

T. Y. B. M. S. - Sem - VI

May 2023

Total Marks: 75

Duration: 2 ½ hours

Note: All questions are compulsory.  
 Figures to right indicate full marks.

**Q1. A. Choose and write correct answer from the options given below. (Any 8) (8)**

1. The process of Organisational Development is based on the \_\_\_\_\_ model.  
(Reaction/ Analysis/ Result/ Action research)
2. \_\_\_\_\_ is the first step in Organisational Development.  
(Goal setting/ Employee development/ Change Management/ Restructuring)
3. From the \_\_\_\_\_ phase the practitioner facilitates the data collection, analysis, feedback, solution, findings etc.  
(Diagnostic/ renewal/ collaborative/ restructuring)
4. The formulation of re-design plan is the real crux of the \_\_\_\_\_.  
(Business process reengineering/ organisation renewal/ organization diagnosis/ Planned change)
5. \_\_\_\_\_ Intervention aims at achieving a fit among the organizations strategy, structure, culture and External Environment.  
(Structural/ Human Resource/ Strategic/ Third party peace making)
6. \_\_\_\_\_ tends to be most rational part of our personality.  
(Adult ego-state/ Parent ego-state/ Child ego-state/ old ego-state)
7. \_\_\_\_\_ power based on the power-receiver having an identification with power holder  
(Expert/ Referent/ Coercive/ Reward)
8. Organizational \_\_\_\_\_ essentially denotes how well company uses money.  
(Efficiency/ Power/ Productivity/ Effectiveness)
9. \_\_\_\_\_ suggests that the very least the consultant can provide "first aid" to the organization.  
(Gordon Lippit/ Kellar ford/ Kelman/ Argyris)
10. \_\_\_\_\_ technique was developed by Blake & Mouton.  
(Managerial grid/ Process consultation/ Transactional analysis/ Sensitivity training)

**Q1. B. State whether following statement is True or False (Any 7) (7)**

1. Conflicts between people in workgroups, committees, task forces and other organisational forms are inevitable.
2. A proactive approach towards organizational analysis is essential to diagnose the organization on different parameters.
3. Organizational development efforts can be time consuming, expensive & may have delayed pay off periods.
4. The primary purpose of organizational diagnosis is to know how good or how healthy the organization is to survive and succeed in the changing environment.
5. OD interventions are derived from theory, practice and experimentation.
6. Longitudinal strategy is best to evaluate the impact of small-scale OD interventions.
7. Content analysis is a popular technique for assessing qualitative data.
8. The second party peace making technique attempts to settle inter-personal and inter-group conflicts using modern concepts and methods of conflict management.
9. Coercive power is based on the ability of the power holder to punish another.
10. Structural tactics cannot be employed to divide and dominate the opposition.

- Q2 A) What are the Principles of Organizational Development? (8)  
B) Explain the Importance of Organizational Development. (7)

OR

- C) "An Organizational Development intervention is usually a top down activity that is initiated by the senior management to improve organizational effectiveness", justify the statement with the help of suitable example from the corporate. (8)  
D) What are the emerging trends in Organizational Development? (7)

- Q3 A) What are the tools used in Organizational Diagnosis? (8)  
B) Do you think change can be planned? Explain the levels of Planned change. (7)

OR

- C) Explain the Phases of organizational Diagnosis. (8)  
D) Explain the factors determining Organizational Change. (7)

- Q4 A) What are the Features of Organizational Development interventions? (8)  
B) Explain the Modern techniques of Organization Interventions. (7)

OR

- C) Explain the types of Organizational Development Interventions. (8)  
D) Explain the Process of Organizational Development Interventions. (7)

- Q5 A) What are the issues related to Client relationship? (8)  
B) What are the ways to enhance Organizational Effectiveness? (7)

OR

- Q5 C Write short notes on: (Attempt any 3) (15)

1. Ethics in Organization Development.
2. Politics and Organization Development.
3. Components of Organizational development.
4. Survey feedback as a technique of OD intervention.
5. Organizational Renewal.

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T.Y.B.M.S. - Sem-VI

Duration : 2.5 hours

Total marks: 75

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

2. Figures to right indicate full marks.

Q1. A Choose the right answer (Any eight)

8

- 1 Retail is the end or final stage of any \_\_\_\_\_  
a. Economic Activity b. Trading c. Manufacturing d. Wholesale
- 2 Technology is one of the dynamic factors responsible for the growth of \_\_\_\_\_ retailing  
a. Unorganised b. Organised c. Chain d. Convenience
- 3 \_\_\_\_\_ is a proven technology for automation data collection needs of the business.  
a. Barcoding b. Radio Tags c. Shelf Number d. Bill Tag
- 4 \_\_\_\_\_ factor influences a retail shopper in the buying process.  
a. merchandise range b. travel time c. location d. all the above.
- 5 Retailing means sale of goods or commodities in \_\_\_\_\_ quantities directly to consumers.  
a. Macro b. Bulk c. Small d. Wholesale
- 6 Customers who are satisfied with the service of a company are likely to advertise positive \_\_\_\_\_ recommendations.  
a. Word of Mouth b. Purchasing c. Acquisition d. Relation
- 7 \_\_\_\_\_ products enjoy popularity and generate lot of sales in a short span of time and later go out of fashion.  
a. fad b. category killers c. variety d. assortment
- 8 \_\_\_\_\_ pricing refers to the practice of using price that ends in an odd number.  
a. Odd b. Single Digit c. Anchor d. Leader
- 9 The \_\_\_\_\_ Layout is cost efficient .  
a. Grid b. Race Track c. Freeform d. Box
- 10 \_\_\_\_\_ & graphics help customers locate specific products & departments.  
a. Maps b. Logos c. Signage d. system

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

7

- 1 Franchise stores are an example of unorganized retailing.
- 2 Store Retailing is a tangible retailing channel where the customers buy products after their practical exposure in stores.

