

SYBBI - Sem - IV  
April - 2019

Q. P. Code: 34566

Time: 2:30 Hours

Marks: 75

- Note:-
1. All questions are compulsory
  2. Figure to the right indicate marks

Q.1[a] Multiple choice questions. [Any 8]

[8]

- i. \_\_\_\_\_ bears digital signature.  
a) E-cheque      b) E-cash      c) E- Wallet
- ii. \_\_\_\_\_ contains an embedded microprocessor.  
a) Debit card      b) Credit card      c) Smart card
- iii. \_\_\_\_\_ is a repository where information from multiple sources is stored under single Schema.  
a) Databases      b) Data Warehouse      c) Data Centres
- iv. UPI stands for \_\_\_\_\_.  
a) Universal payment Interface  
b) Uniform Payment Interface  
c) Unified Payment Interface
- v. OTP generation is a feature of \_\_\_\_\_.  
a) SMS banking      b) Home banking      c) Mobile banking
- vi. \_\_\_\_\_ redefine the concept of "Anywhere , anytime banking".  
a) CTS      b) CBS      c) CHI
- vii. \_\_\_\_\_ Protocol is develop by Visa and Master card company for secure online payment transaction.  
a) SSL      b) HTTPS      c) SET
- viii. \_\_\_\_\_ Handles bulk and repetitive payment requirement of corporate and other institutions.  
a) ECS      b) EDI      c) EFT
- xi. Themes in Power point are in \_\_\_\_\_ menu.  
a) Transition      b) Animation      c) Design
- x. \_\_\_\_\_ is Known as unsolicited emails.  
a) Phishing      b) Spam      c) Data Doodling

- Q.1[b] State whether given statements are True or False .[any 7] [7]
1. Bit coins are example of digital money.
  2. Wholesale banking focuses more on large clients, such as large corporation or other banks.
  3. An individual cannot access his own CIBIL score.
  4. In CTS an electronic image of cheque is transmitted.
  5. A data centres provides uninterrupted power supply.
  6. MICR code consists of 6 digits.
  7. Settlement in RTGS is done in real time.
  8. Data mining is done only on data warehouses.
  9. Google drive supports single file format.
  - 10 Outlook express is free email client with windows 98.
- Q.2[a] Explain various E-payment Systems. [8]  
[b] What is Online-banking? Write advantages and disadvantages of online-banking. [7]
- OR**
- Q.2[a] Explain Mobile Banking in detail. [8]  
[b] What is System development life cycle? [7]
- Q.3[a] What is CIBIL? What solution and product CIBIL provides to businesses? [8]  
[b] Explain MICR technology used for cheque clearing. [7]
- OR**
- Q.3[a] What are Data Centres? What points are considered for building data centres? [8]  
[b] Explain Core Banking Solution. [7]
- Q.4[a] Write about various banking soft wares ? [8]  
[b] What is Hyperlink? Write steps for creating internal links between slides . [7]
- OR**
- Q.4[a] Write Steps for configuring Outlook Express? [8]  
[b] Define E-commerce. Explain role of banks in E-commerce. [7]
- Q.5 Write short notes on: [any 3] [15]
- i. Automated clearing House
  - ii. Role of DBMS in Banking .
  - iii. Smart Quill computer pen.
  - iv. Advantages of Google drive
  - v. Boomerang Facility of Email.

Exha (69)

Duration: 2 ½ Hrs.

Marks: 75

Please check whether you have got the right question paper.

- NOTE :**
1. All questions are compulsory
  2. Figures to right indicate full marks.

