

(2 ½ Hours)

Marks : 75

- NB:** (1) All Questions are **Compulsory**.  
(2) **Figures** to the **right** indicates full **marks**

**Q1) A) State whether the following statements are TRUE or FALSE (any 8 ). (08)**

1. Digital cash is suitable for small transactions.
2. There is no grace period for debit card.
3. Yahoo.com was launched after the birth of Google.com
4. Search Engine Marketing is a short term approach.
5. E-commerce includes business to business transaction only
6. Podcasts lacks interactivity.
7. Trojan horse is the unauthorized use of services and harassment by email.
8. Campaign Marketing requires very less money for effective execution.
9. A credit card is a credit system in retail transactions which has a pre set spending limit based on the user's credit limit.
10. E communication is the communication using electronic media.

**Q1) B) Select the most appropriate alternative answer. (Any 7) (07)**

1. \_\_\_\_\_ is trading in products or services using computer networks  
a) E Commerce b) Motivating c) cooperation.
- 2 The \_\_\_\_\_ market enable the suppliers to directly interact with buyers that by eliminating distributors.  
a) B2B b) C2C c) A2B
- 3) In India the \_\_\_\_\_ of e-commerce is due to cash on delivery payment option.  
a) Failure b) Success c) Training.
- 4) E-commerce enhances the promotion of products and services to direct information and interactive contact with \_\_\_\_\_.  
a) customers b) students c) children.
- 5) E-commerce in education has led to \_\_\_\_\_.  
a) Personalized banking b) modification c) Globalization.
- 6) \_\_\_\_\_ refers to the management of a network of interconnected business involved in the ultimate provision of product and service packages required by the end customers.  
a) Supply Chain Management b) customer relationship management c) personal management
- 7) \_\_\_\_\_ also is known as click and mortar business model.  
a) Brick and mortar b) brick and click c) Pure online.
- 8) \_\_\_\_\_ allows card holding customers to perform routine banking transactions without interacting with the human teller.  
a) RTGS b) IMPS c) ATM.
- 9) \_\_\_\_\_ is an approach that recognizes that customers are the core of business and that the company success depends effectively.  
a) personal management b) customer relationship management c) Web design.
- 10) \_\_\_\_\_ is a financial Exchange that takes place on line between buyers and sellers.  
a) E -payment b) Cyber crimes c) Fraud.

- Q2 a) What do you mean by E-commerce? Explain its features. (08)  
b) Explain how social cultural factors affect e business. (07)

OR

- c) Discuss the trends in e-commerce in government sector. (08)  
d) Distinguish between traditional commerce and e-commerce. (07)

- Q3 a) Discuss the steps in launching e-business. (08)  
b) Explain the advantages and limitations of enterprise resource planning. (07)

OR

- c) Explain the significance of a e business in today's competitive world (08)  
d) Justify the superiority of bricks and click model over pure online model (07)

- Q4 a) Explain the issues relating to privacy and security in E business. (08)  
b) What do you mean by payment gateway? Explain its advantages. (07)

OR

- c) Write a detailed note on IT Act 2000. (08)  
d) Discuss the need for e-commerce laws. (07)

- Q5 a) What do you mean by digital marketing? Discuss its evolution. (08)  
b) Explain the concept of online advertisement along with its benefits. (07)

OR

- Q5 Write Short Notes (Any 3). (15)

- 1 Limitations of content marketing.
- 2 Smart Card
- 3 Myths of E Commerce .
- 4 Benefits of B2B E Commerce.
- 5 E Mail Marketing.

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Time: 2 ½ Hrs

Marks: 75

**NB (1) All questions are compulsory.**

**(2) Figures to the right indicate full marks.**

Q.1 a) State whether the following statements are true or false. **(Any 08)** (8)

- 1) Distribution management is next to production management.
- 2) Channel policy must be updated with market dynamics.
- 3) Articles of mass consumption are sold through exclusive distribution.
- 4) Channel of distribution starts with consumer.
- 5) Profitability levels in an organisation are market dependent.
- 6) Jury of executive opinion has scientific validity.
- 7) Intra-personal conflict is often called individual level conflict
- 8) Better selling is the key to better business
- 9) Distribution in virtual world facilitates face to face meeting.
- 10) CRM provides competitive advantage.

Q.1 b) Match the column **(Any 07)** (7)

1	Threat of new entrants	A	Kenneth Thomas
2	Intensive distribution	B	Key performance indicator
3	Conflict resolution	C	Break the bulk
4	In adequate presentation	D	Unethical practice
5	Client centred selling	E	Maggie
6	Efficiency to Effectiveness	F	Hurdle to salesperson
7	Intermediaries	G	Recent trend
8	Misrepresentation	H	Problem Solving
9	KRA	I	Competitors
10	Sales report	J	Indirect method of supervision and control on sales force

Q.2

- a) Explain the qualities of sales manager (8)
- b) Explain any 3 structures of sales organisation. (7)

**OR**

- c) Explain the importance of distribution management. (8)
- d) Discuss the various development in sales management. (7)

Q.3.

- a) What are the methods of sales forecasting? (8)
- b) What are the different types of sales closing techniques? (7)

**OR**

- c) Elaborate the process of selling. (8)
- d) Discuss different types of selling strategies. (7)

Q.4

- a) Who are channel partners? Discuss functions of wholesalers. (8)  
b) What are the factors affecting the choice of distribution channel? (7)

**OR**

- c) What are the types of channel conflict? Explain with suitable examples. Discuss the ways to resolve conflicts. (15)

Q.5

- a) Explain the methods of sales evaluation. (8)  
b) Explain new trends in sales and distribution management. (7)

**OR**

Q.5 Short notes (**any 03**) (15)

1. Ethics in sales.
  2. Selling skills
  3. Sales Quota
  4. Sales management audit.
  5. KRA
-

Time: 2½ Hrs.

Marks: 75

**N.B. 1. All questions are compulsory**  
**2.Figures to the right indicate marks.**

**Q.1. (A) Match the column (any Eight)**

**(08)**

	<b>Group A</b>		<b>Group B</b>
A	Produced & consumed at same place	1	Perishability
B	Services cannot be stored	2	Customer involvement in process
C	People Based Services	3	The graphical depiction of a service
D	Self Service	4	Creates individuality in the product
E	Service Scope	5	Service Marketing strategy
F	Blue print	6	Labour intensive
G	Branding	7	An instrument to measure customer satisfaction level
H	Service marketing triangle	8	Setting standards
I	SERVQUAL	9	Physical environment of service
J	Benchmarking	10	Inseparability

**Q.1. (B) State where the following statements are true or false (any seven)**

**(07)**

- Teaching is a high contact service.
- Services are Homogeneous.
- Customers do not participate in the production process of services.
- Services can be patented.
- The role of Public Relations is to build and maintain image of service marketer.
- SERVQUAL is developed by Parasuraman, Zeithaml and Berry.
- Misleading claims backed by poor service performance is one of the ethical issues in service marketing.
- The transnational strategy is a combination of the global strategy, the multinational strategy and the international strategy.
- Price plays vital role in the marketing mix because it gives perception of the quality.
- Process, price and people are the extended P's of marketing.

**Q.2. (A) Explain the distinctive characteristics of services and its implications.**

**(08)**

**(B) Distinguish between: Goods marketing and Services Marketing**

**(07)**

**OR**

(C) What are the different ways of distributing services? Explain the role played by Franchising in distributing services. (08)

(D) What is service mapping? Explain the four lines of service map (07)

Q.3. (A) Explain the Gap Model of service quality. (08)

(B) Explain the strategies for managing capacity to match demand. (07)

OR

(C) Explain the concept of service productivity and evaluate ways to improve productivity (08)

(D) What is Service Quality? What are the five dimensions of quality? (07)

Q.4. (A) what are the international and global strategies in services marketing? (08)

(B) Explain the concept of zone of tolerance with an appropriate example (07)

OR

(C) What are the recent trends in marketing of services in Banking? (08)

(D) What are the unethical practices in service marketing with suitable examples? (07)

Q.5. (A) Explain the different elements and factors favouring adoption of transnational strategy (15)

OR

Q.5. Write a short note on **any Three** of the following (15)

- a) Options for Service delivery
- b) Importance of people in service delivery.
- c) Variations in customer involvement
- d) Moment of Truth
- e) Challenges faced by Service Marketer.

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( 2½ Hours )

[Total Marks: 75]

Note – Attempt all questions

Figures to the right indicate full marks

**Q.I A) Choose the correct alternative (Any 8)**

**(08)**

1. The word.....is short form for “web blog” (blog, skype, email )
2. Communicating with .....public is known as financial communication (consumer, financial, government)
3. Majority of corporate crisis arises due to .....problems (external, internal, public)
4. ....is the first step for effective media relations (research, press materials, third party experts)
5. The identity of defendants are unknown at the time of filing of petitions as per .....(RTI, Defamation, John Doe Orders)
6. ....refers to collective judgement of a corporation (image, brand, reputation)
7. ....theory uses the economic metaphor of cost and benefit to predict behavior (social exchange theory, systems theory, diffusion theory )
8. ....is the most important part of public relations (press relations, employee relations, investor relations)
9. ....allows to connect a variety of different electronic devices wirelessly (Satellites, LAN, Bluetooth )
10. Public relations have emerged as a .....communication network ( national, global, multinational)

**Q.I B) Match The Following (Any 7)**

**(07)**

1 Situational theory	A culture
2 Written defamation	B slander
3 spoken defamation	C talking in jargon
4 Powerful segment of society	D libel
5 Classic mistake	E Web Conferencing
6 Traditional method	F publically available
7 Interact over internet	G Stakeholders
8 External blog	H press conferences
9 E-zines	I stockholders
10 Financial communication	J online magazines

Q.II A) Explain corporate identity. Mention its features

**(08)**

B) Explain Copyright Act in brief

**(07)**

**OR**

C) Enumerate on role of ethics in corporate communication

**(08)**

D) Discuss relevance of corporate communication

**(07)**

Q.IIIA) Explain systems theory used in public relation with diagram (08)

B) Define public relation. Discuss its essentials (07)

**OR**

C) Discuss the influence of social and cultural trends on business of the company (08)

D) Discuss the growth of PR in India (07)

Q.IVA) What is financial advertising? State its advantages (08)

B) What are the sources of employee communication? (07)

**OR**

C) Elaborate on the guidelines for handling crisis (08)

D) Discuss principles of good media relations (07)

Q.V A) Enumerate on the functions of communication technology in corporate communication (08)

B) Explain different types of corporate blogs (07)

**OR**

C) Write Short Notes (Any 3) (15)

i. Really Simple Syndication

ii. Press Release

iii. E-Media relations

iv. Crisis management

v. RTI



[Time: 2 ½ Hours]

[Marks: 75]

- N.B.**
- 1) Q. 1 is compulsory.
  - 2) Q.2 to Q.5 are compulsory with internal choice.
  - 3) Figures to the right indicate full marks.
  - 4) Workings should form part of your answer.
  - 5) Use of simple calculator is allowed.

