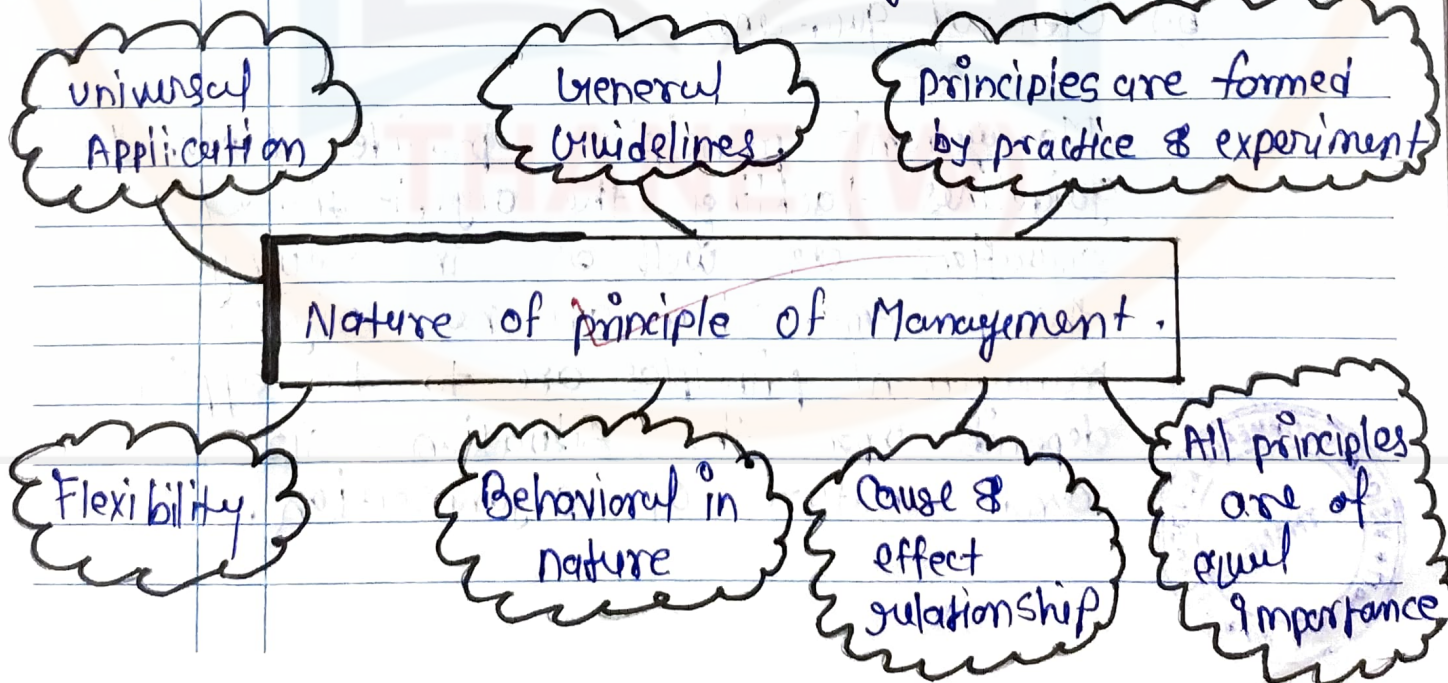
Meaning.

Management principles are formed to guide and influence the behavior of employees.

These principles insist on improving efficiency of organisational resources in terms of profit.

These principles also focus on best co-ordination between superiors, subordinates and all the members of organization.

The nature of principle of management is shown in the following chart.



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The nature of Management principle is given below.

a.) Universal Application :

Principles of management are universal in nature. Principles of management can be applied to all types of organization irrespective of their size nature.

There results may vary & Application may be modified but these are suitable for all kinds of organization. They are applicable to all levels of Management.

b.) General guidelines.

Management principles provide general guidelines tackling the organizational situations as well as in solving the problems. They are not rigid.

Management principles are to be applied depends upon the situation, size and nature of organization.



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c) principles are formed by practice and experiments.

These principles and techniques are formed by the collective observation and experimentation of all the Managers over a period of time.

for example: it is a matter of common experience that discipline is very important to achieve goals.

d) Flexibility:

- Management principles are flexible in nature.
- It means they can be changed or modified according to the situation.
- Management principles can be adjusted or modified and can be used in

in the organization according to its need.

e.) Behavioral in nature!

- Management is group Activity.
- Management aims at achieving certain goal through a group of human beings.
- Management principles are designed to influence human beings.

f.) Cause and effect relationship.

- principles of management are the base for taking decision.
- They determine the Cause or reason for particular effect.
- for example of payment of good wages and incentives helps in increasing the output of workers.

g.) All principles are of equal importance.

- All management principles are equally important.