**Q.1 A) Choose the correct answers from the following (any eight) 08**

1. All of the following are characteristics of variable life except:
  - a) Flexible premium payments
  - b) Cash value is not guaranteed
  - c) Policy owner selects where saving reserve is invested
  - d) Minimum death benefit is guaranteed
2. Which is not a premium break-up of unit linked policies?
  - a) Expenses
  - b) Finance
  - c) Mortality
  - d) Investment
3. From the below given age proof documents, identify the one which is classified a non-standard by insurance companies.
  - a) Short certificate
  - b) Identify card in case of defense personnel
  - c) Ration card
  - d) Certificate of baptism
4. Which among the following is a limitation of tradition life insurance product?
  - a) Yields on these policies is high
  - b) Clear and visible method of arriving at surrender value
  - c) Well detained cash and saving value component
  - d) Rate of return is not easy to ascertain

5. Who among the following is most likely to buy variable life insurance?
  - a) People seeking fixed return
  - b) People who are risk averse and do not dabble in equity
  - c) Knowledgeable people comfortable with equity
  - d) Young people in general
  
6. Which of the below is not a valid address proof?
  - a) PAN card
  - b) Voter ID card
  - c) Bank passbook
  - d) Driving license
  
7. Which of the following documents is an evidence of the contract between insurer and insured?
  - a) Proposal form
  - b) Policy document
  - c) Prospectus
  - d) Claim form
  
8. Which one is section 2 of SBI's simple home insurance?
  - a) Burglary and theft
  - b) Fire
  - c) Public liability
  
9. Which is the special type of vehicle?
  - a) Honda city
  - b) Lamborghini
  - c) Publicity van

10. Which insurance contribute largest part in non-life insurance?

- a) Health insurance
- b) Motor insurance
- c) Fire insurance

B) State whether following statements are True or False (any Seven) s07

- 1. Premium amount decreases with the term of coverage.
- 2. Smart money back uses are a participating traditional life insurance.
- 3. Premium remains same level throughout the term.
- 4. Endowment assurance has both a death benefit as well as a survival component.
- 5. Endowment assurance is similar to a term plan.
- 6. The first premium receipt is the evidence that the policy contract has begun.
- 7. ULIPs are opaque with regards to their term, expenses and savings components.
- 8. Value of the units is determined by a formula fined in advance.
- 9. Flexible premium payments characteristics of variable life insurance.
- 10. The premium quote is evidence that the policy contract has begun.

Q.2 A) Explain briefly about Unit Linked Insurance. 08

B) Define whole life insurance. What are the benefits of whole life insurance? 07

OR

C) Define insurance. What are the advantages of life insurance? 08

D) Describe different riders in life insurance product 07

Q.3 A) What is the difference between life insurance and health insurance? 08

B) Briefly explain senior citizen health insurance in India. 07

**OR**

C) What is general insurance? Explain the essentials of general insurance contract. 08

D) Explain what is cashless insurance? Explain the procedure for cashless claim. 07

**Q.4** A) Define cargo insurance and explain its importance. 08

B) What are the factors affecting motor insurance premium? 07

**OR**

C) Explain the classification of vehicle under motor insurance. 08

D) Explain the home insurance policy of SBI general insurance ltd. 07

**Q.5** A) What is home insurance? What are the features of home insurance? 08

B) Define fire insurance. Explain general rules and regulations of fire insurance. 07

**OR**

Write short notes (any three) 15

1. Micro insurance

2. Add-on covers policy's

3. Particular risk

4. Floating policy

5. Fundamental risk

\*\*\*\*\*

Expt 04

SYBBI / Sem - IV / Regular / 26<sup>th</sup> April 2019,

Paper / Subject Code: 77907 / Corporate & Securities Law

Q.P. Code : 34629

[Time: Hours]

[ Marks: ]

Please check whether you have got the right question paper.

N.B:

- Q.1 A) State whether the following statements are true or false (any eight) 08
1. To form a company, Registration is compulsory.
  2. The minimum requirement is only one member to form OPC.
  3. The liability of the members of the company is unlimited.
  4. Securities contracts (Regulation) Act established in the year 1960.
  5. Demutualization means the segregation of ownership and management.
  6. SEBI came into existence in the year 1994.
  7. The main object of SEBI is to protect interest of Investors.
  8. Prohibiting insider trading in securities is one of the important powers of the SEBI.
  9. The conversion of paper based securities into electronic form is known as dematerialization of shares.
  10. NSDL is not a depository.
- B) Match the column (any seven) 07
- | A                | B                            |
|------------------|------------------------------|
| 1. Companies Act | a. Shares                    |
| 2. Ultra virus   | b. Object clause             |
| 3. Security      | c. Stock exchange            |
| 4. M/A           | d. Beyond the power          |
| 5. Listing       | e. 2013                      |
| 6. SEBI          | f. Existing shareholder      |
| 7. Advertisement | g. Depository                |
| 8. Rights Issue  | h. Electronic form of shares |
| 9. NSDL          | i. Newspaper                 |
| 10. De-mat       | j. 1992                      |
- Q.2 A) Define company. State the features of company. 15  
OR
- B) Discuss procedure for Registration of a company. 08  
C) Explain Name clause and Registered office clause of memorandum of association. 07
- Q.3 A) Write a note on Articles of Association. 08  
B) Discuss the procedure for corporatization and Demutualization. 07
- Q.3 Explain: a) Documents required for listing under SCRA, 15  
b) Consequence of Non-Listing
- Q.4 Discuss the following terms under SEBI 15  
a) Mutual Funds      b) Brokers      c) Portfolio manager  
d) under writer) Debenture Trustee
- OR**
- Q.4 Explain power and functions of SEBI in detail. 15
- Q.5 A) Explain the working of Depository System. 08  
B) Discuss the power of Depositories to make Bye-Laws. 07

OR

Q.8 Short Notes on any two out of four.

15

- (a) Types of Company
- (b) Doctrine of ultra-virus
- (c) Derivatives
- (d) Objectives of SEBI
- (e) NSDL

\*\*\*\*\*



SYBBI

SYBBI SEM-IV

Apr-2014

Q.P. CODE: 38204

[Time: 2.30 Hours]

(Total Marks:75)

- N.B: 1. All questions are compulsory.  
 2. Figures to the right indicate full marks.  
 3. Draw neat diagram wherever necessary.  
 4. Attempt all questions.

Q1. (a) State whether the following statements are **True/ False (Any Eight)** (8)

- i) Macroeconomics deals with economic growth and development.
- ii) An open economy is one which has no foreign trade.
- iii) Accordingly to J.M. Keynes, demand for money is influenced by liquidity preference.
- iv) Inflation is a state in which the prices are decreasing.
- v) The fiscal policy is concerned with government expenditure and government revenue.
- vi) The government of India always has a surplus budget.
- vii) Forward exchange rate refers to the rate at which the transaction takes place at a future date.
- viii) Balance of payment is said to be in balance when receipts are equal to payments.
- ix) Multinational Corporation have their head office in foreign countries while having offices or factories in their home country.
- x) Comparative cost advantage theory has no limitations.

b) Match the following pairs (**Any seven**) (7)

Group A	Group B
1) Consumption function	a) Cambridge economists
2) Trade cycle	b) Central bank
3) Cash balance approach	c) Wave like movement
4) Monetary policy	d) Propensity to consume
5) Union budget	e) Comparative cost advantage theory
6) Public expenditure	f) Transfer of new technology
7) Arbitrage	g) Trade barrier
8) Tariffs	h) Buying and selling of foreign currency in different markets
9) Multinational corporation	i) Government expenditure
10) David Ricardo	j) Finance Minister

Q.2 a) Explain the circular flow of income for open economy four sector model with the help of diagram. (8)

b) What is National income? Explain the importance of National income. (7)

OR

c) Define effective demand. How is it determined? (8)

d) Explain the relationship between change in investment and change in income with the help of multiplier theory. (7)

Q.3 a) Discuss the effects of inflation (8)

b) Explain Monetary policy? What are the instruments of monetary policy? (7)

OR

c) Discuss the factor influencing Velocity of circulation of money. (8)

d) Explain the liquidity preference theory of Interest. (7)

Q.4 a) What is Fiscal Policy? What are the objectives of Fiscal Policy? (8)

b) Enumerate the canon of taxation. (7)

OR

c) What is Public expenditure? Explain the significance. (8)

d) Explain FRBM Act in detail. (7)

Q.5 a) What are the merits and demerits of Flexible exchange rate? (8)

b) What are the measures to correct disequilibrium in balance of payment? (7)

OR

c) Discuss the different gains from International Trade. (8)

d) Enumerate the arguments in favour of protectionism in International trade. (7)

Q.5 Write short notes (on any three): (15)

a) Trade cycle.

b) Cash transaction approach.

c) Role of Government in providing public goods.

d) Hedging, Speculation and Arbitrage.

e) Foreign portfolio Investment and Foreign direct investment.