- Q.1 (A) Choose correct alternative and rewrite the statement: (Any 8) (8)**
1. Every assessee is a person and \_\_\_\_\_  
 (a) Every person is also an assessee  
 (b) Every person need not be an assessee  
 (c) An individual is always an assessee
  2. The Legal status of Ms. Hima Das, Indian sprint runner is \_\_\_\_\_  
 (a) an individual (b) a body of individuals (c) a sportsman
  3. Total income of a person is determined on the basis of \_\_\_\_\_  
 (a) Citizenship  
 (b) Residential Status  
 (c) Both Citizenship and Residential Status
  4. Uncommuted Pension received by a Government employee is \_\_\_\_\_  
 (a) Exempt (b) Taxable (c) Partly Exempt
  5. Mr. Kaustubh, a Chartered Accountant lets out his ownership office to another Chartered Accountant, rent received by him is \_\_\_\_\_  
 (a) Income from Business  
 (b) Income from House Property  
 (c) Income from Other Sources
  6. Donation to Chief Minister's Relief Fund is \_\_\_\_\_  
 (a) Allowed as business expenditure  
 (b) Not allowed as business expenditure  
 (c) Partly allowed as business expenditure
  7. Cost inflation index is applicable when there is \_\_\_\_\_  
 (a) Long term capital gain (b) Business income (c) Short term capital gain
  8. Dividend received is exempt if it is received from \_\_\_\_\_  
 (a) An Indian Company (b) A Co-operative Bank (c) Any Company
  9. Gift received from brother Rs 1,00,000 is \_\_\_\_\_  
 (a) fully taxable (b) fully exempt (c) Exempt up to Rs 50,000
  10. Mr. Anil is a person with a physically disability of 50%. He is entitled to a deduction under section 80U of \_\_\_\_\_  
 (a) Rs 75,000 (b) Rs 1,25,000 (c) Nil

- Q.1 (B) State whether given statements are True or False: (Any 7) (7)**

1. An association of persons consists of any person.
2. Family pension received by a widow of a deceased employee is income from other sources.
3. Gratuity received by Government employee on retirement is fully taxable.
4. Capital gain arises on transfer of any asset.

5. Advance salary received by an employee from the employer is not a part of Gross Salary.
6. Past untaxed profits brought into India is always taxable.
7. Provision for Doubtful Debts can be deducted from profits of business.
8. Mediciam premium paid by cash Rs 15,000 is allowed as deduction u/s 80D.
9. Municipal tax paid by owner is allowed as deduction from deemed to be let out property.
10. Mr. Amitabh paid Life Insurance Premium of Rs. 50,000 on behalf of his wife who is dependent on him. He can claim deduction u/s 80C.

**Q.2** Mr. Ganesh Kubal is employed with The New College, Thane. He gives you following information for the year ended 31<sup>st</sup> March, 2019. (15)

Particulars	Rs.
Basic Salary	50,000 per month.
Dearness allowance	60,000 per month
Leave Salary	20,000
Perquisite value of Rent-Free House	24,000 per annum
Arrears of salary (Not taxed earlier)	1,60,000
Examination Remuneration received from his college	15,000
Examination Remuneration received from Mumbai University	8,500
Profession Tax Deducted from salary	Rs. 200 per month

**Other Information:**

- a) He received Royalty from writing books Rs. 26,000. Expenses on typing, stationery etc. were Rs. 2,000
  - b) He received Honorarium from Sandip Management Institute as a visiting lecturer Rs. 5,000. Conveyance for visiting the institute Rs. 600
  - c) He received Best Teacher Award of Rs 21,000 from State Government.
  - d) He received cash gift from father-in-law Rs. 51,000 on his anniversary on 15-03-2019.
  - e) He purchased National Savings certificates VIII worth Rs 50,000 & paid LIC premium of Rs 60,000 for a policy of Rs. 6,00,000 issued on 1-4-2011.
  - f) He had taken a loan from Bank of India for higher education of his daughter pursuing Engineering from IIT, Roorkee. For which he paid interest of Rs 60,000 during the year.
- Compute his taxable Income for the Assessment Year 2019-20.

**OR**

**Q.2** Mrs. Riya Ghosh has earned the following incomes during the financial year ended on 31<sup>st</sup> March, 2019. Compute her Gross Total Income for the assessment year 2019-20. (15)

- a) Resident and Ordinary Resident
- b) Resident but not Ordinarily Resident
- c) Non-Resident

Particulars	Rs
1. Payments received in U.K., for services rendered in Korea	3,00,000
2. Income from agriculture in Bangladesh	1,50,000
3. Dividend from German Company, received in India	60,000
4. Interest income earned and received in India	1,70,000
5. Income from business in Japan, controlled from India	2,50,000

6. Royalty Income received from Indian Companies	1,80,000
7. Rent from house in Kolkata, received in Korea.	3,00,000
8. Amount brought to India, out of past untaxed profits earned in London	1,50,000

**Q.3** Mrs. Anjali Kapoor is a physically disabled person (60% disability). She gives you the following information for previous year 2018-19. (15)

Particulars	House I	House II
	Self-occupied	Let Out
<b>Nature of occupancy</b>		
Fair Rent	2,00,000	3,00,000
Municipal Valuation (per month)	17,500	26,000
Rent Received (per month) (House no 2. was vacant for 3 months)	Nil	35,000
Municipal taxes paid on 26-07-2018	12,000	15,000
Other Expenses:		
Repairs	12,000	15,000
Fire Insurance Premium paid	10,000	13,000
Rent collection charges	-	12,000
Land Revenue payable	5,000	7,000
Details of Borrowed Capital:		
Interest Paid during the year	80,000	90,000
Principal repaid	30,000	40,000
Date on which loan taken	15-10-2011	11-12-2010

Mrs. Anjali Kapoor also received the following other income:

- Dividend from Reliance Industries Ltd Rs 25,000.
  - Interest on fixed deposits with Bank of Baroda Rs. 50,000.
  - Winning from lottery Rs. 70,000
  - Mrs. Anjali paid Medical Insurance Premium of Rs. 15,000 for self by cheque.
- Compute her Net taxable Income for the Assessment Year 2019-20.

**OR**

**Q.3** Mr. Ramesh Mehta acquired a residential property for Rs. 2, 50,000 on 1<sup>st</sup> October 1994. Additional information pertaining to property was as follows. (15)

- Fair market value as on 1-4-2001 was Rs. 12, 50,000
- Cost of improvement are as follows:

Financial year	Rs.
1997-98	80,000
2009-10	1,50,000
2014-15	4,00,000
2016-17	5,50,000

- He sold residential property on 15-2-19 for Rs 2,00,00,000
- He acquired new residential house for Rs. 65,00,000 on 20-03-2019.
- He also purchased NHAI bonds of Rs 10,00,000 on 27-03-2019.
- Expenses on transfer amounted to Rs 1,00,000.

Relevant Cost Inflation Indices are as follows:

Financial Year	Cost Inflation Index
2001 – 02	100
2009 – 10	148
2014 – 15	240
2016 – 17	264
2018– 19	280

Compute the capital gains for Assessment year 2019-20.

**Q.4** Following is Profit & Loss Account of Mr. Anil Dharmadhikari for the year ended 31<sup>st</sup> March, 2019. (15)

Particulars	Rs.	Particulars	Rs.
To Staff Salaries	2,50,000	By Gross Profit	14,29,000
To Salary to Anil Dharmadhikari	70,000	By Winning from Horse racing	81,000
To Printing & Stationery	50,000	By Dividend from Indian Co.	20,000
To Travelling expenses	60,000		
To Rent	48,000		
To Depreciation	64,000		
To GST paid	30,000		
To Advertisement	90,000		
To Embezzlement by Employee	14,000		
To Drawings	56,000		
To Staff welfare expenses	1,58,000		
To Income Tax	42,000		
To Net Profit	5,98,000		
	<b>15,30,000</b>		<b>15,30,000</b>

Additional Information:

- 1) Depreciation allowable as per Income Tax Rules Rs 70,000.
- 2) Staff welfare expenses include Rs 40,000 incurred for medical treatment of his physically handicapped brother (90% disability).
- 3) Half of the Rent is for her residential flat and 1/3<sup>rd</sup> of the Travelling expenses is personal in nature.
- 4) Advertisement expenses include Rs. 20,000 spent on advertisement in a magazine published by a political party. You are required to compute her Taxable income for the assessment year 2019-20.

**OR**

**Q.4 (a):** Mrs. Rani Rane, submit the following particulars of her income for the assessment year 2019-20. (8)

Particulars	Rs.
Interest on Bank deposits	5,000
Interest on Government securities	7,000
Interest on Public Provident Fund	6,600
Interest accrued on NSC	7,500
Dividend from Tata Co.	9,700
Income from Agriculture in Konkan	22,000
Family Pension	42,000

Compute her taxable income under the head Income from other sources.