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- No particular principles has greater importance than the other.
- They are all required together for the achievement



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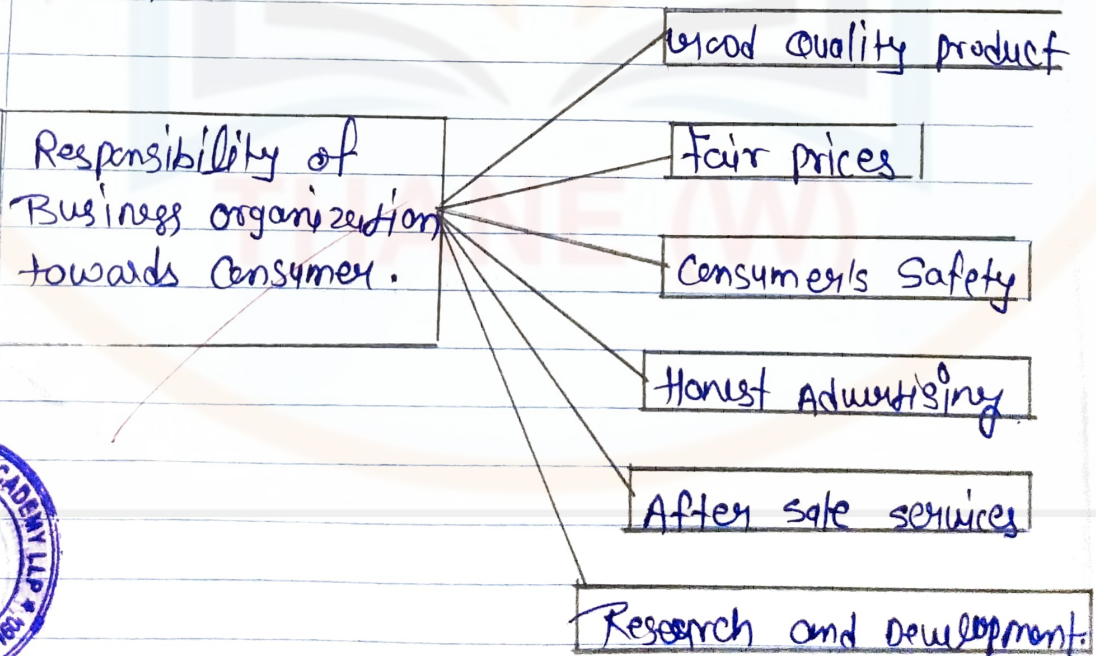
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Meaning

Social Responsibilities of business implies the obligation of the management of business enterprise to protect the interest of the society.

A socially responsible firm should not work solely for profit maximisation but should also seek the welfare of different sections of the society.

Social responsibilities of Commercial organization towards consumers are shown in the following chart.



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- MRP should be printed on every product and retailer should not charge price more than MRP.

c.) Consumers safety :

- The business enterprise must ensure that the products supplied will not adversely affect on the life and health of the customer.
- Unsafe product must not be marketed by the company.

d.) Honest Advertising.

- The Advertisement should convey facts, features, Advantages, side-effects etc. of the product to the consumer.
- The advertisement should not be vulgar & misleading.

e.) After sale services :

The business organization should provide after sale services for



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proper working and maintenance of products during the period of warranty.

f) Research & Development

The consumer expects that the business should provide quality goods at reasonable price.

For this, continuous research & development should be conducted to bring improvement in quality of goods.



Q8

2) Ans

Introduction.

There is a cut throat competition in almost all walks of life and business is not an exception.

It is difficult to survive on the basis of past performance in the product market.

Meaning

- Marketing is a key function of modern management.
- Marketing includes promotion, advertisement and selling products and services to the consumer.

Definition.

American Marketing Association, "Marketing is the activity, set of Institution, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large."



A. Importance of marketing to the Society.

a) Increase in standard of living:

• The prime objective of marketing is to provide goods and services to the customer to satisfy their needs.

• It helps to identify the needs of the customer and take initiative to provide the quality of goods at the cheaper prices.

b) provides employment:

Modern marketing is a total system which covers almost all functions of organization such as buying, selling, financing, transport, warehouse, risk bearing, research & development etc. to run this system, there is need of people. Thus marketing provides employment to the people.

c) Decrease distribution Cost :

Effective utilization of channel of distribution can help in reducing the cost of prices of the products and services. It also assures timely availability of the product.

d) Consumer Awareness :

Marketing helps consumer to know about new product and services available in the market and its usefulness to the customer.

e) Managing consumer expectations:

Marketing helps in developing the products which fulfill customer's expectations. Customer's review collected through different sources can help the organization to make necessary changes in the product.

B.) Importance of marketing to the Consumers

a) promotes product awareness :

Marketing creates product awareness among the consumers about different brands and features of the product available in the market. Consumer compares product features, price, availability.

b) provides quality products :

There is increasing competition in the market, consumers are getting easy access to the information about the product and services available in the market.

c) provides variety of goods :

Business launch products keeping the market segmentation in mind. Businessmen needs to provide variety of goods to cater the needs of different market segments of the consumers.

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d) Helps in selection :

Variety of products with different brands are available in the competitive market. Marketing helps the consumer to choose the best products and services from the different options available.

e) Regular supply of goods .

Through efficient distribution channel of marketing regular supply of goods is possible. It helps to maintain proper balance between demand and supply of goods. It results into stable prices.