

~~TYBMS~~ - Sem - V
 TYBMS Nov. - 2019

(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 withpublic is known as financial communication (consumer, financial, government)
3. Majority of corporate crisis arises due toproblems (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 acommunication 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

74BMS ~~74BMS~~ - Sem - V
Nov - 2019

[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

- 6) _____ measures track historical logistics systems performance for reporting to management.
- a) Planning
 - b) Monitoring
 - c) Controlling
 - d) Directing
- 7) The following is not Asset Performance measure of Logistics Performance.
- a) Inventory Carrying Cost
 - b) Return on net assets
 - c) Ordering Cost
 - d) Return on Investment
- 8) What does the acronym EDI stand for?
- a) Enterprise Data Information
 - b) Electronic Data Infrastructure
 - c) Enterprise Data Interchange
 - d) Electronic Data Interchange
- 9) 3PL is a _____ approach with comparing to 4 PL.
- a) Broader
 - b) Wider
 - c) narrow
 - d) Both a and b
- 10) The cost of insurance and taxes are included in
- a) Inventory Carrying cost
 - b) Cost of stock-outs
 - c) Ordering cost
 - d) Set up Cost.

Q.2 A. Discuss Total Cost Approach (TCA) of logistical costing & compare TCA with Traditional costing. (8)

B. Discuss the Internal & External Logistics Information System. (LIS). (7)

OR

C. Explain any 05 functions of Logistics Management. (5)

D. From the following data, calculate a 3 period weighted moving averages from 4th Month to 8th Month, with weights as 3, 2 and 1. The largest weight is being assigned to most recent period and current Demand Value. (10)

Period (Month)	1	2	3	4	5	6	7	8
Demand in Units	120	130	145	160	170	190	200	?

Q.3 A. Define Logistics Infrastructure. Discuss the advantages & limitations of Inland Container Depot (ICD). (8)

B. Discuss principles of Warehouse Layout designing (7)

OR

C. Explain External Performance Techniques in Logistics Performance Measurement System. (8)

D. Discuss the different stages (phases) of integration in SCM (Supply Chain Management) with the help of diagram. (7)

Q.4 A. Define Safety Stock Level. What are the factors on which Safety Stock Level depends? Daily consumption of a raw material in the production process is 600 units. Lead time for delivery is 4 Days. Company's policy is to keep a safety stock equal to four day's daily consumption to guard against stock out. Calculate Re-Order Level. (8)

B. Explain importance and Principles of Transportation. Also discuss Transportation functionality. (7)

OR

- 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)

TJBNB - Sem IV

Nov - 2019

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):

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):

- 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.

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

OR

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

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 31st March, 2019 (08)

Liabilities	Rs.	Assets	Rs.
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
	57,00,000		57,00,000

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 1st 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 1st December, 2018 for Rs. 95,00,000. Brokerage of Rs. 85,000 was incurred on sale transaction. He purchased a new Residential house on 1st February, 2019 for Rs. 30,00,000.

The Cost inflation index for various years is given: 2001-02 = 100, 2006-07 = 122, 2014-15 = 272 and 2018-19 = 280.
 Compute the net capital gains of Mr. Shahrugh.

Q.4.

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

(08)
(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	15,500
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?
 (B) Explain the principles of Wealth Creation in brief.

(08)
(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

TYPING - Sem - V
Nov - 2019

[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)
- 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
 - The Legal status of Ms. Hima Das, Indian sprint runner is _____
(a) an individual (b) a body of individuals (c) a sportsman
 - Total income of a person is determined on the basis of _____
(a) Citizenship
(b) Residential Status
(c) Both Citizenship and Residential Status
 - Uncommuted Pension received by a Government employee is _____
(a) Exempt (b) Taxable (c) Partly Exempt
 - 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
 - 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
 - Cost inflation index is applicable when there is _____
(a) Long term capital gain (b) Business income (c) Short term capital gain
 - Dividend received is exempt if it is received from _____
(a) An Indian Company (b) A Co-operative Bank (c) Any Company
 - Gift received from brother Rs 1,00,000 is _____
(a) fully taxable (b) fully exempt (c) Exempt up to Rs 50,000
 - 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)
- An association of persons consists of any person.
 - Family pension received by a widow of a deceased employee is income from other sources.
 - Gratuity received by Government employee on retirement is fully taxable.
 - 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. Mediclaim 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 31st 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 31st 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
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:

1. Dividend from Reliance Industries Ltd Rs. 25,000.
2. Interest on fixed deposits with Bank of Baroda Rs. 50,000.
3. Winning from lottery Rs. 70,000
4. 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 1st October 1994. Additional information pertaining to property was as follows. (15)

- a) Fair market value as on 1-4-2001 was Rs. 12,50,000
- b) 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

- c) He sold residential property on 15-2-19 for Rs 2,00,00,000
- d) He acquired new residential house for Rs. 65,00,000 on 20-03-2019.
- e) He also purchased NHA bonds of Rs 10,00,000 on 27-03-2019.
- d) 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 31st 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		
	15,30,000		15,30,000

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 1/3rd 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.

Parent
Self

7/100

regard

NOV 2019

Paper / Subject Code: 46015 / Finance: Risk Management

TYBMS - Sem - V
NOV - 2019

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 and 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)

	Column A		Column 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

TYBMS - Sem - V
NOV - 2019

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)

	Group A		Group 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 Scape	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.

TYBMS - Sem V
Nov - 2019

(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.
-

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
-

(06 Extra)

Time: 2 ½ HOURS

TOTAL MARKS: 75

- Note: 1) All questions are compulsory.
2) Figures to the right indicate full marks
3) Support your answers with suitable examples

Q1. (A) Fill in the blanks (Any 8)

8

1. is the process of identifying customers for whom the company will optimize its offering.
2. The involves a set of unique marks and associations that identify the offering and create value beyond the product and service aspects of the offering.
3. are those who compete with the same set of target customers to fulfil the customer needs.
4. Performance evaluation involves evaluating the outcomes of the action versus its goals.
5. The three dimensions of company value are - monetary value, value and psychological value .
6. In collaboration there are no formal relationships or contractual agreements.
7. A brand is a brand that matches or undercuts the competitor's prices.
8. is the first stage of product development.
9. Captive pricing is also called as pricing.
10. channel is a distribution model in which manufacturer and customer interact with multiple channel as well as each other.

(B) True or False (Any 7)

7

1. Collaborator is one of the C's in the five C framework.
2. Marketing is an art and not a science.
3. Distribution defines the media channel(s) through which the product information is delivered to customers.
4. Explicit collaboration involves contractual relationships, such as long-term contractual agreements, joint ventures, and franchise agreements.
5. Vertical integration involves acquiring a business entity at the same level of the value-delivery chain.
6. Umbrella branding is nothing but a brand that enjoys leverages of an existing brand.
7. The Bottom-up approach of business model aims at identifying market and then creating optimal value for customer.
8. Brand hierarchy is called as brand architecture.
9. Penetration pricing strategy that involves setting a low price for an offering (often at or below cost) in an attempt to increase the sales of other products and services.
10. Channel exclusivity is used to reduce potential for horizontal channel conflicts.

Q2. a Explain the concept of strategy and its five dimensions.

8

b What is the five C framework in marketing strategy?

7

OR

c Explain the tactics of marketing mix with the help of an example.

15

- Q3 a Explain the concept of target compatibility. 8
b What are the factors to be considered while segmenting? 7

OR

- c Explain the role of strategic positioning in creating customer value. 15

- Q4 a How do companies forecast demand using both primary and secondary data? 8
b Explain the Moore's Model of adoption of new technologies. 7

OR

- c Enumerate the types of pioneers also explain the benefits and drawbacks of being a pioneer in the market. 15

- Q5 a What are the advantages and disadvantages of collaboration? 8
b Explain the factors responsible for brand repositioning. 7

OR

Write Short notes (any 3)

c Top-down business model generation

d Strategic Value

e Brand Equity

f Strategic growth management

g Three approaches to pricing

15

(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