*SYBBI - SEM IV*  
*APRIL - 2019*

Duration – 2.5 Hrs

Marks – 75

- Note: 1) All questions are compulsory.  
2) Figures to the right hand side indicate full marks.  
3) Suitable assumptions if any and working notes should form the part of your answer.

Q1A. State whether following statements are true or false. Any 8 (08)

1. The volume of credit sales is the first factor which increases or decreases the size of receivables.
2. A key function of inventory management is to keep a detailed record of each new or returned product as it enters or leaves a warehouse or point of sale.
3. Zero Based Budgeting saves time and effort.
4. The chief financial officer (CFO) is the officer appointed by the government that has primary responsibility for managing the company's finances in private limited company.
5. Optimum level of investment in receivables is achieved at a point where there is a trade-off between cost, profitability and liquidity.
6. Stock review involves analysis of stock on hand versus projected future needs at the end of year.
7. The master budget is the starting point in preparing the sales budget.
8. The working capital cycle is the amount of time it takes to turn the net current assets and current liabilities into cash.
9. Higher the proportion of fixed operating cost as compared to variable cost, higher is the operating leverage
10. The most direct evidence of wealth maximization is changes in the price of a company's shares.

Q1B. Match the Column (any 7) (07)

A	B
I. Cash and Cash Equivalent	a. Costs of manufacturing
II. Inventory Management	b. High working capital
III. Financial Leverage	c. Long term Goals of Management
IV. Production Budget	d. Raw Material Costs
V. Financial Managers	e. Depreciation of Machinery
VI. Factoring	f. Electricity
VII. Semi Variable Costs	g. Components of Working Capital
VIII. Fixed Costs	h. Trading on Equity
X. Peak Seasons	i. Risk Management of Receivables
X. Variable Costs	j. ERP systems

Q2A. Apple Ltd. is considering the revision of its credit policy with a view to increase its sales and profit. (15)  
Currently all its sales are on credit and the customers are given one month's time to settle the dues. It has a contribution of 35% on sales. It can raise funds at a cost of 15% p.a. The marketing manager of the company has given the following options along with estimates for considerations:

Particulars	Existing Policy	Policy I	Policy II	Policy III
Sales (Rs)	25,00,000	28,00,000	35,00,000	45,00,000
Credit period (in months)	1	1.5	2	3
Bad debts (% of sales)	2	2.5	3	5
Collection Charges (Rs)	1,20,000	1,30,000	1,50,000	3,00,000

Investment in Debtors is to be taken at sales value. You are required to advise the company for the best option.

OR

Q2B. On 31<sup>st</sup> March , 2019 , following was the Balance sheet of Mango Pvt Ltd.

(15)

Liabilities	Rs	Assets	Rs.
Equity shares (Rs. 10) fully paid	1,00,000	Machinery (Cost) 1,00,000 Less Depreciation 25,000	75,000
Reserves and surplus	50,000	Stock	1,00,000
Creditors	2,00,000	Debtors	75,000
Proposed Dividend	75,000	Bank	1,75,000
	4,25,000		4,25,000

The company is developing a system of forward planning and on 1<sup>st</sup> April, 2019 submits the following information:

Particulars (2019)	Credit Sales (Rs)	Cash Sales (Rs)	Credit Purchase (Rs)
March	75,000	70,000	2,00,000
April	90,000	25,000	1,15,000
May	1,00,000	30,000	1,35,000
June	1,25,000	40,000	1,30,000

On 1st April, 2019 the machinery will be replaced at a cost of Rs.1,50,000, Rs.90,000 will be allowed in exchange for the old equipment and a net payment of Rs.60,000 will be made. Depreciation is to be provided at the rate of 10 % per annum.