T.Y.B.M.S. - Sem-VI

Duration : 2.5 hours

Total marks: 75

MAY-2023

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Duration: 2 ½ hrs

- N. B. : 1. All Questions are compulsory  
2. All Questions carry equal marks  
3. Figures to the right indicate full marks

## Q1 A. Fill in the blanks with appropriate option: (any 8)

(8)

1. ....orientation refers to exporter viewing international marketing as secondary to domestic operations

- a. Ethnocentric      b. Polycentric      c. Regiocentric      d. Geocentric

2. Direct Exporting means exporting the products \_\_\_\_\_

- a. by joint venture      b. through middlemen      c. through franchising  
d. by the manufacturer himself

3. \_\_\_\_\_ is horizontal expansion of a firm

- a. Merger      b. Diversification      c. Combination      d. None of these

4. International marketing research facilitates \_\_\_\_\_

- a. initial entry in foreign market      b. large scale imports  
c. expansion of domestic marketing      d. none of these

5. Entering a new price slot and a new market segment is called line \_\_\_\_\_

- a. Stretching      b. down      c. filling      d. all of these

6. \_\_\_\_\_ pricing indicates product benefits.

- a. Target      b. Value      c. Discount      d. None of these

7. \_\_\_\_\_ structure violates principle of Unity of command

- a. Matrix      b. Networked      c. Product      d. Line

8. Differentiation indicates that the product is \_\_\_\_\_

- a. unique      b. standard      c. common      d. all of these

9. Strategic control includes \_\_\_\_\_ aspects.

- a. audit      b. evaluation      c. functional      d. none of these

10. The International Finance Corporation, an affiliate of the World Bank, was established in \_\_\_\_\_

- a. 1960      b. 1982      c. 1953      d. 1956

## Q1 B. State whether the following statements are true or false: (any 7)

(7)

- Dumping is a fair practice for entry in foreign market.
- In ethnocentric orientation, an exporting firm believes that every country is unique and needs a different approach to match its culture and social norms
- Trade barriers are supportive to the growth of international trade.
- Licensing is a term used to describe the exchange of the products and services for other products or services.
- EU is the international organization that oversee the global financial system by following the macroeconomic policies of its member countries.
- Packing refers to the transport of container

T. Y. B. M. S.

T.Y.B.M.S. / 29/11/2023  
Sem-VI

7. Segmentation according to life cycle stage, age, occupation is known as behavioural segmentation.
8. A compound duty is a flat sum per physical unit of the commodity imported or exported.
9. Culture prescribes the kinds of behaviour considered acceptable in a society.
10. Feed-forward control exercises a control, when the strategy is implemented in an organisation.

Q.2 a. Define International Marketing. Explain the different orientations of international Marketing. (08)

Q.2 b. What is trading blocs? Explain any two trading blocs of international trade. (07)

OR

Q.2 c. What are the Needs for conducting international marketing research (08)

Q.2 d. What are the elements of culture? (07)

Q.3 a. Explain International Product Life Cycle. (08)

Q.3 b. Explain the steps for planning International Promotional Campaigns (07)

OR

Q.3 c. What is the need for developing international strategies? (08)

Q.3 d. What are the features of international service marketing? (07)

Q4a. Explain the Economic Environment of International Markets. (08)

Q4b. How to control international marketing operations by using modern techniques (07)

OR

Q4c. Explain any four types of international market entry methods (08)

Q4d. What are the benefits of international Marketing? (07)

Q5a. What is the role of packaging and labelling in international market? (08)

Q5b. Explain the factors influencing selection of International Distribution Channel (07)

OR

Q 5C. Write short notes on: (any 3) (15)

1. IMF
2. Legal Environment
3. Service Culture
4. Grey Market
5. Tariff barriers (any five)

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Duration : 2.5 Hours

Marks: 75

N.B 1) All questions are compulsory.

2) Figures to the right indicate the maximum marks .

**Q.1 (A) Choose the correct answer and rewrite the statement. (Attempt any eight) (8)**

1. The scope of international human resource management (IHRM) includes:

(a. staff recruitment, b. staff development, c. compensation, d. all of the above)

2. To be effective in the international environment HRM policies must:

(a. reflect an international view, b. accommodate differences in management styles, -c. focus on domestic issues, d. effectively transplant HRM policies and practices from the home country to all other offices.)

3. A major difference between domestic and international HRM is the result of:

(a. increased complexities such as currency fluctuations, b. foreign HR policies and practices, and divergent labour laws, the number of employees covered by the hr policies, c. the ease with which employees adjust to new cultures, d. the emergence of effective cross-border management styles.)

4. Global assignments in which employees are sent to understand global operations and are required to have intercultural understanding are called:

(a. strategic assignment, b. development assignments, c. non development assignments, d. managerial assignments.)

5. The following are valid reasons for using an ethnocentric international staffing strategy, except:

(a.maintaining a unified corporate culture. b.maintaining a diverse corporate culture. c.lack of qualified managers in the host country. d.maintaining tight control.)

6. Which of the following factors is least likely to be directly related to the success of an expatriate assignment?

(a.The personality of the expatriate. b.The intentions of the expatriate. c.The inability of the spouse to adjust.d.The type of products produced by the organization.)