**Q.4 (b) :** Dr. Leonard, a USA citizen provides you the details of his visit to India during the last 6 years. (7)

Previous Year	Days
2018-19	183
2017-18	190
2016-17	20
2015-16	125
2014-15	195
2013-14	100

Prior to 1-4-2013 he did not visit India. Find out the residential status of Dr. Leonard for the assessment year 2019-20.

**Q.5 (a)** Explain Deduction u/s 80D. (8)

**(b)** Discuss any Seven items specifically taxable under the head – Income from other sources. (7)

**OR**

**Q.5 Write short notes on (any three):**

(15)

- 1) Any Five items exempt u/s 10.
- 2) Long term Capital Gain.
- 3) Deduction U/s 80U.
- 4) Income from Deemed to be Let Out Property.
- 5) Deduction from Income from Salary.

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(2½ Hours)

[Total Marks: 75]

**Note – All questions are compulsory with internal choice.**

Q1A. Multiple Choice Questions (any 8)

(08)

- 1) Following is an example of an accounting policy
  - (a) Realisation
  - (b) Materiality
  - (c) Dual Aspect
  - (d) Valuation of investment
  
- 2) The following factor should be considered while selecting and applying accounting policies
  - (a) Consistency
  - (b) Prudence
  - (c) Dual aspect
  - (d) Cost
  
- 3) Accounting to AS I, disclosure should be made of
  - (a) Fundamental accounting assumptions
  - (b) All accounting principles
  - (c) All significant accounting policies
  - (d) All accounting policies
  
- 4) The underwriter is entitled to claim remuneration on
  - (a) The issue price of shares underwritten
  - (b) The face value of share actually purchased
  - (c) The face value of shares not purchased by him
  - (d) None of the above
  
- 5) If the whole of the issue of shares or debentures is underwritten it is known as
  - (a) Partial underwriting
  - (b) Sole underwriting
  - (c) Complete or full underwriting
  - (d) None of the above

- 6) If a part of the issue of shares or debentures is underwritten, it is termed as
- (a) Partial underwriting
  - (b) Complete underwriting
  - (c) Firm underwriting
  - (d) None of the above
- 7) Following is not a fixed income bearing securities
- (a) Debentures
  - (b) Equity shares
  - (c) Preference shares
  - (d) Government securities
- 8) Interest is always calculated on the
- (a) Market value of the security
  - (b) Nominal value of the security
  - (c) Book value of the security
  - (d) Weighted average cost of the security
- 9) Interest on bonds accrues
- (a) On the last day of the financial year
  - (b) On due dates fixed in advance
  - (c) On the date fixed by board resolution
  - (d) As declared by the company in the beginning of every financial year
- 10) If market value of investment held as current asset is less than cost
- (a) Difference is credited to P&L a/c
  - (b) Difference is debited to P&L a/c
  - (c) Difference is ignored
  - (d) Difference is debited to capital reserve a/c

Q1B. Match the following (any7)

(07)

Column A (Items)	Column B (Headings)
1) Bank Balance	a) Current Liabilities (Other Current Liabilities)
2) Investments	b) Shareholders Funds (Reserve & Surplus)
3) Accrued Salary	c) None Current Assets (Non Current Investment)
4) Authorised Capital	d) Current Liabilities (Other Current Liabilities)
5) Acceptance	e) Share Capital
6) Unclaimed Dividend	f) Shareholders Funds (R&S)
7) Proposed Dividend	g) Current Assets (Cash & Cash Equivalents)
8) Security Premium Reserve	h) Shareholders Funds (R&S)
9) General Reserve	i) Current Liabilities (Trade Payable)
10) Capital Reserve	f) Notes to Accounts

Q.2 A) Krishna Ltd. Imported goods from Skylark Ltd. Of USA worth US \$ 3,00,000 on 31<sup>st</sup> October 2014 when the exchange rate was Rs 65 per US \$. The amount was paid in instalments as follows. (15)

Date	Amount of installment US \$	Exchange Rate Per US \$
15-11-2014	1,00,000	64
15-03-2015	50,000	66
20-04-2015	50,000	63
10-01-2016	1,00,000	61

Krishna Ltd. Closes its books on 31<sup>st</sup> March every year. On 31<sup>st</sup> March, 2015 the exchange rate was Rs. 61 per US \$.

You are required to pass Journal Entries in the books of Krishna Ltd. For the years ended 31<sup>st</sup> March, 2015 and 31<sup>st</sup> March, 2016.

Also prepare Foreign Exchange Fluctuation Account in the books of Krishna Ltd. For the relevant years.

OR

Q.2 B) The following transaction of Miss Naina took place during the year ended 31<sup>st</sup> March, 2014. (07)

Date	Transactions
12-04-2013	Purchased 1,00,000 Equity Shares of Rs. 10 each in ABC Ltd. For Rs. 50,00,000.
15-05-2013	ABC Ltd. Made a Bonus issue of 3 Equity Shares for every 2 shares held
30-06-2013	Naina sold 1,25,000 bonus shares for Rs. 20 each

Prepare Equity Shares in ABC Ltd. Account in the books of Miss Naina for the year ended 31-03-2014.



Q2.C) Chaitanya Limited issues 40,000 shares. Issue is underwritten by A, B and C in the ratio of 5 : 3 : 2 respectively. Unmarked applications totalled 2,000 whereas marked applications are as follows: A -16,000; B -5,700; and C -8,300. Calculate the net liability of each one of the underwriters. Unmarked applications are to be distributed amongst the underwriters in the ratio of their gross liability. (08)

Q.3 A) From the following ledger balances of Regal Ltd has on 31<sup>st</sup> March 2017, You are required to prepare the balance sheet as on 31<sup>st</sup> March 2017 as per schedule III of the companies Act. (07)

Particulars	Rs.	Particulars	Rs.
Office Equipment	4,80,600	General Reserve	4,15,000
9% Debenture in APCO Ltd.	2,45,000	Creditors for Goods	1,68,500
Loose Tools	1,63,000	Creditors for Expenses	36,000
Plant & Machinery	18,00,000	Cash Credit	75,000
Computer Software	83,250	Mortgage Loan	3,10,000
Debtors for Goods	1,90,000	8% Preference Share Capital	5,50,000
Share Issue Expenses (Unwritten off)	30,000	Equity Share Capital	15,00,000
Stores & Spares	1,00,200	Staff Welfare Fund	85,000
Interest Accrued on Investment	51,000	Provision for Taxation	26,550
Cash at Bank	23,000		

Q.3 B) M Limited brought out a public issue of 1 lac equity shares Rs.10 each. The entire issue was underwritten by five underwriters as follows: A – 25 per cent; B-15 per vent; C -10 per cent; D -30 per cent; and E – 20 per cent. Applications bearing the seal of an underwriter are to be applied in relief of liability. The following applications were received: 13,750 shares bearing the seal of A; 10,250 shares bearing the seal of B; 9,250 shares bearing the seal of C; 8,250 shares bearing the seal of D; and 8,500 shares bearing the seal of E; 30,000 shares had no seal of underwriters. Find the liability of individual underwriters. Unmarked applications are to be distributed amongst the underwriters in the ratio of their gross liability. (08)

OR

Q3.C) Mr. Ashok entered into following transactions of Equity Shares of Rs 10 each of Anmol Ltd. (15)

Date	No od shares	Details
1-4-2015	1,500	Rs 34,500 Cost (Opening)
15-5-2015	1,000	Purchase@ Rs 22 per share
15-7-2015	2,500	Bonus shares received
15-12-2015	1,500	Sale @ Rs 22 per share
1-3-2015	1,000	Sale @ Rs 24 per share

**Additional Information:**

- 1) On 1<sup>st</sup> September 2015, dividend @ Rs. 3 per share was received for the year ended 31<sup>st</sup> March 2015.
- 2) On 10<sup>th</sup> November, 2015 the company made a right issue of Equity Shares in the ratio of one share for every five shares held on payment of Rs. 20 per share.
- 3) Mr. Ashok subscribed for 50% of the share and sold remaining on his rights @ Rs. 3 per share.

You are required to prepare investment in Equity Shares Accounts in the books of Mr. Ashok for the year ended 31<sup>st</sup> March 2016.(Round off figures to the nearest rupee)

Q.4 A) Following is the trial balance of XYZ Ltd. As on 31<sup>st</sup> March 2017. (15)

Debit Balances	Rs.	Credit Balances	Rs.
Fixed Assets (Net Block)	7,50,000	Equity share capital (Rs.10 each fully paid)	4,40,000
Investments	2,50,000	9% Preference share capital (Rs. 100 each fully paid)	1,00,000
Closing Stock	3,75,000	Profit & loss statement	2,80,000
Sundry Debtors	1,22,500	Securities Premium	30,000
Share issue expenses	20,000	Debentures Redemption Reserves	2,00,000
Staff Advance	1,00,000	General reserves	75,000
Advance Tax	60,000	8% debentures	5,25,000
Prepaid Expenses	45,000	Loan from directors Mr.D.	10,000
Advance to suppliers	27,500	Loan from Subsidiary Co.	70,000
Cash in hand	12,500	Sundry Creditors	58,500
Bank balance	1,10,000	Bill Payable	21,500
		Provision for taxation	62,500
Total	18,72,500	Total	18,72,500

**Additional Information**

- (a) Transfer to debenture redemption reserves Rs 50,000 and General Reserves Rs. 25,000.
- (b) Entire Authorised shares capital has been issued & subscribed.
- (c) 8% debentures are secured against all fixed assets. The figure in trial balance includes interest accrued and due Rs 25,000
- (d) Loan from Director and subsidiary Co. are unsecured, and for short term.
- (e) Creditors include creditors for goods Rs 40,000 while for expenses Rs 18,500.
- (f) Stock comprises of Raw-Materials Rs 2,50,000, work in process Rs 50,000 and Finished goods Rs 75,000.
- (g) Of the debtors, debts due for more than 6 months is Rs 22,500. All debts are unsecured and considered to be good.