The proposed dividend will be paid in June 2019

The following expenses will be paid:

Wages Rs.15,000 per month.

Administration Rs.75,000 per month

You are required to prepare a cash budget for the period between April – June 2019.

Q3A. Find out all the 3 leverages from the following data and provide your comments on same.

(10)

Net Worth	Rs 12,50,000
Interest Rate	10%
Operating Profit	Rs 15,00,000
Fixed Cost	Rs 4,00,000
Debt/Equity	6:2

Q3B. Calculate EOQ level from the data.

(05)

Demand for the Child Cycle at Best Buy is 250 units per month. Best Buy incurs a fixed order placement, transportation, and receiving cost of Rs. 1,000 each time an order is placed. Each cycle costs Rs. 400 and the retailer has a holding cost of 20 percent. ( Round off to nearest unit).

OR

Q3C. Orange Ltd gives you the following information:

For production of 20000 kgs of a finished product, budgeted expenses are as under:

	Rs.per unit
Direct materials	60
Direct wages	30
Variable overhead	25
Fixed overhead	15
Selling expenses (20% fixed)	15
Administration expenses (rigid at all levels)	05

Prepare a flexible budget for production of 15000 kgs, 30000 kgs and 25000 kgs.

(15)

Q4A. Strawberry Ltd. has Equity Share Capital of Rs 15,00,000 divided into shares of Rs 100 each.

(15)

It wishes to raise further Rs 5,00,000 for expansion – cum- moderation scheme.

The Company plans the following financing alternatives:

- (i) By raising Term Loan only at 15% per annum.
- (ii) Rs 2,00,000 by issuing Equity shares and Rs 3,00,000 by issuing 9% preferences shares.
- (iii) By issuing Equity shares only.
- (iv) Rs 2,00,000 by issuing Equity shares and Rs 3,00,000 through Debentures or Term Loan @ 12% per annum..

You are required to suggest the best alternative giving your comments assuming that the estimated operating profit after expansion is Rs 7,25,000 and corporate tax rate is 25%.

OR

Q4B. Hi-tech Ltd. plans to sell 60,000 units next year. The expected cost of goods sold is as follows: (08)

	Rs. (Per Unit)
Raw material	200
Manufacturing expenses	60
Selling, administration and financial expenses	40
Selling price	400

The duration at various stages of the operating cycle is expected to be as follows :

Raw material stage - 2 months

Work-in-progress stage - 1 month

Finished stage - 1/2 month [comprises of Raw material and manufacturing expenses only.]

Debtors stage - 1 month

Assuming the monthly sales level of 5,000 units, estimate the gross working capital requirement. Desired cash balance is 5% of the gross working capital requirement, and working- progress is 25% complete with respect to manufacturing expenses.

Q4C. Given, Current Assets = Rs720 lakhs Current Liabilities = Rs 240 lakhs Core Current Assets = Rs 360 lakhs. Calculate MPBF limits as per Tandon Committee. (07)

Q5A. Discuss in brief the functions of strategic financial management. (08)

B. Discuss the basic strategies for cash management. (07)

OR

Q5. Write Short notes on any 3 (15)

1. Commercial Papers
2. Objectives of Inventory Management
3. Master Budget
4. Trading on Equity
5. Operating cycle.

- Notes- 1) All questions are compulsory carry 15 marks each.  
2) Suitable assumptions and working notes should form the part of your answer.  
3) Figures to the right hand side indicate full marks.