7. Expatriate failure is best defined as:

(a failure to recoup the costs of investment in an expatriate.b. early return of the expatriate. C.repatriation. d. re-assimilating the expatriate.)

8. Offshoring is

(a. Substituting foreign for domestic labor. b.Subcontracting a part of production to another firm. c.Exporting d.Importing)

9. Martians Co. of the UK has expanded to 7 countries in South America. All its managers are UK citizens. The company relies on:

(a. a host-country national. b. an expatriate. c. a foreign assignment. d. all of the above.)

10. MNEs from \_\_\_\_\_ are more likely to rely on home-country managers for senior positions. (a. EU. b. US. c.Japan. d.India)

**Q.1 A) State whether the following statements are True or False :-( Any seven) (7)**

1. Expatriates are known as road warriors, globetrotters or flex patriates.

2. PCNs are managers who are citizens of countries other than in which MNC is headquartered.

3. Ethnocentric policy is best when it comes to Global HRM.

4. There is more risk involved in domestic HRM as compared to international HRM.

5. To keep expatriates whole is the basic characteristic of Going Rate Approach.

26317

6. Reverse cultural shock means returning to one's home culture after growing accustomed to a new one.
  7. Local plus approach is used for short term assignments and temporary transfers.
  8. Organizations need to be restructured in order to be more competitive.
  9. Expatriates should have an introverted personality.
  10. Third country nationals are also known as headquarter nationals.
- Q.2) A. Explain the features and significance of International Human Resource Management. (8)  
B. What are the essential qualities of global managers?  
State some qualities with examples of global managers. (7)
- OR**
- Q.2) C. Differentiate between IHRM and Domestic HRM (8)  
D. Cross-cultural sensitivity is a must to handle a global corporation.  
State some issues in handling cross cultural developments. (7)
- Q.3) A. Explain the criterias for expatriate selection (8)  
Q.3) B.A. Define International Performance Management.  
Explain variables affecting Expatriate performance management. (7)
- OR**
- Q.3) C. Discuss the approaches to international compensation. (8)  
Q.3) D. What do you mean by Cross Cultural Training?  
Discuss the issues related to Cross Cultural Training. (7)
- Q.4) A. Discuss the significance of using expatriates for global assignments. (8)  
Q.4) B. How do you repatriate? Explain the process of repatriation. (7)
- OR**
- Q.4) C. Is family significant in expatriation? State the role of family in expatriation. (8)  
Q.4) D. What do you mean by repatriate? State the various challenges of repatriation. (7)
- Q.5) A. State some significance of Off-Shoring. (8)  
Q.5).B. What are the ways to manage HR in a virtual organization? State a few examples. (7)
- OR**
- Q.5) Write short notes on:- ( Any Three) (15)**
- 1) Non -Expatriate
  - 2) Trade Union and International IR
  - 3) Criminalization of Bribery
  - 4) Knowledge Management and IHRM
  - 5) Role of technology in IHRM

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**T.Y.B.M.S.**

*TYBMS - Sem-VI*

[Time: 2.30 Hours]

*May 2023* [Marks: 75]

N.B.: Please check whether you have right question paper.

1. All questions are compulsory
2. Answers to sub-questions must be written together

**Q.1. A. Fill in the blank choosing correct option (ANY EIGHT) (8 Marks)**

1. The word Management is mentioned as \_\_\_\_\_ in Bible.  
a. Assistance  
b. Stewardship  
c. Leadership  
d. Slavery
2. \_\_\_\_\_ refers to search for a basic deep-rooted human values and a relationship with a universal source, power or divinity.  
a. Spirituality  
b. Humanity  
c. Dignity  
d. Enimity
3. Ethos is related to \_\_\_\_\_.  
a. Right and Wrong  
b. Customs and Traditions  
c. Honesty and Morality  
d. Good or Bad
4. Poor work culture leads to \_\_\_\_\_.  
a. Reduced politics  
b. More disciplined employees  
c. Poor commitment  
d. Improved Punctuality
5. According to \_\_\_\_\_ every work, big or small, is important and hence should be respected.  
a. Discipline  
b. Work Pressure  
c. Punctuality  
d. Dignity of work
6. \_\_\_\_\_ means the manager should be honest to himself and to his organization.  
a. Responsibility  
b. Dignity of work  
c. Integrity of Thoughts  
d. Truthfulness
7. A factory worker performing repetitive tasks might experience \_\_\_\_\_.  
a. Hyper Stress  
b. Hypo Stress  
c. Acute Stress  
d. Distress

8. \_\_\_\_\_ is also called as Third Eye Meditation.
- a. Vipassana Meditation  
b. Mantra Meditation  
c. Raja Yoga Meditation  
d. Trataka Meditation
9. The students, in Gurukul system, use to stay \_\_\_\_\_.
- a. in their own house  
b. away from Guru  
c. with guru at the ashram  
d. in the king's palace
10. \_\_\_\_\_ is a search within oneself.
- a. Sports  
b. Sharing  
c. Talking  
d. Silence

**Q.1. B. State whether the following statement is True or False (ANY SEVEN) (7 marks)**

1. Self Development is a one time process.
2. Ethics and Ethos are the same.
3. Spiritual prosperity enables the person to have peace of mind.
4. Work Ethos leads to better employee engagement.
5. Transfusions are those values which are followed by people across different cultures.
6. The manager must be honest to himself and the organisation.
7. There are no physical consequences of stress.
8. Raja Yōgā Meditation is a form of meditation which is accessible to all irrespective of religion, status etc.
9. Tamasik Personality refers to lethargic, crooked, heartless people.
10. Sadgi means simple living and high thinking.