(h) Profit and loss statement figures in Trial Balance is arrived at as under :

Previous Year's Balance b/d	1,48,500
(+) Net Profit for the Year	<u>1,31,500</u>
	2,80,000

(i) Ignore Previous years figures.

After considering the above adjustments, prepare balance sheet of the Company as on 31<sup>st</sup> march,2017 as per schedule III requirements.

**OR**

Q.4 B) Excel limited issued 40,000 shares of Rs 10 each. These shares were underwritten as follows : A – 20,000 shares; and B -12000 shares. The public applied for 33,000 shares which included marked applications from the underwriters as follows : A -5,000 shares; B -3,000 shares. Direct applications received by the company were for 5000 shares. Determine the net liability of the underwriters. Unmarked applications are to be distributed amongst the underwriters in the ratio of their gross liability. **(08)**

Q.4 C) Pass necessary Journal Entries in the books of N of Nasik based on AS 11. A machine was imported on 20<sup>th</sup> January, 2013 from Jackie Chan of China for US \$ 2,00,000. The payment for the same was made as follows **(07)**

US \$ 1,50,000 on 27<sup>th</sup> February 2013

US \$ 50,000 on 15<sup>th</sup> March 2013

The Exchange Rate for \$ 1 was as follows:-

On 20<sup>th</sup> January, 2013      Rs 47.00

On 27<sup>th</sup> February, 2013      Rs 46.50

On 15<sup>th</sup> March ,2013      Rs 48.00

N follows financial year as accounting year.

Q.5) a) What do you mean by Ethics? Describe its Scope. **(07)**

Q.5) b) Describe the fundamental principles of IFAC Code. **(08)**

**OR**

Q.5) c) Write a Short notes (Any Three) **(15)**

i) Contingent Liabilities

ii) Overriding commission

iii) Exchanges Rates

iv) Accounting Standard 11

v) Corporate Governance

Duration : 2.30 Hours

Marks : 75

**NB: (1) All questions are compulsory having internal option.**

**(2) Figures to the right indicate marks allotted to each question.**

**(3) Simple calculator allowed.**

**1. (A) Match the following columns. (Any 8)**

**(08 Marks)**

Group A	Group B
1. Treynor's Measures	a) Based on an analysis of the fundamental factors and technical factor
2. Sharpe's Measures	b) CAPM
3. Active revision Strategy	c) Standard Deviation
4. Portfolio Evaluation	d) Last step in the process of Portfolio Management
5. Jenson's Measure	e) Beta
6. Equity share	f) Debt Fund
7. Preference share	g) Risky Capital
8. Bond	h) Fixed Dividend
9. PPF	i) Unsecured Deposit
10. Public Deposit	j) Tax Saving Investment

**1. (B) Give True or False: (Any 7)**

**(07 Marks)**

- 1) Examples of solvency ratio include current ratio and quick ratio.
- 2) Price level and inflation affect the economy of the country.
- 3) The efficient market hypothesis (EMH) states that the financial markets are inefficient.
- 4) Risk is measured by variability in returns.
- 5) A risky asset is one whose return is certain as a Government Security.
- 6) The higher the risk of a security, the lower would be the return expected.
- 7) Portfolio revision involves changing the existing mix of securities.
- 8) Portfolio evaluation refers to the evaluation of the performance of the portfolio.
- 9) The total return on a portfolio includes only risk free return.
- 10) Investing in equity share is a tax saving investment.

**2. (A) Distinguish among Investment, Speculation and Gambling.**

**(08 Marks)**

**2. (B) Explain in brief the Investment avenues.**

**(07 Marks)**

**OR**

**2. (C) Calculation of Beta of each of the following two companies with the help of given information.**

**(08 Marks)**

Year	Rudra Ltd (%)	Market return (%)
1	19	20
2	16	17
3	13	14
4	19	20
5	23	24

2. (D) The rate of return of stock M Ltd. and V Ltd. As under :

Particular	Boom	Normal	Recession
Probability	0.30	0.45	0.25
Return on stock M Ltd. (%)	35	55	70
Return of stock V Ltd. (%)	70	55	35

Calculate the expected return and standard deviation of both the stock.

(07 Marks)

3. (A) Compare the following portfolios according to Jensen's measure of portfolio evaluation and rank them .

(08 Marks)

Portfolio	Return on portfolio (%)	Beta	Risk free return
HDFC	15	0.8	7 %
Kotak	16	1	7 %
ICICI	12	1.5	7 %
Market Index	14	1.2	7 %

3. (B) Calculate Expected return and Standard Deviation. (07 Marks)

Probability	Returns (%)	
	Sam Ltd.	Cam Ltd.
0.33	6	9
0.33	30	12
0.34	18	18

OR

3. (C) The Security return and Beta factors of 4 securities are as follows:

Securities	Security Return (%)	Beta
Modi Ltd.	18	1.6
Gandhi Ltd.	10	0.8
Mehta Ltd.	12	1.2
Sardar Ltd.	15	1.5

If the risk free rate is 7 %. Calculate Average Market return and Expected returns for each security under CAPM. **(08 Marks)**

3. (D) The details of three portfolios are given below.

Portfolio	Average Return (%)	Beta	Standard Deviation
Padma	18	1.4	0.30
Jharana	12	0.9	0.35
Meenakshi	16	1.1	0.40
Market Index	14	1.0	0.25

Compare these portfolio on performance using Sharpe and Treynor measures.

Risk Free return is 8 %.

**(07 Marks)**

4. (A) Distinguish between Fundamental Analysis and Technical Analysis.

**(08 Marks)**

4. (B) What are Charts? Explain the types of charts.

**(07 Marks)**

**OR**

4. Hero Ltd. has presented its financial information for the year ended 31st March 2019.

Earnings before interest and taxes	₹ 16,00,000
2,00,000 Equity shares of ₹ 10 each	₹ 20,00,000
10% Debentures	₹ 30,00,000
Reserve and surplus	₹ 10,00,000
Provision for taxation	30%
Proposed Dividend	20%
Market price per share	₹ 32

Calculate: (i) EPS (ii) P/E Ratio (iii) Dividend payout ratio (iv) Dividend Yield

(v) Debt Equity Ratio

**(15 Marks)**

5. As Portfolio Management Consultant, you are approached by Mr. Puri, aged 27 with investible funds of Rs. 50 lakhs. He wants to know from you the following:

(i) What are the investment avenues available to him which will give a suitable return with maximum return?

(ii) What are the various types of risks?

**(15 Marks)**

OR

5. Give short notes on: (Any Three)

(15 Marks)

- 1) Public Provident Fund
- 2) Random Walk Theory
- 3) Debt Fund Investment
- 4) Bonds
- 5) Mutual Fund

**Time: 2.30 Hrs**

**Marks : 75**

- NOTE: 1.Q1 is compulsory**  
**2. Q2 to Q5 having internal options**  
**3. Figures to the right indicate full marks.**  
**4. State your assumptions clearly**

**Q1.A State whether the following statements are true or false (any 8) (08)**

- i. Beta measures volatility or risk
- ii. If Jensen’s Alpha is positive , it reflects that the Mutual fund has exceeded the expectations and outperformed the Market portfolio and vice versa
- iii. Transaction exposure in Exchange rate risk impacts the future cash flows of a firm.
- iv. Exercise price is a price at which the option buyer is eligible to buy or sell the underlying asset
- v. APT is an asset pricing model based on the idea that an asset’s return cannot be predicted using the relationship between that asset ad many common risk factors
- vi. The third line of Defense includes Operational Management
- vii. An end user of the project’s outcome is one of the internal stakeholder to the organization
- viii. At the money Option leads to negative cash flows to the holder if it were exercised immediately
- ix. Enterprise Risk Management has one dimensional assessment (potential impact)
- x. Risk Measurement is the collective responsibility of different people in the organization

**Q.1B) Match the following (Any 7) (07)**

	<b>Column A</b>		<b>Column B</b>
i	Transaction Exposure and Translation Exposure	a	Call and Put
ii	Arbitrage	b	Futures
iii	Options	c	Risk Return theory
iv	Standardized exchange traded contracts	d	Exchange of cash flows between two parties
v	Forwards	e	Higher risk higher returns
vi	Swaps	f	Currency Risk
vii	Modern Portfolio Theory	g	Less Risky project
viii	Risk return trade-off	h	Profit from price difference in two markets
ix	Beta < 1	i	Credit Risk
x	Default Risk	j	No standardized contract
		k	Risk

**Q.2) A) Define the term Risk? Explain the Risk Management Process (08)**

**B) Explain Arbitrage theory and Techniques (07)**

**OR**

**C) Calculate the expected returns and Standard deviation of Stock A and Stock B (08)**

The following is the information of stock A and Stock B under the possible states of nature

State of Nature	Probability	Return ‘ A’	Return ‘ B’
1	0.10	5%	0%
2	0.30	10%	8%
3	0.50	15%	18%
4	0.10	20%	26%

**D) Write note on Risk Register (07)**



- Q.3) A) Explain Risk and the three lines of Defense (08)  
 B) Explain the challenges of Risk assurance in an organization (07)  
**OR**  
 C) Calculate Beta for each of the following two securities from the given information (15)

Year	A.Ltd (%)	B.Ltd (%)	Market Portfolio (%)
1	10	14	12
2	6	2	5
3	13	19	18
4	-4	-12	-8
5	13	11	10
6	14	19	16
7	4	3	7
8	18	20	15
9	24	28	30
10	22	16	25

- Q.4) A) What are the good practice principles for risk assurance? (08)  
 B) Define Stakeholder and explain the types of project stakeholders (07)  
**OR**  
 C) Explain the powers, functions and duties of IRDA (08)  
 D) What is Actuaries? Explain the role, duties and obligations of Actuaries (07)

- Q.5) A) Suppose an insurer estimates that an insurance contract exposure has the following loss distribution: (08)

Loss (in Rs.)	Probability
20,00,000	0.003
8,00,000	0.010
2,00,000	0.050
50,000	0.847

Assume that administrative expenses, which are paid immediately, equal 20% of the expected claim cost. Further assume that this type of policy requires a profit loading equal to 11% of the expected claim cost. Calculate the fair premium

- B) What is Reinsurance? State its types (07)

**OR**

- Q.5) Write short notes on (Any three) (15)

- Risk Exposure Analysis
- Derivatives
- Risk Governance
- Bancassurance
- Enterprise Risk Management Matrix

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Duration: 2.30 Hours

Max. Marks: 75

- NB: 1) All questions are compulsory subject to internal choice  
 2) Figures to the right indicate full marks.  
 3) Use of Simple Calculator is allowed.