- 1 A) Fill in the blanks (any 8): (08)
- Salary to office staff is classified as \_\_\_\_\_ overheads.
  - Cost that changes with the level of output is called \_\_\_\_\_ cost.
  - Donations paid are recorded in \_\_\_\_\_ accounts only.
  - Interest on investment is recorded on the \_\_\_\_\_ side of Profit & Loss Account.
  - \_\_\_\_\_ standard is a past performance standard.
  - \_\_\_\_\_ selling price is the price at which it is planned to sell the products.
  - \_\_\_\_\_ in variable cost will increase the contribution.
  - If profit is Rs. 20000 and Profit volume ratio is 40%, then Margin of safety will be Rs. \_\_\_\_\_.
  - Carriage on purchase of materials is recorded in cost sheet under the head \_\_\_\_\_.
  - Insurance to warehouse is classified as \_\_\_\_\_ overheads.
- B) Rewrite the statement and state whether they are true or false (any 7): (07)
- A location, person for which costs may be ascertained and used for the purpose of cost control are called cost centres.
  - Sunk costs are historical costs.
  - A cost unit is a unit of a product, service or time in terms of which costs are expressed or ascertained.
  - Cost accounting and Financial Accounting are the same.
  - Non-cost items are not included in cost sheet.
  - Standard cost is a planned cost.
  - Standard cost helps to project financial statements.
  - Sales Value Variance = Sales Price Variance + Sales Mix Variance.
  - Under Marginal Costing, fixed costs are considered in the valuation of closing stock.
  - Increase in selling price will increase Break even point.

- 2) A) Following figures are obtained from the Cost records for the year 2017:  
Direct Materials Rs. 1200000, Wages Rs. 800000, Factory overheads Rs. 600000,  
Selling overheads Rs. 520000, Office overheads Rs. 780000 and Sales Rs. 5000000.  
A work order has been executed for the year 2018 and following expenses have been incurred:  
Materials Rs. 32000, Wages Rs. 20000. Assume that in 2018, Factory Overheads have gone up by 20%, Selling overheads have gone up by 5% and Office overheads have gone down by 10%.  
Find the price at which the order is to be executed so as to earn same rate of profit on selling price as in 2017.

Paper / Subject Code: 77910 / Cost Accounting

NOTE: Factory overheads is based on Wages and other overheads are based on Factory Cost. (15)

OR

B) Following details are obtained from the books of a manufacturing company:

Particulars	Cost Accounts (Rs.)	Financial Accounts (Rs.)
Opening stock:		
Materials	10000	15000
Finished goods	18000	16000
Closing stock:		
Materials	12000	13000
Finished goods	20000	17000
Wages	12000	10000
Factory expenses	6000	7000
Office expenses	5000	3500
Selling expenses	3000	1000
Purchase of materials	22000	26000
Preliminary expenses written off		1500
Dividend received		3000
Loss on sale of machine		2000
Sales	69000	69000

You are asked to prepare a Cost Sheet, Profit and Loss Account and a statement showing reconciliation of profits between both the set of books. (15)

3) A) Following information was obtained from the books of a company:

Particulars	Budgeted	Actual
Production (units)	15000	16000
Fixed Overheads (Rs.)	30000	30500
Working days	25	28
Hours	60000	61000

Compute:

(15)

- Fixed overheads Cost Variance
- Fixed overheads Expenditure Variance
- Fixed overheads Volume Variance
- Fixed overheads Efficiency Variance
- Fixed overheads Capacity variance
- Fixed overheads Calendar variance

OR

B) Following data is available:

Budgeted sales: Product P 10000 units @ Rs. 5 p.u. and Product Q 7000 units @ Rs. 4p.u.

Actual sales: Product P 9000 units @ Rs. 6 p.u and Product Q 7500 units @ Rs. 5p.u.

Calculate:

- a) Sales Value Variance
- b) Sales Price Variance
- c) Sales Volume Variance
- d) Sales Mix Variance
- e) Sales Quantity/ sub- volume Variance

(15)

- 4) A) During the first half of accounting year ended 30<sup>th</sup> June, 2017, the company incurred fixed expenses of Rs. 180000 and made a Sales of Rs. 600000. Profit is 20% of Sales. During the second half of the accounting year the company made a loss of Rs. 40000. Find out:

(15)

- a) Profit Volume Ratio for the first half and second half.
- b) Break even point (in Rs.) for the second half.
- c) Margin of Safety for the first half (in Rs.)
- d) Also prepare Marginal cost statement for the full year.