Q2 (a) State the meaning of Indian Ethos. State the need to study Indian Ethos to manage Indian businesses. (8 marks)

Q2 (b) What management lessons you can draw from holy Bible. (7marks)

OR

Q2 (c) Differentiate between Indian Management and Western Management System. (8 marks)

Q2 (d) Define Ethos. Explain its features. (7 marks)

Note:

- 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) Multiple Choice Questions(any 8):

(08)

- (1) A \_\_\_\_\_ is a regime where the currency price is set by the forex market based on supply and demand compared with other currencies.
  - (a) Gold Standard
  - (b) Floating exchange rate
  - (c) Bretton Woods System
  - (d) Fixed exchange rate
- (2) In BOP, under \_\_\_\_\_ account exports and imports of goods, services and unilateral transfers are recorded.
  - (a) Current Account
  - (b) Capital Account
  - (c) Errors & Omissions
  - (d) Foreign Exchange Reserves
- (3) \_\_\_\_\_ comprises of all those institutions and individuals who buy and sell foreign exchange which may be defined as foreign money or any liquid claim on foreign money.
  - (a) International Monetary Fund
  - (b) IBRD
  - (c) Foreign Exchange Market
  - (d) Bretton woods system
- (4) When a firm lists its equity shares on one or more foreign stock exchange in addition to its domestic exchange, it is called as \_\_\_\_\_.
  - (a) Cross Listing of Shares
  - (b) IPO
  - (c) Yankee Offering
  - (d) Efficient Market Hypothesis
- (5) \_\_\_\_\_ is a soft, liberal & simplified law that aims at boosting foreign trade and investment more in tune with Country's new economic environment of globalization of Indian economy. Price
  - (a) FERA
  - (b) FEMA
  - (c) SEBI Act
  - (d) Securities Contracts (Regulations) Act

- (6) The risk of loss in purchasing power because the value of investments does not keep up with inflation is called as \_\_\_\_\_  
(a) Concentration Risk  
(b) Inflation Risk  
(c) Liquidity Risk  
(d) Transaction Risk
- (7) \_\_\_\_\_ is a way of trading non-U.S. stocks on the U.S. exchange.  
(a) ADR  
(b) GDR  
(c) IDR  
(d) FDI
- (8) \_\_\_\_\_ is currency held on deposit outside its home market.  
(a) Eurobond  
(b) Eurocurrency  
(c) Euro credit  
(d) Zero Coupon Bond
- (9) \_\_\_\_\_ is the process of assessing, in a structured way, the case for proceeding with a project or proposal, or the project's viability.  
(a) Project Appraisal  
(b) Project Finance  
(c) Project Measurement  
(d) Project Performance
- (10) According to \_\_\_\_\_ technique of FOREX risk management, a company dealing in international transactions must make all its payments in its domestic currency and must have the policy of accepting only domestic currency from the debtors.  
(a) Matching  
(b) Leading and Lagging  
(c) Hedging  
(d) Invoice in Home Currency

**Q.1.(B) State whether the following statements are True or False (any 7):**

**(07)**

- 1) The Balance of Payment identity is  $CA+FA+RA = 0$
- 2) Gold standard has proved to be a "fair weather friend".
- 3) Nostro account points at "Our account with you"
- 4) Exporters sell foreign currencies for domestic currencies.
- 5) If AFM is positive, it represents premium on base currency.
- 6) The call option is the right to sell an asset at a fixed date and price.
- 7) In case of FPI, entry and exit are difficult.

- 8) Net Present Value = Present Value of Cash Inflow ÷ Present Value of Cash Outflow.
- 9) India is a tax haven country.
- 10) Dumping means selling goods at high price in international markets.

Q.2.(A) What is International Finance? Describe the emerging challenges in international finance. (08)

(B) What are the components of Balance of Payment? (07)

**OR**

(P) The following quote is given in Mumbai: 1USD = INR 81.2125-82.2325 (07)

- Is it a Direct Quote in India?
- Find Mid Rate, Spread and Spread%
- Calculate the inverse quote.

(Q) Identify if triangular arbitrage exists and calculate the same: (08)

USD CAD 1.1685-1.1695

USD CHF 1.3785-1.3795

CAD CHF 1.1885-1.1895

Note: Compare CAD CHF quotes for calculating Arbitrage & Assume Capital CAD 1 Million

Q.3.(A) Explain global money market instruments. (08)

(B) What is Euro bank? What are its competitive advantages? (07)

**OR**

(P) Consider the following information: (08)

Spot	1 USD = SGD 1.3320 - 1.3390	
1 Month Forward	120 - 220	
2 Month Forward	820 - 940	
3 Month Forward	1120 - 1220	
6 Month Forward	1980 - 2080	

Calculate 1 Month Forward, 3 Month Forward and 6 Month Forward USD-SGD Rate.

(Q) 60 Days Forward USD-CHF 0.9508 (07)

Spot USD-CHF 0.9520

Calculate 60 Days AFM and interpret the results.

Q.4.(A) What is FDI? How is it different from FPI? (08)

(B) Describe the essential qualities of a FOREX manager. (07)

**OR**

(P) Given: (07)

6 Month Forward EUR/CAD 1.3493

EUR Interest Rate = 1.25% p.a.

USD Interest Rate = 1.75% p.a.