Q.1.

(A) Match the following: (Any 8):

(08)

Column "A"		Column "B"	
1.	Interest on Higher Educational loan	a.	Upward Sloping
2.	Housing Loan Installment	b.	Downward Sloping
3.	Normal Yield Curve	c.	Deduction u/s 80D
4.	Inverted Yield Curve	d.	Deduction u/s 80E
5.	Medical Insurance Premium	e.	Deduction u/s 80C
6.	Earning Capacity of an Individual	f.	Human Life Value
7.	Objectivity and Competence	g.	Principle of Wealth Creation
8.	Pay Yourself First	h.	Principle of Insurance
9.	Principle of Indemnity	i.	Total Assets – Total Liabilities
10.	Net Worth	j.	Code of Ethics For Wealth Managers

Q.1.

(B) State whether the following statements are True or False (any 7):

(07)

- Business loss cannot be set off against salary income.
- Yield refers to the annual return on an Investment.
- Human Life Value concept deals with human capital.
- CAGR return is same as Holding Period Return.
- Insurer is the one who undertakes the responsibility of risks.
- Health insurance policies are not issued for less than one year period.
- Inflation rate has direct impact on wealth creation.
- MIS provides regular income to the investors.
- Long term capital loss cannot be set-off against short term capital gain.
- Deduction for donation to a charitable trust can be claimed u/s 80G.

Q.2.

(A) What is Wealth Management? Explain its scope in brief.

(08)

(B) What are the reasons for changes in interest rates?

(07)

OR

(P) Mr. Mohanji furnishes the following details for the year ended 31<sup>st</sup> March, 2019:

(15)

Particulars	Amount in Rs.
Short Term Capital Gain	2,40,000
Income from business of Electronics	4,00,000
Loss from Speculative business	(-)2,40,000
Long Term capital Gain on Sale of Land	1,20,000
Long term Capital Loss on Sale of Shares	(-) 2,00,000
Income from Salary	8,00,000
Loss from House Property A	(-) 2,60,000

Income from owning and maintaining of Race horses	1,00,000
Income From House Property B	2,40,000
Income from House Property C	1,80,000

Following are the carry forward losses

- (1) Carry forward loss from business of electronics: Rs. 1,40,000, pertaining to the year 2017-18.
- (2) Losses from the activity of owning and maintaining race horses pertaining to assessment year 2016-17 : Rs. 3,00,000

Compute Gross Total Income of Mr. Mohanji for the Assessment Year 2019-20. Also state the eligible carry forward losses for the Assessment Year 2019-20.

**Q.3.**

- (A) Explain the Primary and Secondary functions of Insurance in brief. (08)  
 (B) “Goal based Wealth Management is better” Justify the statement. (07)

**OR**

- (P) Following is the Balance Sheet of Kabir Singh and Sons as on 31<sup>st</sup> March, 2019 (08)

<b>Liabilities</b>	<b>Rs.</b>	<b>Assets</b>	<b>Rs.</b>
Equity Share Capital	25,00,000	Plant & Machinery	20,00,000
General Reserve	5,00,000	Building	10,00,000
Share Premium	2,50,000	Stock	8,50,000
9% Debentures	10,00,000	Sundry Debtors	10,29,000
11% Preference share capital	8,00,000	Cash & Bank balance	3,25,000
Sundry Creditors	2,50,000	Short Term Investments	2,78,000
Bank Overdraft	2,05,000	Profit and Loss Account	1,84,000
Provision for Taxation	50,000	Shares Issue Expenses	8,000
Proposed dividend	1,45,000	Preliminary Expenses	26,000
	<b>57,00,000</b>		<b>57,00,000</b>

You are required to calculate:

- i) Current Ratio
  - ii) Acid Test Ratio
  - iii) Debt Equity Ratio
  - iv) Capital Gearing Ratio
- (Q) Mr. Shahrukh purchased a house property for Rs. 20,00,000 on 1<sup>st</sup> September, 1995. He incurred expenses of Rs. 7,00,000 in financial year 1997-98 and Rs. 2,50,000 in the financial year 2006-07 on the same. (07)

The fair market value of the property on 01-04-2001 was Rs. 25,50,000. He sold the property on 1<sup>st</sup> December, 2018 for Rs. 95,00,000. Brokerage of Rs. 85,000 was incurred on sale transaction. He purchased a new Residential house on 1<sup>st</sup> February, 2019 for Rs. 30,00,000.

The Cost inflation index for various years is given: 2001-02 = 100, 2006-07 = 122, 2018-19 = 272 and 2018-19 = 280.

Compute the net capital gains of Mr. Shahrukh.

**Q.4.**

- (A) What is Estate Planning? Explain its Objective. (08)
- (B) What are different types of Will? (07)

**OR**

- (P) Compute the taxable income and tax liability of Mr. Naseem who is a **handicap** assessee for the Assessment Year 2019-20. (08)

Particulars	Amount (Rs.)
Income from Business	3,60,000
Interest on Post Office Savings Bank A/c	5,500
Income from house Property	48,000
Income from salary	2,40,000
Winning from Lotteries	30,000
Interest on FD with Banks	10,000
Interest on National Savings Certificate	5,000
Contribution to Pension Fund	54,000

- (Q) Mr. Nitin is an assessee whose income is estimated at Rs. 22,00,000 during the Previous Year. Calculate the advance tax payable on the respective due dates. (07)

**Q.5**

- (A) What are the steps in Retirement Evaluation and Planning? (08)
- (B) Explain the principles of Wealth Creation in brief. (07)

**OR**

**Q.5. Write Short Notes on (any three) (15)**

- i) Post Office Monthly Investment Scheme (MIS)
- ii) Importance Of Yield Curve
- iii) Responsibilities of the insured
- iv) ULIP Pension Scheme
- v) Limitation of Ratio analysis

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( 2½ Hours )

( Total Marks : 75 )

**Note : 1) All Questions are compulsory subject to internal choice****2) All question carry 15 marks.****3) Use simple calculator****Q.1 (A) State weather the following statement are True or False. (08)**

- 1 A person buying a futures contract is said to hold a short position.
- 2 Long futures payoffs are directly related to underlying asset price.
- 3 Speculation in futures market involves higher risk as compared to holding same position in spot market.
- 4 A bearish speculator will enter into a long future contract.
- 5 Premium for an American option will generally be lower as compared to European option
- 6 Binomial model of option valuation is much more flexible as compared to Black & Scholes model
- 7 Cash and carry arbitrage refers to a short position in the cash or underlying market and a short position in futures market
- 8 The VAR obtained under the historical-simulation method should be the same as that under the delta normal method.
- 9 An option premium is the income received by an investor who holds the option contract.
- 10 Derivatives are mostly primary market instruments.

**(B) Match the Column (Any 07) : (07)**

	Column A		Column B
1	Hedgers	a	measure of the risk of investment
2	Lot size	b	Eliminates the risk
3	Time value of option	c	Public private partnership
4	VaR	d	Call Option
5	Perfect hedge	e	over the counter market
6	Right to Buy	f	Maturity date
7	Arbitrageurs	g	number of units of assets to be delivered
8	Option expires	h	Risk Management
9	Forward Contract	i	Riskless profit
10	ICEX	j	Difference between option premium and intrinsic value

**Q.2 (A) What is derivative contract? What are its elements? (08)****(B) What are the leading commodity exchanges in India & in abroad? (07)****OR****Q.2 (C) Explain the structure of commodities market in India. (08)****(D) Discuss the Participants in commodity market? (07)**

- Q.3 (A)** Explain the following Terminologies: **(08)**
- 1 Call Option
  - 2 Expiry Date
  - 3 Market to Market
  - 4 Basis

- Q.3 (B)** Explain Cash & Carry Arbitrage in detail? **(07)**

**OR**

- Q.3 (C)** The spot price of gold is Rs 39,000. The locker rent is Rs 500 and insurance charges are Rs 750. Interest rate on borrowed funds is 12% pa compounded on monthly basis. What will be the fair value of 3 months futures contracts? **(07)**

- Q.3 (D)** Kattappa buys a PUT option of Bahubali Ltd at a strike price of Rs 30 for a premium of Rs 6 . Calculate the profit or loss for Kattappa if the market price of the share is Rs. 14, Rs. 16, Rs. 18, Rs. 26, Rs. 28, Rs. 30, Rs. 31, Rs. 35, Rs. 39. Also draw the payoff diagram for the same. **(08)**

- Q.4 (A)** Distinguish between Future & Option **(08)**

- (B)** Explain what is meant by intrinsic value or moneyness of an option contract **(07)**

**OR**

- Q.4 (C)** The cost of 1kg of silver is Rs 65,000 and locker rent is Rs. 2,500, the insurance charges are Rs 500 for a month. Interest rate on borrowed funds is 12% pa which is compounded on monthly basis. What will be fair value of 1 month contract? **(07)**

- (D)** Mr Bhallaladeva takes the position in the futures market through the following transaction: **(08)**

1. Sold HERO Motor Corp futures for Rs. 7,930. On the expiry the cash market price was Rs. 8,000. Find out the profit or loss for the lot size of 50 shares.
2. Took a long position on 10 contracts of RBL Bank at Rs. 960 and the settlement price was Rs. 1,050.

