





PRINCIPAL

C. D. Jain College of Commerce
Shrirampur



M. Com. D.H.E. L.L.B., Ph.D.B. J. S. College, Wagholi, Pune. Former Dean, Faculty of Commerce, University of Pune. (Reader and Head of Dept. of Marketing.) Principal in B. J. S. College, Wagholi, Pune.

Prof. Dr. Babasaheb Sangale has a good academic career. He is the Principal in B. J. S. College, Wagholi, Pune. His teaching experience covers a span of 29 years for the various levels of classes. He is a recognised and eminent lecturer having experience of teaching in Banking and Finance, Marketing and Accountancy.

He is a member of 'Board of Studies in Marketing and Banking and Finance, faculty of commerce, Academic Council and Senate of University of Pune. He has attended various National and International level seminar and workshop and presented his research papers.



M.Com., M.Phil., Ph. D. Rayat Shikshan Sanstha Satara's Chandraroop Dakale Jain College of Commerce, Shrirampur.

Prof. Dr. Shirish N. Gawali has an outstanding academic career. He has a rich teaching experience of 30 years for UG and 25 years for P.G. He is head of the Department of Business Practices. He is the Author, Co-author and editor of number of books on Business Practices and others. He is an approved guide for M.Phil and Ph.D. Course of Pune University. He is the winner of number of prestigious awards. Dr.Shirish

Gawali is the Member of Board of Studies of Business Practices and Member of Commerce faculty in Pune University for the period of 2000 to 2015. He has presented number of research papers on state, National and International levels Conference.



rof. Dr. Govind M. Dumbre

M.Com, M.Phil., Ph.D. Annasaheb Waghire Arts, Science and Commerce College, Otur, Dist. - Pune.

Prof. Govind M. Dumbre is having an excellent academic career. He has 28 years of teaching experience in Accounting and other related subjects at graduate level as well as post graduate courses. He is a H.O.D. in Commerce faculty at Pune District Education Association's Annasaheb Waghire Arts, Science and Commerce College, Otur, Dist. Pune He is a member of Board of studies in Business Law and Member of

faculty of Commerce of University of Pune. He is a Chairman of sub-committee for framing syllabus of Auditing and Taxation and Corporate Law. He is an Author of several text books for various courses. He has attended number of national and international conferences and presented research papers.

ISBN: 978-93-5158-062-1



Address: Radha Krishna Apartment, 535, Shaniwar Peth, Appa Balwant Chowk, Opp. Prabhat Theatre, Pune - 30. Ph. No. 24433374, 24434662, 64011289, Mobile: 9325315464 E-mail: sharpgroup31@rediffmail.com

Website: www.sharpmultinational.com

PT-0414 सदर संदर्भ पुस्तक हे 'व्यावसायिक वित्तपुरवठा' या विषयाशी संबंधित स्पर्धा परीक्षा तसेच पुणे विद्यापीठ आणि महाराष्ट्रातील इतर विद्यापीठांच्या या विषयाशी संबंधित परीक्षांसाठी उपयुक्त आहे

गुराशिक वित्रास्टि M. Com. (Sem. - 111)

Prin. Dr. Babasaheb Sangale

B. J. S. College, Wagholi, Pune.

प्रा. डॉ. शिरीष एन. गवळी

रयत शिक्षण संस्था, चंद्ररूप डाकळे जैन कॉलेज ऑफ कॉमर्स, श्रीरामपूर, जि. अहमदनगर

00000000000

Prof. Dr. G. M. Dumbre

Annasaheb Waghire Arts, Science and Commerce College, Otur, Dist. - Pune

00000000000

C.D.J.Library Shrirampur



२०१४



SUGGESS PUBLICA



Published by Mr. Rajesh M. Patne Success Publications

Radha Krishna Apartment, 535, Shaniwar Peth, Appa Balwant Chowk, Opp. Prabhat Talkies, Pune - 411 030. Ph. 24433374, 24434662, 64011289. Mobile: 9325315464.

Copy Right
With the Publishers

Printed at Success Publications

S.No. 30/27, Laxmi Industrial Estate, Near Prabhat News Paper, Dhayari, Pune-41. Mobile: 9028211751, 9822782186

Edition
June, 2014

D-1-

Edited By
Miss. Shilpa Konde Deshmukh

Typesetting, Layout

Miss. Sujata Limgude, Miss. Varsha Lokhande, Ms. Ranjana Rakshe,

Ms. Shilpa Bhagat

Cover Designing
Mr. Satish Chaware

ISBN NO. - 978-93-5158-062-1

No part of this book may be reproduced or copied in any form or by any means [graphic or mechanical, including photocopying, recording, taping, or information retrieval or reproduced on any disc, tape, perforated media or other information storage device, etc. which written permission of the publishers.

Every effort has been made to avoid errors or omissions in this book. In spite of the creep in Any mistake, error or discrepancy noted may be brought to our Notice which for care of in the next edition. It is Notified that publisher shall not be responsible for complete loss of action to anyone of any kind in any manner, therefrom. It is suggested to always refer original references wherever necessary.