Calculate Spot EUR/CAD quotation

- (Q) From the following data, find the best alternative for borrowing INR 20 Million for a temporary period of 6 Months. Exchange rates are against INR. (08)

	Currency	Spot Rate	6 months forward rate	Interest rate
1.	USD	80.1250	80.8890	4.00 % p.a.
2.	EUR	91.2750	91.8950	4.50 % p.a.
3.	GBP	98.3575	98.3675	5.00 % p.a.

- Q.5.(A) What are tax havens? Explain their benefits. (08)

- (B) A&N Ltd. is considering to invest in a project requiring a capital outlay of Rs. 6,00,000. Forecast for annual income after tax is as follows: (07)

Year	1	2	3	4	5
NPAT (Rs.)	3,00,000	3,00,000	2,40,000	2,40,000	1,20,000
Discount Factor @ 14% p.a.	0.8772	0.7695	0.6750	0.5921	0.5194

Depreciation is 20% on Straight Line Basis

Evaluate the project on the basis of Net Present Value and advise whether A&N Ltd. should invest in the project or not?

OR

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

- (P) i) Gold Standard  
 ii) Functions of FOREX market  
 iii) ADRs  
 iv) Role of FEDAI  
 v) Types of FOREX Risks

T4BMS - Sem - VI  
- May - 2023

TIME: 2.5 Hours

MARKS: 75

Note: 1.Q1is compulsory.

2. Q2 to Q5 is compulsory with internal choice.

3. Figures to the right indicate marks.

Q1. (A) Select the correct answer from the multiple choice questions (Any8) (8)

1. Human resources are considered as important \_\_\_\_\_.
  - a. Liabilities
  - b. Assets
  - c. Income
  - d. Expense
2. HRA shows human resource as \_\_\_\_\_ and not expense.
  - a. Capital
  - b. Liabilities
  - c. Income
  - d. Bad debts
3. In 1960's, \_\_\_\_\_ along with other social researchers made an attempt to define the concept of human resource accounting.
  - a. Rensis Likert
  - b. Malcolm Baldrige
  - c. Ishikawa Kauru
  - d. Stephen Knauf
4. \_\_\_\_\_ is calculated as  $\text{Basic} + \text{DA} \times \text{No. of years of service} \times 15/26$ .
  - a. Pension
  - b. Salary
  - c. TDS
  - d. Gratuity
5. \_\_\_\_\_ method involves drawing inferences from various senses that are seen and heard off in day to day life.
  - a. Questionnaire
  - b. Observation
  - c. Workshop
  - d. Interview
6. All actual cost incurred on recruitment, training, familiarisation are capitalised in \_\_\_\_\_ cost method.
  - a. Historical
  - b. Economic
  - c. Replacement
  - d. Opportunity
7. HR valuation report helps the management to control all \_\_\_\_\_ related to HR department
  - a. Income
  - b. Loss
  - c. Profit
  - d. Cost
8. The object of modern audit is to report on \_\_\_\_\_ position.
  - a. Market
  - b. Social
  - c. Financial
  - d. Present
9. \_\_\_\_\_ audits are conducted at regular intervals.
  - a. Ad hoc
  - b. Periodic
  - c. Internal
  - d. External
10. \_\_\_\_\_ is a man-made art and its principles and procedures have been evolved over a period of time.
  - a. Accounting
  - b. Human
  - c. Animals
  - d. Money

**Q1. (B) State whether following statements are True or False (Any 7) (7)**

1. Replacement method is a non-monetary method of human valuation.
2. Economic value method takes into account the valuation made by the human resources to the organisation.
3. Human resource audit can be used as an intervention to bring about organisational change.
4. Workshop method of conducting HR audit is very rigid.
5. HR audit helps in increasing the human resource cost.
6. Result of HR audit can be expressed in measurable terms.
7. Historical cost accounting concepts are unrealistic profit.
8. Professional tax or employment tax is a state base tax.
9. The valuation of human assets is based on the assumption that employees are going to remain with the organisation for a specified period.
10. The valuations of human resources along with other assets are necessary in order to find out the total cost of an organisation.

**Q2 A) Discuss the objective of HR accounting. (8)**

**B) Discuss the various stages in Historical development of HRA (7)**

**OR**

**Q2 P) Explain the components of acquisition cost and training and development cost (8)**

**Q) List and explain any 5 shortcomings / limitations of Human Resource accounting (7)**

**Q3 A) Define and explain the advantages of historical cost. (8)**

**B) Explain capitalisation of salary with its advantages and disadvantages. (7)**

**OR**

**Q3 P) Explain the replacement cost model with its advantages (8)**

**Q) Opportunity cost has both advantages and disadvantages justify (7)**

**Q4 A) What is human resource audit? Explain its features. (8)**

**B) List and explain the benefits of HR audit. (7)**

**OR**

**Q4 P) Explain the interview method of conducting HR audit along with its advantages. (8)**

**Q) Explain any three issues that may arise in case of HR audits (7)**

**Q5 Explain the monetary and non-monetary method valuation of HR in brief. (15)**

**OR**

**Q5. Write short note on (any three) (15)**

1. New Hire orientation process
2. Role of HR auditor
3. Human resource accounting
4. Questionnaire method
5. Approaches of HR audit

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May 2023

Duration: 2½ hours

Marks: 75

Note: Figures to right indicate marks

Q.1.a. State whether the following statements are true or False: (Any 8) (8)

1. Micro finance institutions would like to provide financial services to high income clients.
2. Compliance risk may include fire, natural disasters such as floods, draughts, earthquake, tsunami, epidemic etc.
3. Market risk is the risk that an MFI cannot meet its obligations on a timely basis.
4. Rebate on bills discounted of last year will be transferred to profit & loss account.
5. The opening balance of Rebate on bills discounted is debit balance.
6. Ceiling on the loan under the Credit Linked Capital Subsidy scheme is Rs.100 crore.
7. IIE stands for Indian Institute of environment.
8. The predominant proportion of MFIs is linked to the international financial market; rather they do not form part of their local financial system.
9. Microfinance in India started in the 1990s.
10. The two third population of Indians live in Urban areas.