Calculate the profit/ loss made if the contract size was 300.  
Also draw pay off diagrams for the respective positions.

- Q.5 (A)** What are the various orders that can be placed in derivatives markets? **(08)**

- (B)** Explain SPAN Margin **(07)**

**OR**

- Q.5 (C)** Write short notes on **any three** of the following : **(15)**

- 1 Imperfect Hedge.
- 2 Reverse Cash & Carry Arbitrage
- 3 Contango
- 4 Arbitrage using Futures
- 5 Types of Margin

Time: 2:30 hours

Marks: 75

- Note- 1) All questions are compulsory.  
 2) Figures to the right indicate full marks.  
 3) Support your answer with illustration and diagram.

Q.1 (A) Match the following (Attempt any 7)

(7)

Column A		Column B	
1	Compensation Plan	A	Health Insurance
2	Indirect Compensation	B	Perquisite
3	Job evaluation	C	To link Internal Job evaluation to market salaries
4	Club Membership	D	To enforce a measure of Social Justice
5	Cost of living	E	Standards and Benchmarks
6	Identify key jobs or Benchmarks	F	Wages Level and population is closely linked
7	Payment of Gratuity Act 1972	G	Transformation of Employee into a stockholders
8	ESOP	H	Would exist even in perfect employment market
9	Subsistence Theory	I	External Factor influencing compensation
10	Occupational Wage Differential	J	Determining worth of Job

Q.1 (B) State the following are True or False (Attempt any 8)

(8)

- Maximum limit of Gratuity payable is of Rs.20Lakh as per Amendment made in March 2018.
- Employee's provident fund does not apply to industries with less than 20 employees.
- Equal remuneration means same salary to all employees of the company.
- Broad- banding allow greater flexibility in compensation.
- Marginal Productivity Theory is concerned with the influence exerted by demand and supply of labour.
- Profit sharing can never be on individual basis.
- Per day wages earned will be maintained at par in piece work plan.
- There is no provident fund facility available for unorganized sector
- As per Workmen Compensation Act there is one standard amount of compensation
- Factories Act, 1948 specifies every adult worker is required to work for more than 48 hours per week.

Q.2 Answer the following in brief

- Explain the residual claimant theory and also explain its criticisms. (7)
- Explain challenges in compensation management (8)

OR

- What is Human Resource accounting? Explain its features (8)
- What are the characteristics of Special Groups? Explain compensation management to Corporate Directors and Executives. (7)

Q.3 Answer the following in brief

- A. What are the factors contributing to the wages differentials? (8)
- B. Explain Compensation Scenario in India. (7)

OR

- C. Explain Payment of Bonus Act (8)
- D. What is profit sharing plan? What are its features? (7)

Q.4 Answer the following in brief

- A. What is financial compensation ? (7)
- B. Explained Skilled based compensation tools. (8)

OR

- C. Explain Subsistence Theory (8)
- D. What are the 3 'P's of compensation? (7)

Q.5 Answer the following in brief

- A. Explain the Steps in designing the compensation system. (7)
- B. What are the advantages and disadvantages of cafeteria approach? (8)

Q.5 Short notes. (Any Three) (15)

- C. Labour Market Model
- D. Non-Financial Benefits.
- E. Compensation to corporate directors
- F. Gain-Sharing Plan
- G. Internal Equity and External Equity as a factor influencing pay structure.

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[Time: 2  $\frac{1}{2}$  Hours]

[ Marks: 75]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory.
  2. Figures to the right indicate full marks.

Q.1 A) Match the Column (Any 8)

08

A	B
1) Trade Unions Act	a) Avoid litigations
2) Secret Ballot	b) Disputes are absent
3) Women employment	c) 6am to 7pm
4) Cloth requirement per family	d) 1926
5) Conjunctive Bargaining	e) Democratic method
6) Code of Discipline	f) Labour management relations
7) Arbitration	g) Judgment binding on both parties
8) Economic loss	h) Lock outs
9) Industrial relations	i) 72 yards per annum
10) Industrial peace	j) One party wins over the other

B) State whether following statements are True or False. (Any 7)

07

- a) Co-operative bargaining also known as integrative bargaining.
- b) A registered trade union is a body corporate with perpetual succession & a common seal.
- c) Low membership is one of the reasons for the poor financial position of the union.
- d) Good industrial relations improve the morale of the employees.
- e) Minimum 20 members are required to form trade union.
- f) Trade Unions are often associated with small industries.
- g) Strikes and lockouts should be resorted to as last measure.
- h) Collective Bargaining is a continuous process.
- i) A Trade Union serves as a connecting link between employers and workers.
- j) The unions which gain power through political action is called political unions.

Q.2 A) What is Liberalisation? Write a note on impact of liberalization on industrial relations.

08

B) What are the objectives of industrial relations?

07

**OR**

- C) Explain the following stakeholders of IR **08**  
a) Government    b) Employees    c) Employers
- D) What are the essentials of good Industrial relation system? **07**

- Q.3 A) Briefly explain grievance redressal procedure in India. **08**  
B) What are the major causes of indiscipline? **07**

**OR**

- C) Write major types of workers participation in management. **08**  
D) Explain following concepts: **07**  
(a) Lay off (b) Retrenchment

- Q.4 A) What is the role of trade union toward its members? **08**  
B) Explain i) Reformist union and ii) Revolutionary union **07**

**OR**

- C) What are the pre-requisites of Collection Bargaining? **08**  
D) Briefly explain Level of Collective Bargaining. **07**

- Q.5 A) Write a note on Industrial Employment Act 1946. **08**  
B) Elaborate Minimum Wages Act 1948. **07**

**OR**

- Q.5 Write short notes on (Any 3) **15**
- 1) Labour Court
  - 2) Privatization
  - 3) Evolution of Trade Union in India
  - 4) Code of Discipline
  - 5) Suggestions

(2 ½ Hours)

Total Marks: 75

- N.B.: (1) All questions are compulsory subject to internal choice.  
 (2) Figures to the right indicate full marks.

Q.1. (A) State whether the following statements are True or False (Any Eight): (8)

1. Career plans are developed in the environment of uncertainty & require contingency back up plans
2. Under Ranking Method, each individual is compared with every other individual
3. Performance management system of an organization should be so clear & concise that employees would be able to trust it easily
4. Good performance coaching is more about recruiting the right people & less about inspiring them
5. Positive feedback involves telling employees about their better or in some cases, outstanding performance
6. Planning & Monitoring make-up the performance management process
7. Performance management should inculcate performance enhancement, employee development & behavioral change to establish culture of continuous improvement within an organization
8. Performance appraisal can also be regarded as the informal review & rating of individuals by their managers
9. Providing additional training to under-performing employees on key performance areas is known as retraining
10. Performance related pay does not result in higher performance within the organization

Q.1. (B) Match the Columns (Any Seven): (7)

A	B
(A) Peer Pressure	(1) Continuous process
(B) Training of experienced employees	(2) Obsolescence Model
(C) A deliberate process	(3) Annual Process
(D) Performance Appraisal	(4) Principle of ethical management
(E) Responsibility	(5) The Japanese Career Model
(F) Setting SMART goals	(6) Disadvantage of Team based pay
(G) Performance Management	(7) Advantage of skill-based pay
(H) Strengthens good performance	(8) Career Planning
(I) Emphasis on life-time employment & promotions based on seniority	(9) Development
(J) Increase in efficiency	(10) Step in Performance Planning

Q.2. (a) Differentiate between performance management & performance appraisal (08)

(b) Throw light on the concept of Role of Technology in Performance Management (07)

OR

(c) Define and explain the concept of Performance Management & elaborate on the scope of performance management (15)

- Q.3. (a) What is Performance Appraisal? Explain in brief the various approaches to performance appraisal (15)
- OR**
- (b) Explain briefly the various methods of setting performance benchmarks (08)
- (c) Discuss in brief the strategies for effective implementation of performance management (07)
- Q.4. (a) What is Ethical Performance Management? Discuss on the objectives of Ethical Performance Management & its significance (15)
- OR**
- (b) Discuss the ways of linking performance with compensation (08)
- (c) Explain the concept of under-performers and discuss the approaches to Manage under-performers (07)
- Q.5. (a) Explain the benefits & limitations of career planning (8)
- (b) Explain the contribution of Mentor in Career Planning (7)
- OR**
- Q.5. **Short Notes (Any three):** (15)
1. High Performance Teams
  2. Performance Management Cycle
  3. Pyramidal Model
  4. Performance Managing
  5. Potential Appraisal

\*\*\*\*\*

2.5 hours

75 marks

Note: 1. Answer all the questions.

2. Figures to the right indicate full marks.

Q1. A Multiple choice question (any 8)

(8 mark)

1. Resourcing is \_\_\_\_\_ concerned with identifying the people and skills required to support the business strategy. (planning, staffing, strategy, policy)
2. Human Resource Planning means assessing \_\_\_\_\_ of business and deciding on people required general needs. (past needs, present needs, future needs, general needs)
3. The \_\_\_\_\_ Resource refers to the tools used to create and/or deliver an organization's product. (Techniques, Technology, Training, Transfers)
4. The \_\_\_\_\_ Resource refers to the money that is used to pay for all the organization's activities. (Finance, Banking, Marketing, Advertising)
5. The most extreme action to reduce a surplus is to \_\_\_\_\_ the employees (re-appoint, no-vacancy, lay-off, pay-on)
6. HRD Strategies can be aimed at an attracting and \_\_\_\_\_ human-capital as well as developing it. (repairing, retaining, recurring, renovating)
7. \_\_\_\_\_ strategy is a declaration of intent. (Reward, Return, Repaid, Respective)
8. Partnership Agreements are based on the concept of \_\_\_\_\_ partnership (nation, region, social, zonal)
9. Problems arise because of uncompetitive, inequitable or \_\_\_\_\_ pay systems (fair, unfair, clear, proportional)
10. Dissatisfaction with career prospects is a major cause of \_\_\_\_\_ (planning, preparation, presentation, turnover)

B State whether True or False (any 7)

(7 mark)

1. HRM basically focuses on an organization's human resources.
2. SHRM takes the HRM model with its focus on strategy, integration and coherence.
3. Human Resource Management and Personnel Management both means the same.
4. SHRM relates to the creation of organizational capacity to suit the unique requirements
5. 24 x 7 internet service culture has a lot of pressure on today's people.
6. Workforce diversity has no impact on labour supply.
7. HRM has become more complex today.
8. Younger employees have no original outlook, lack of knowledge and absence of energy.
9. Flexibility strategy helps the management to adopt the best use of people to changing situations.
10. Strategic human resource planning must be viewed as a single act.