OR

B) Following information of sales and cost for the last two years:

Year	Sales (Rs.)	Cost (Rs.)
2017	200000	120000
2016	120000	80000

Calculate:

(15)

- a) Profit Volume Ratio
- b) Fixed cost
- c) Break Even Point
- d) Profit when sales are Rs. 70000
- e) Sales to earn a profit of Rs. 10000

- 5) A) Budgetary control vs standard costing

(08)

B) Give the classification of cost on the basis of behaviour (with examples)

(07)

OR

C) Write short notes on (any 3):

(15)

- i) Opportunity cost and Incremental cost
- ii) Utility of a cost sheet
- iii) Advantages of standard costing
- iv) Marginal cost and Marginal costing
- v) Cost apportionment

Extra (06)

SYBBI / Sem - IV / Regular / 14<sup>th</sup> May 2019.

Paper / Subject Code: 77911 / Entrepreneurship Management

Duration: 2.5 hrs

Marks: 75

Note: A. All the questions are compulsory

B. Figures towards right indicate marks

Q1.a. Fill in the blanks (Any 8 out of 10)

(8)

1. \_\_\_\_\_ operates single window scheme

a. SIDBI      b. NABARD      c. KVIC

2. \_\_\_\_\_ denotes a single lump sum which is given by a government to an entrepreneur to cover the cost

a. Subsidy      b. incentive      c. overdraft

3. \_\_\_\_\_ provides collection of pension and deposit fund, deposit linked insurance for the employee at factories and other establishments

a. factories act      b. payment of wages act      c. The employee provident fund act

4. Inability to dream is a \_\_\_\_\_ to entrepreneurship

a. Barrier      b. benefit      c. not related

5. Innovation is the specific tool of \_\_\_\_\_

a. Businessman      b. Entrepreneur      c. banker

6. A clear \_\_\_\_\_ is the foundation of a smart entrepreneurship

a. vision      b. aspiration      c. wishes

7. \_\_\_\_\_ is a process through which a business ensures about the quality of a product is maintained or improved and manufacturing errors are reduced or eliminated

a. Quality control      b. Quality assistance      c. Inventory control

8. \_\_\_\_\_ is a motivational force which makes an entrepreneur takes a right decision and act upon.

a. incentive      b. subsidy      c. seed capital

9. \_\_\_\_\_ is the ability to bring something new into existence

- a. Innovation    b. Creativity    c. Leadership

10. \_\_\_\_\_ channels refer to distributing goods with the help of intermediary agencies

- a. Indirect    b. Direct    c. Multi-Level

**B. State whether the following statements are true or false (Answer any seven) (7)**

1. A business plan describes all the relevant external and internal elements involved in starting a new venture
2. A product with better distribution will never win over a superior product with poor distribution.
3. Business Ethics are the guiding principles of business functions
4. Quality circles refers to the arrangements of machines, equipment and other physical facilities within the factory premises
5. Finance is the sole of every business activity
6. Testing a new ideas can be done using market research
7. A business plan describes all the relevant external and internal elements involved in stating a new venture
8. Entrepreneurship can improve employment in the country
9. The step in new product development is idea generation
10. Once the venture is positioned, successful enterprise will experience a start-up stage

Q2 .a. Explain different types of entrepreneurial skills (8)

b. Explain Hagen's Theory of Entrepreneurship (7)

**OR**

Q2. c. State various dominant characteristics of successful entrepreneur? (8)

d. Explain the innovative theory of Schumpeter (7)

- Q3. a. Explain various advantages and disadvantages of Joint Stock Company (8)  
b. What are the problems of a new venture? (7)

OR

- Q3. c. What do you mean by environment scanning. State its advantages. (8)  
Q3. d. What are the various essentials of an entrepreneur? (7)

- Q4. a. Explain the concept of Quality control in detail (8)  
b. Explain various tools used in promotion of goods and services (7)

OR

- c. Explain the concept of Equity fund along with its merits and demerits (8)  
d. Explain the concept of factory layout in detail (7)  
Q5 a.. What are the various barriers to entrepreneurship. (8)  
b. What the various factors responsible for popularity of social responsibility concept in business (7)

OR

C. Short notes (Answer any three) (15)

1. Venture Capital
2. Franchising
3. Break-Even Analysis
4. Intrapreneurship
5. Branding

\*\*\*\*\*

SYBBI - Sem IV

April - May 2019

Duration: 2 ½ Hrs.