Q.1.b. Match the following (any 7): (7)

Sr. No.	Column A	Column B
1	Internal working group	Improve the well-being and self-sustainability of rural people
2	PAR	To bridge the credit gaps in existing rural areas
3	Cash reserve ratio	Kerala
4	Schedule 06	Promotes business of the banks
5	Equity finance	1993
6	IIE	Ownership of business
7	Business Facilitator	Cash with RBI
8	Kudumbasree	Maintained in the form of liquid cash
9	Objective of RRBs	Loss of portfolio for MFIs
10	Rural Development	2014

Q.2. Calculate Breakeven point from the following details. (8)

Particulars	Rs.
Depreciation of tools	24,000
Rent	700
Stationery	350
Directors salary	600
Workman's salary	400
Variable cost-material per unit	150
Variable cost-labour per unit	100
Selling price per unit	400

Output is 1000 units

b. Briefly explain scope of Rural finance. (7)

**OR**

Q.2.c. Explain expectations of clients in rural India. (8)

Q.2.d. Explain principles of microfinance. (7)

Q.3.a. Describe the objectives and functions of National Institute for Micro, Small and Medium Enterprises (Ni-MSME) (8)

Q.3.b. Explain benefits of factoring to MSME enterprises. (7)

**OR**

Q.3.c. Prepare Profit & Loss account in the books of PNB Ltd. for the year ending 31-03-2020 (15)

Particulars	Amount
Auditors Fees	25,000
Law charges	58,000
Brokerage on sale of assets	50,000
Depreciation on Non-bank assets	50,000
Directors travelling expenses	6,000
Discount on Bills discounted	5,87,000
Repairs and Maintenance	58,000
Interest on Balances with RBI	5,87,500
Interest on inter bank borrowings	25,000
Income earned by way of dividend	75,400
Interest on current A/C	75,000
Interest on fixed deposit	1,60,000
Interest on investments	35,000
Interest on Loan	47,000
Interest on overdraft	54,000
Interest on saving bank A/C	2,50,000
Law charges	22,500
Loss on sale of investments	70,000
Postage & Telegram	95,000
Printing & Stationary	25,400
Profit of the previous year	3,25,000
Profit on sale of investments	69,000
Income from other sources	47,000
Rents and Taxes	98,000
Salaries to staff	3,55,000
Sundry expenses	90,000
Sundry income	8,000

Adjustments:

(a) Provision of Rs.1,85,000 has to be made for the current year as doubtful debts and taxation.

(b) Proposed dividend amounted to Rs.60,000

Q.4.a. Describe the objectives of risk management in rural finance. (8)

Q.4.b. Describe compliance of State Acts of MFIs. (7)

**OR**

Q.4.c. Describe objective and functions of Small Industries Development Bank of India (SIDBI). (8)

Q.4.d. Explain objectives of Ministry of rural development. (7)

Q.5.a. Explain objectives of Rural Development. (8)

Q.5.b.Explain role of microfinance institutions in rural development.

OR

Q.5. Write short notes on any three.

1. ROSCAs
2. Categories of priority sector lending.
3. Credit Guarantee Trust for Medium and small enterprises
4. NPAs
5. Apex institutions in Rural Finance

(15)

- Note :
1. All questions are compulsory. ( Subject to internal Choice )
  2. Figures to the right indicate full marks.
  3. Use non--programmable calculator is allowed
  4. Normal distribution table is printed on the last page for reference.
  5. Support your answers with diagrams / illustrations, wherever necessary.
  6. Graph papers will be supplied on request.

**Q.1A) State whether following statements True or False: (Attempt any 8) (8)**

1. Operation Research is also termed as Management Science.
2. The objective function is a linear relationship reflecting the objective of an operation.
3. The feasible region is a convex set.
4. The value of  $\Delta_j = C_j - Z_j$  row in the simplex table tells us whether the current solution is optimal, and, if it is not, what variable will be in the optimal solution.
5. If the assignment elements are cost elements, then the objective of the optimal assignment is to maximize the cost.
6. MODI method is the best method to get Initial Feasible Transportation solution.
7. The dummy activity has an expected time of zero by definition.
8. The PERT pessimistic time estimate is an estimate of the minimum time an activity will require.
9. In solving a job sequencing problem, it is assumed that all jobs require the same sequence of operations.
10. If saddle point is available in a game, it is called as pure strategy game.

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

Column X	Column Y
1. Leaner relationship of variables	a) Completely utilized resources
2. Infeasible region	b) Minimum cost in the table
3. Scarce resource	c) No feasible Solution possible
4. LCM	d) LPP
5. NWCR	e) In the game, gains of the winner are equal to total losses of all other players
6. Critical activity	f) Optimistic time
7. Zero sum game	g) Fair game
8. Shortest activity time in PERT	h) Zero float value
9. Value of game =0	i) The time during which a machine is waiting or not working
10. Ideal time	j) Top left side corner of the table

**Q.2 A)** M/S. Rajaram Pvt.ltd. and engineering firm has to decide profitable mix for its products i.e. Condenser, Transmitter and Connector with a profit (per 100 units) of ₹10, ₹6 and ₹4 respectively. To produce a shipment of condenser containing 100units required 1 hour of engineering 10 hours of direct labour and 2 hours of administration service. To produce one shipment of transmitter 1000 units require 1 hour of engineering 5 hours of direct labour and 6 hours of administration, similarly these figures for connectors are 1,4 and 2. There are 100 hours of engineering services available 600 hours of direct labour and 300 hours of administration. What is the most profitable mix find with the help of LPP formulation and simplex method.