Q2 A. Explain in brief, the models of SHRM.

(8 mark)

B. What are the barriers to SHRM?

(7 mark)

OR

C. Explain the features of SHRM

(8 mark)

D. Explain HR environment trends and HR challenges.

(7 mark)

Q3 A. What is Strategic HR Planning? What are its advantages? (8 mark)

B. Explain the process of strategic human resource development. (7 mark)

**OR**

C. What are rewards strategies? Explain its importance. (8 mark)

D. Explain strategies for changing employee work performance. (7 mark)

Q4.A. What are the barriers of effective implementation of HR policies and ways to overcome these barriers? (8 mark)

B. Explain the importance of strategic HR policies to maintain work harmony (7 mark)

**OR**

C. Explain the process of developing HR policies? (8 mark)

D. Define Human Resource Policies. What are the areas of HR policies in an organisation? (7 mark)

Q5 A. What is competency based HRM. Explain the types of competencies. (8 mark)

B. Explain the approaches to Strategic International HRM. (7 mark)

**OR**

C. Short Note (**Any 3**) (15 mark)

1. Outsourcing Strategies
2. Collaboration Strategies
3. Requisites of Recruitment Policy
4. Training and Development Policy
5. Benchmarking

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Time: 2 ½ hrs

Marks: 75

Note: 1) All Questions are Compulsory

2) Figures to the right indicate full marks

**Q.1. (A) Fill in the blanks (any 8)**

**8 marks**

1. \_\_\_\_\_ is the most common form of stress. It comes from demands and pressures of the recent past and anticipated demands and pressures of the near future.  
(a) Acute Stress (b) Episodic (c) Nothing (d) Emotional
2. The term \_\_\_\_\_ was borrowed from the field of physics by one of the fathers of stress research Hans Selye.  
(a) Stress (b) Anxiety (c) Time (d) None of the above
3. \_\_\_\_\_ comes when a person never sees a way out of a miserable situation. It's the stress of unrelenting demands and pressures for seemingly interminable periods of time.  
(a) Acute Stress (b) Episodic (c) Chronic (d) Emotional
4. \_\_\_\_\_ who suffer acute stress frequently, whose lives are so disordered that they are living in chaos and crisis  
(a) Acute Stress (b) Episodic (c) Nothing (d) Emotional
5. The cynicism, depression, and lethargy of \_\_\_\_\_ can occur when you're not in control of how you carry out your job, when you're working toward goals that don't resonate with you, and when you lack social support.  
(a) Burnout (b) Stress (c) Happiness (d) None of the above
6. \_\_\_\_\_ stress derives from a demanding boss, annoying co-workers, rebellious students, angry customers, hazardous conditions, long commutes and a never-ending workload.  
a) workplace stress (b) Individual stress (c) environmental stress (d) None of the above

**Q1) B) State whether the following statements are true or false (any 7)**

**7 marks**

1. Anxiety is an emotion characterized by feeling of happiness.
2. Time management disables an individual to prioritize tasks and activities at work place.
3. Stress is a position of mental stress or emotional stress.
4. Stress can result in variation in behaviour of a person.
5. To fully relax your lifestyle and live Stress-free life remove all the distraction.
6. Hypo stress is an extreme low side of Eustress
7. Mantra meditation is linked to a reduction of chronic stress as well as decrease in heart rate.
8. Burnout is not considered as a separate disorder because it overlaps significantly with depression.
9. Social anxiety disorder is a fear of being positively judged by other in social situations.
10. Pranayama is important means of supplying our body and its various organs with pran or oxygen.

**Q. 2 A)** Explain the consequences of Stress. (8)

**B)** Explain the scenario of Stress at Workplace. (7)

**OR**

**C)** What are the various types of Stress? (8)

**D)** Explain the features of stress. (7)

**Q. 3 A)** What are the Approaches of Time Management? (8)

**B)** Explain the techniques of Relaxation. (7)

**OR**

**C)** Explain in brief the Pre- requisites of Stress-Free Life. (8)

**D)** What are the benefits of stress management? (7)

**Q. 4 A)** Explain in brief the Measurement of stress Reaction. (8)

**B)** Discuss the Models of Stress Management. (7)

**OR**

**C)** Explain Stress prevention Mechanism. (8)

**D)** What is the importance of meditation? (7)

**Q.5.** Answer the following

**A.** Explain the Benefits of Stress Management Therapy. (8)

**B.** What are the Methods of Assessment of stress? (7)

**OR**

**Q5.** Short Notes on: (Any Three) (15)

- A. Stress vs Stressor
- B. Signs and Symptoms of Burnout
- C. General Adaption Syndrome (GAS)
- D. Stress Counselling
- E. Factors affecting Eustress

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Time: 2:30 Hours

Marks: 75

N.B.: 1. All questions are compulsory.

Q1 Choose the correct alternative (any8) (08)

1. Concept of Value chain was given by \_\_\_\_\_
  - a. Michael Porter
  - b. Henry Ford
  - c. Adam Smith
  - d. None
2. \_\_\_\_\_ capabilities are basics that enables organization to compete at the workplace.
  - a. Non- contingent
  - b. Differentiating
  - c. Both and b
  - d. None
3. \_\_\_\_\_ is a systematic process of identifying and developing talent for leadership positions in the future.
  - a. Succession Planning
  - b. Human Resource Planning
  - c. Manpower Planning
  - d. None
4. \_\_\_\_\_ attitude of management is required for success of effective talent management system.
  - a. Democratic
  - b. Autocratic
  - c. Free- Rein
  - d. None
5. Developing a \_\_\_\_\_ kind of network is necessary for success of talent management.
  - a. Social
  - b. Emotional
  - c. Both
  - d. None
6. Online portals a have led to the war between talent management and \_\_\_\_\_.
  - a. Technology
  - b. People
  - c. Organizations
  - d. All
7. Identification of talent \_\_\_\_\_ free of bias.
  - a. Must be
  - b. must not be
  - c. Cannot decide
  - d. None
8. Talent management has become the need of the hour on account of \_\_\_\_\_ workforce.
  - a. Educated
  - b. Diversified
  - c. Both a and b
  - d. None
9. Functional Job Analysis is a \_\_\_\_\_ type of analysis .
  - a. Qualitative
  - b. Quantitative
  - c. Both A and B
  - d. None
10. Competency Management helps to achieve \_\_\_\_\_.
  - a. Employee Development
  - b. Competitive Advantage
  - c. Both a and b
  - d. None

Q1B) State whether the following is true of false (any7) (07)

1. Implementation of talent management is an expensive affair
2. Adherence to principles of management avoids mismatch cost.
3. Talent acquisition ensures hiring people with the right talent.
- 4 Designing success profile is an important part of effective talent management.
5. Talent Management System is designed to keep track of talent within an organization.
6. Risk taking competency is an example of organizational competencies
7. Talent management plan must promise job security
8. Online portals help employees to manage their careers
9. Competence describes attributes of the person.
10. Competency has some visible and invisible components.

- Q2a) Discuss the advantages and limitations of talent management. (08)  
Q2b) Explain the role of talent management in building sustainable competitive advantage for organization. (07)

OR

- Q2c) Explain the different principles of talent management. (08)  
Q2d) Explain the need and significance of talent management (07)

- Q3a) Explain the different approaches to talent management (08)  
Q3b) Explain the critical success factors to create Talent Management system (07)

OR

- Q3c) Bring out the key elements of talent management system. (08)  
Q3d) Bring out the steps in developing a talent management strategy. (07)

- Q4a) Explain the legal and ethical practices in talent management. (08)  
Q4b) Bring out the role of information technology in developing talent management systems. (07)

OR

- Q4c) Bring out the current trends in talent management. (08)  
Q4d) Bring out the contemporary talent management issues (07)

- Q5a) Explain the Iceberg Model of Competency (08)  
Q5b) Explain the objectives of competency management (07)

OR

- Q5) Write short notes on (any3) (15)  
1. Talent Value Chain  
2. Essentials of Talent Management Process.  
3. Competency Vs Competence  
4. Limitations of Competencies  
5. Types of Competence

\*\*\*\*\*

[Time: 2½ hours]

[ Marks:75]

Please check whether you have got the right question paper.

- N.B.**
1. Answer **all** the questions.
  2. The Marks are assigned on the R.H.S.
  3. Draw Illustrations, **diagrams** and **Schedules** wherever necessary.
  4. Use of **simple calculator** is allowed.