75 Marks.

NOTE: All questions are compulsory

Figures to right indicate full marks.

Q.1 A) Fill in the blanks with appropriate words (Any 8) 08

1. Purchasing CRM software normally involves a cost for the \_\_\_\_\_ and incremental per user fee and recurring annual maintenance fee.  
i) Software. ii) Hardware, iii) material
2. \_\_\_\_\_ is an automated telephony system that interacts with callers, gathers information and routes calls to the appropriate recipient.  
i) Computer Technology ii) Integration, Mobile CRM, iii) Interactive Voice Response
3. \_\_\_\_\_ is generated from data warehouse, Business views are calculations or Summaries compared over period of time.  
i) Business view Data, ii) Reference Data, iii) Data Integration
4. \_\_\_\_\_ is an integrated online sale, marketing and service strategy that is used to identify, attract and retain organization's customers.  
i) E-CRM, ii) E- Marketing, iii) M-marketing
5. \_\_\_\_\_ customers are most trend oriented & product focused.  
i) Undaunted Striver ii) Savvy Maxi miser iii) Content Streamer
6. \_\_\_\_\_ is a business strategy that focuses on 'Single Point of Sale' transaction.  
i) Relationship Marketing ii) Transactional Marketing iii) Permission Marketing
7. \_\_\_\_\_ Module is to run different marketing programs in the organization.  
i) Computer Telephony Integration ii) Mobile CRM iii) Enterprise Marketing Automation
8. Data refers to the collection of \_\_\_\_\_.  
i) Raw facts & figures ii) Final information iii) Business view Data
9. Transactional Analysis was developed by \_\_\_\_\_, an American Psychiatrist in the 1950s.  
i) Peter Drucker ii) Dr. Eric Berne iii) Dr. Williams
10. There are \_\_\_\_\_ E's in E-CRM.  
i) Four ii) Eight iii) Six

Q.1 (B) State whether following statements are True or False (Any 7)

07

1. Data integration refers to the data that is created and updated within the operational system.
2. Electronic Point of Sale allows organization to contract with its customers in the medium of their choice.
3. E-CRM takes marketing techniques and concepts, and applies them through the electronic medium of the internet.
4. Effective customer segmentation can be possible without multi-dimensional customer view.
5. CRM is not supportive to General Insurance companies.
6. CRM is a place where the financial services are offered such as checking, savings and providing credit to the customers.
7. Operational CRM provides support to 'Front Office' business processes.
8. Interruption marketing refers to any marketing activity that 'interrupts' a viewer's attention.
9. Computer Telephony Integration is the process that works as a supporting system for the service staff & managers to achieve their work related objectives.
10. The gap model is also known as the '5 gaps Model' of service quality.

Q.2 A) Explain in detail about CRM process framework?

08

B) Explain seven C's in CRM?

07

OR

C) Explain in detail customer value management cycle?

08

D) Define CRM and explain its advantages and disadvantages

07

Q.3 A) What are the strategies of e-CRM adopted by firms?

08

B) Evaluate the need of CRM for banking sector

07

OR

C) Explain e-CRM strategies used in insurance business

08

D) What is database and information system?

07

Q.4 A) Explain CRM software solutions for B2C and B2B.

08

B) Describe the technological application in CRM

07

OR

C) What is customer knowledge management?

08

D) Discuss the importance of e-CRM?

07

Q.5 A) Explain Relationship marketing for creating value in business and market? 15

OR

B) Write short notes (any three) 15

1. Effectiveness of relationship marketing
2. Features of CRM
3. Challenges to e-CRM
4. Contact Management
5. Data Reporting