From the above information Formulate as LPP (7)

**B)** Find the optimum solution with the help of simplex method (8)

OR

**Q.2 C)** Five salesmen are to be assigned to five territories. Based on past performance, the followingtable shows the annual sales (is Rs. lakh) that can be generated by each salesman in each territory. Find optimum assignment to maximize sales. (8)

Salesman	Territory				
	T1	T2	T3	T4	T5
S1	26	14	10	12	9
S2	31	27	30	14	16
S3	15	18	16	25	30
S4	17	12	21	30	25
S5	20	19	25	16	10

**Q.2 D)** Solve by using graphical method (7)

$$\begin{aligned} \text{Max } Z &= 4x_1 + 3x_2 \\ \text{Subject to constraints,} \\ 4x_1 + 3x_2 &\leq 24 \\ x_1 &\leq 4.5 \\ x_2 &\leq 6 \\ x_1 \geq 0 \quad x_2 &\geq 0 \end{aligned}$$

**Q.3 A)** From the data given below

1. Draw a diagram (2)
2. Find Critical path (2)
3. Crash systematically the activities and determine optimal project duration (4)

Activity	1-2	1-3	2-4	2-5	3-4	4-5
Normal time (days)	8	4	2	10	5	3
Normal cost (Rs.)	100	150	50	100	100	80
Crash Time (days)	6	2	1	5	1	1
Crashed Cost (Rs)	200	350	90	400	200	100

Indirect Cost is Rs. 70 per day

**Q.3 B)** You are given a solution for a transportation cost problem. Figures in each cell represent per unit transportation cost. Figures in circle within each cell represent number of units allocated for transportation. P1, P2 and P3 are the 3 Plants and W1, W2 and W3 are the 3 Warehouses. You are required to check the above solution for optimality, if it is not optimal, use MODI method to obtain optimal solution and Find optimal transportation cost. (7)

Plant\WH	W1	W2	W3	Supply
P1	500 18	20	1500 16	2000
P2	1000 26	1000 22	30	2000
P3	6	2000 2	0	2000
Demand	1500	3000	1500	Total=6000

OR

**Q.3 C)** A Project which is planned using PERT technique has following details of Average Expected Times calculated using the formula,  $t_e = (a + 4m + b) / 6$  and the details of standard deviation.

Activity	Average Expected Time in weeks ( $t_e$ )	Standard Deviation
1 - 2	3	4/6
1 - 3	4	4/6
2 - 5	5	4/6
2 - 4	6	2/6
5 - 6	7	4/6
4 - 6	8	4/6
3 - 6	9	4/6
6 - 7	3	2/6

i) Construct the network diagram of PERT network and find expected completion time of the project. (3)

ii) Calculate the Variance of each activity. (4)

iii) Determine the probability of completing the project in 21 Weeks. (4)

iv) If the project manager wants to be 99% certain that the project should be completed on schedule what will be the project duration? (4)

**Q.4 A)** You are given the pay-off (profit in ₹) matrix in respect of a two person zero-sum game as follows: (7)

Player: B

	I	II	III
Player: A	I $\begin{pmatrix} 2 & 4 & 2 \end{pmatrix}$	II $\begin{pmatrix} 1 & -5 & -4 \end{pmatrix}$	III $\begin{pmatrix} 2 & 6 & -2 \end{pmatrix}$

- i. Find the Maximin strategy.
- ii. Find the Minimax strategy.
- iii. What is the Value of the game.

**Q.4 B)** Six jobs I, II, III, IV, V and VI are to be processed on two machine A and B in order AB

Jobs	Processing Time (Min)	
	Machine A	Machine B
I	5	8
II	2	6
III	10	3
IV	9	4
V	6	3
VI	8	9

- (i) Find the sequence that minimizes the total elapsed time required to complete the jobs. (2)
- (ii) Calculate the total elapsed time (3)
- (iii) Idle time on for each Machine (3)

OR

**Q.4 C)** Find the optimal sequence: (8)

JOB	I	II	III	IV	V
Machine-A	3	8	7	5	2
Machine-B	3	4	2	1	5
Machine-C	5	8	10	7	6

- a) Determine the optimum sequence for performing jobs
- b) Total minimum elapsed time
- c) Idle time for each machine.

**Q4 (D)** you are given the following pay-off matrix of a zero-sum game, determine the optimal strategies for the players and the value of the game. (7)

A' Strategy	B' Strategy			
	B1	B2	B3	B4
A1	5	-4	5	9
A2	6	2	0	-3
A3	9	15	10	11
A4	2	8	-6	5

- Q.5 A) Define Operations Research. Explain limitation of Operation Research. (8)
- B) Explain various cost involved in project crashing. (7)

OR

**Q.5 C) Write a Short note (Attempt three)** (15)

- i) Project crashing
- ii) Basis and non-basis variable in simplex table
- iii) Interfering float
- iv) Objectives of critical path
- v) NWCM