**Q.1 A)** Match the right and closely related answer from Column Y with the terms given in Column X. (**Attempt Any 7 questions**) (7)

Column X	Column Y
1) Maritime Logistics	a) Basic activities of Forwarding Logistics like pick and pack, distribution and warehousing.
2) Customer Developer 3 PL	b) Single type of commodity carried
3) Information Flow in SCM	c) credit terms, payment schedules, discount information
4) Standard 3PL	d) Transport of liquids and Gases
5) Unit Train	e) Cost
6) Air Transport	f) transmitting orders and updating the status of delivery
7) Internal Performance Measure	g) 3PL integrates with customer firm and is highest level of 3 PL
8) Pipeline Transport	h) Customer Perception Measurement
9) External Performance Measure	i) Highly Expensive mode of transport
10) Financial Flow in SCM	j) Pirate attacks is the key fear

**Q.1 B)** Choose Correct Alternative. (**Attempt Any 8 questions**) (8)

- 1) Following is not part of Logistics Performance Cycle (Total Logistics Cycle)
  - a) Product Life Cycle
  - b) Physical Distribution Cycle
  - c) Procurement Cycle
  - d) Manufacturing Support cycle
- 2) Commitment of the company is viewed as customer service
  - a) as a performance measure
  - b) as a philosophy
  - c) as an activity
  - d) All of the above
- 3) Inter modal transportation which combines air and Road
  - a) Fishy Back
  - b) Birdy Back
  - c) Land –Bridge
  - d) Piggy Back
- 4) The correct sequence of Warehouse operation cycle is
  - a) Pick, receive, store and ship
  - b) Pick, store, receive and ship
  - c) Receive, pick, store and ship
  - d) Receive, store, pick, and ship
- 5) The following is not related to Unitisation.
  - a) Containerisation
  - b) RO-RO
  - c) Palletisation
  - d) Water Transport



- C. Discuss the concept of integrated logistics with respect to Inbound, Outbound & Manufacturing Support Logistics. (8)
- D. Discuss RFID & EDI, and also explain their merits and demerits. (7)

**Q.5** Write short notes on following. (Attempt Any 3 Questions out of 5) **15**

1. 3PL Vs. 4PL
2. Logistics and 3Cs
3. Merits and Demerits of Air Transportation
4. Global Logistics Trends.
5. Benefits of Good packaging.

**OR**

**Q. 5 Case Study – Read following case and attempt the given below questions.**

Super Robots is a toy manufacturing company which is in the business for the past two decades. The manufacturing unit is situated in Mumbai, while its sales and marketing are spread over a large geographical area, especially in the major cities across the country. Over the years, a number of competitors have sprung in the field. Far from child’s play, the company found that the toys’ sector is a tough business. Some of the problems faced by it are:

- There is a massive sale during the festival seasons. If the company’s product is delayed, the valuable market is missed.
- “Fashion” or “cult” status products influence the market. Any wrong decision in this matter, means loss of sale and build-up of unwanted inventory.
- There are high marketing and promotional costs. If these programs go out, the sales drop massively
- Any misjudge of the market can also mean closing down of the company.
- The company has problems regarding stock holding at its distribution centers. This is mainly due to wrong inputs from feedbacks and improper surveys.
- The company relies mainly on hired fleet of road transport. The services are not up to the mark in terms of delivery schedules, safety of goods from pilferage/theft, and mishandling of product.
- Marketing strategies are far from adequate. They are not effective enough to counter the strategies adopted by the competitors.

You are called upon by the management of Super Robots to head their logistics operations. You are required to study and guide the company regarding the following matters.

- a) Warehousing at distribution centers and large retailers to cut down inventory costs plus other suggestions in order to reduce inventory carrying costs. (5)
- b) Advantages of outsourcing in terms of preparing girls’ and boys’ toys, toys in local languages, toys for different age ranges, packaging, effecting savings on damages/transport, responding fast to customers’ requests, etc. (5)
- c) How to cut down cost on advertisement campaigns by alternative forms of spreading awareness? (5)

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( 2½ Hours )

[Total Marks: 75]

Note: i) All questions are compulsory with internal choice

ii) Figures to the right indicate full marks

**Q.1. a) Multiple choice questions (Any 8) (08)**

- 1) \_\_\_\_\_ is a part of product research.  
(Test marketing, Media decision, pricing policies)
- 2) \_\_\_\_\_ is done on the basis income level.  
(Benefit segmentation, geographic segmentation, psychographic segmentation)
- 3) Positioning by \_\_\_\_\_ refers to the benefits, features of the offerings.  
(Levels, reach, attributes)
- 4) \_\_\_\_\_ is one of the important factors of the product policy  
(natural product, service product, durable goods)
- 5) \_\_\_\_\_ is one of the example of direct channel.  
(Advertising, Tele-marketing, Sales promotion)
- 6) Business networking is all about interacting with people and engaging them for \_\_\_\_\_ benefit.  
(Individual, Company, Mutual)
- 7) \_\_\_\_\_ is B2B or B2C purchase and sale of supplies on Internet.  
(E-procurement, E-ordering, E-auctioning)
- 8) EPO stands for \_\_\_\_\_ order.  
(Electronic Paying, Electronic Purchase, Electronic Performing)
- 9) \_\_\_\_\_ are the members who control the flow of information between a source and information.  
(Vendor, Supplier, Gate keeper)
- 10) Industrial channels are usually \_\_\_\_\_ than consumer channels.  
(Longer, Broader, Shorter)

**Q.1. b) Match the columns (Any 7) (07)**

	Column A		Column B
1.	Vendor Rating	a.	Promotional Tool
2.	Post - Evaluation	b.	Commercial Transactions
3.	Market Research	c.	End consumer
4.	Target market	d.	Prepaid account
5.	Advertising response	e.	Supporting market activities
6.	Industrial material	f.	Intermediary action
7.	Prospecting	g.	After Purchase
8.	One level marketing	h.	Direct
9.	E-wallet	i.	Vendor Evaluation
10.	E-procurement	j.	Raw

**Q.2. Define Industrial Marketing. Classify the Industrial Products (15)**

**OR**

**Q.2. a) Explain the Three levels of Industrial Marketing Environment (08)**

**b) What is Vendor analysis? State the criteria for selecting the vendor (07)**

- Q.3.** a) What is Market Research? State the importance of market research (08)  
b) Explain the approaches for selecting the target market (07)  
**OR**
- Q.3.** What is Product Positioning? Elaborate the product positioning strategies (15)
- Q.4.** a) Explain the role of advertising in B2B market (08)  
b) Discuss the industrial marketing channels (07)  
**OR**
- Q.4** c) State & explain the types of Advertising (08)  
d) Illustrate Product classification (07)
- Q.5.** What is E-Commerce? Explain the forms of B2B E-commerce (15)  
**OR**
- Q.5.** Write Short Notes on: (Any 3) (15)  
a) Sales Promotion  
b) Business Networking  
c) Personal Selling  
d) E-Payments  
e) Industrial Marketing Communication

(2 ½ Hours)

Marks : 75

NOTE- i) All the questions are compulsory subject to internal choice.

ii) Figures to the right indicate full marks.

**Q.1 A) Multiple choice questions: (Answer any 8)**

(8)

i) Long term CRM involves \_\_\_\_\_ operational cost.

- a) high      b) low      c) medium      d) none

ii) \_\_\_\_\_ means transferring the call to the available agent to reduce the waiting time of the customers.

- a) call routing      b) call scripting      c) personalization      d) channel optimization

iii) \_\_\_\_\_ is an act of selling additional products to customers.

- a) cross-selling      b) upselling      c) both a & b      d) none

iv) \_\_\_\_\_ is a method of recommending products or services to customers on websites.

- a) clickstream analysis      b) online analytical process      c) collaborative filtering  
d) Traffic analysis

v) A service level agreement (SLA) is a tool for building \_\_\_\_\_ relationship with high value customers.

- a) formal      b) informal      c) shared      d) none

vi) \_\_\_\_\_ is the heart of selling process.

- a) customer delight      b) customer satisfaction      c) customer retention      d) customer loyalty

vii) \_\_\_\_\_ is also known as opportunity management.

- a) customer relationship management      b) lead management  
c) contact management      d) knowledge management

viii) Privacy laws protect the interest of \_\_\_\_\_

- a) customers      b) employees      c) organizations      d) all

ix) \_\_\_\_\_ relationship exists when a customer has tried a product for the first time.

- a) acquaintance      b) friend      c) partner      d) stranger

x) \_\_\_\_\_ are calculations or summaries of historical information that often compares trends over times.

- a) business view data      b) warehouse data      c) transaction data      d) reference data

**Q.1. B) State whether the given statements are true or false:- (Answer any 7)**

(7)

i) Win back is the first stage in the CRM strategy cycle.

ii) Cyber agents are viable means of providing basic customer support.

iii) Event based marketing is also known as trigger marketing.

iv) Calls made by customers to the call centres is a part of inbound communication.



- v) Service delivery GAP 4 is a communication gap.
- vi) Customer value management(CVM) is also known as customer value added approach.
- vii) CRM strategy focuses only on creation of valuable customers.
- viii) E-CRM is derived from e-commerce.
- ix) Cloud computing software is efficient means for collecting customer data.
- x) CRM maintains relationship with customers by frequent contacts so as to obtain their maximum data.

**Q.2**

- a) Explain SLA and main elements of good SLA? (8)
  - b) Explain the challenges and barriers in implementing CRM. (7)
- OR**
- c) Write a note on Service level Agreement (8)
  - d) Define CRM and explain its components in detail (7)

**Q.3.**

- a) What is Data Management? Discuss different types of Data? (8)
  - b) Discuss Customer Profitability and value Modelling (7)
- OR**
- c) What are the quality issues identified in the data. (8)
  - d) Explain customer retention and methods to improve customer retention? (7)

**Q.4.**

- a) Write in detail the steps for implementing a CRM program (8)
  - b) What are the complexities of CRM strategy (7)
- OR**
- c) Explain CRM Strategy Cycle. (8)
  - d) Explain the concept of Knowledge Management (7)

- Q.5. a) Explain the features of E-CRM (8)
- b) Explain the software App for Customer Service. (7)

**OR**

- Q.5. c) Write Short notes on the following (Answer Any 3) (15)
  - i) E-mail response system
  - ii) Social Networking and CRM
  - iii) Levels of E-CRM
  - iv) Ethical Issues in CRM
  - v) Recent trends in CRM