## NORMAL DISTRIBUTION TABLE

Area Under the Standard Normal Distribution

Z	0.00	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09
0.0	0.0000	0.0040	0.0080	0.0120	0.0160	0.0199	0.0239	0.0279	0.0319	0.0359
0.1	0.0398	0.0438	0.0478	0.0517	0.0557	0.0596	0.0636	0.0675	0.0714	0.0753
0.2	0.0793	0.0832	0.0871	0.0910	0.0948	0.0987	0.1026	0.1064	0.1103	0.1141
0.3	0.1179	0.1217	0.1255	0.1293	0.1331	0.1368	0.1406	0.1443	0.1480	0.1517
0.4	0.1554	0.1591	0.1628	0.1664	0.1700	0.1736	0.1772	0.1808	0.1844	0.1879
0.5	0.1915	0.1950	0.1985	0.2019	0.2054	0.2088	0.2123	0.2157	0.2190	0.224
0.6	0.2257	0.2291	0.2324	0.2357	0.2389	0.2422	0.2454	0.2486	0.2518	0.2549
0.7	0.2580	0.2612	0.2642	0.2673	0.2705	0.2734	0.2764	0.2797	0.2823	0.2852
0.8	0.2881	0.2910	0.2939	0.2967	0.2995	0.3023	0.3051	0.3078	0.3106	0.3133
0.9	0.3159	0.3186	0.3212	0.3238	0.3264	0.3289	0.3315	0.3340	0.3365	0.3389
1.0	0.3413	0.3438	0.3461	0.3485	0.3508	0.3531	0.3554	0.3577	0.3599	0.3621
1.1	0.3643	0.3665	0.3686	0.3708	0.3729	0.3749	0.3770	0.3790	0.3810	0.3830
1.2	0.3849	0.3869	0.3888	0.3907	0.3925	0.3944	0.3962	0.3980	0.3997	0.4015
1.3	0.4032	0.4049	0.4066	0.4082	0.4099	0.4115	0.4131	0.4147	0.4162	0.4177
1.4	0.4192	0.4207	0.4222	0.4236	0.4251	0.4265	0.4279	0.4292	0.4306	0.4319
1.5	0.4332	0.4345	0.4357	0.4370	0.4382	0.4394	0.4406	0.4418	0.4429	0.4441
1.6	0.4452	0.4463	0.4474	0.4484	0.4495	0.4505	0.4515	0.4525	0.4535	0.4545
1.7	0.4554	0.4464	0.5473	0.4582	0.4591	0.4599	0.4608	0.4616	0.4625	0.4633
1.8	0.4641	0.4649	0.4656	0.4664	0.4671	0.4678	0.4686	0.4693	0.4699	0.4706
1.9	0.4713	0.4719	0.4726	0.4732	0.4738	0.4744	0.4750	0.4756	0.4761	0.4767
2.0	0.4772	0.4778	0.4783	0.4788	0.4793	0.4798	0.4803	0.4808	0.4812	0.4817
2.1	0.4821	0.4826	0.4830	0.4938	0.4838	0.4842	0.4846	0.4850	0.4854	0.4857
2.2	0.4861	0.4846	0.4868	0.4871	0.4875	0.4878	0.4881	0.4884	0.4887	0.4890
2.3	0.7893	0.4896	0.4898	0.4901	0.4904	0.4906	0.4909	0.4911	0.4913	0.4916
2.4	0.4918	0.4820	0.4922	0.4925	0.4927	0.4931	0.4931	0.4932	0.4934	0.4936
2.5	0.4938	0.4940	0.4941	0.4943	0.4945	0.4946	0.4948	0.4949	0.4951	0.4952
2.6	0.4953	0.4955	0.4956	0.4958	0.4959	0.4960	0.4961	0.4962	0.4963	0.4964
2.7	0.4965	0.4966	0.4967	0.4968	0.4969	0.4970	0.4971	0.4972	0.4973	0.4974
2.8	0.4974	0.4975	0.4976	0.4977	0.4977	0.4978	0.4979	0.4979	0.4980	0.4981
2.9	0.4981	0.4982	0.4982	0.4983	0.4984	0.4984	0.4985	0.4985	0.4988	0.4986
3.0	0.49865	0.4987	0.4987	0.4988	0.4988	0.4989	0.4989	0.4989	0.4990	0.4996
4.0	0.49968									



- Note – (1) All questions are compulsory.  
(2) Figures to the right indicate marks.

Q. 1 (a) Multiple Choice Questions (Any Eight) (8)

1. \_\_\_\_\_ project are those in which the ownership is shared by government and by private entrepreneurs.
  - a. Public
  - b. Private
  - c. Joint sector
  - d. Normal
  
2. A \_\_\_\_\_ is a problem scheduled for solution.
  - a. Project
  - b. Plan
  - c. Schedule
  - d. Workflow
  
3. In \_\_\_\_\_ matrix organizations, power and authority are shared between the functional managers and the project managers.
  - a. Strong
  - b. Weak
  - c. Balanced
  - d. Planned
  
4. A \_\_\_\_\_ study is used to determine the viability of an idea
  - a. In deep
  - b. Feasibility
  - c. Overall
  - d. Detailed
  
5. \_\_\_\_\_ helps to simplify the business processes and make them faster and efficient
  - a. Information
  - b. Communication
  - c. E-commerce
  - d. Digitalization
  
6. Product mix is also known as \_\_\_\_\_
  - a. Marketing Mix
  - b. Product Analysis
  - c. Product Assortment
  - d. Product Allotment

7. \_\_\_\_\_ aid is provided to small as well as medium scale units promoted by eligible entrepreneurs
- Seed capital
  - Preference shares
  - Subsidies
  - Equity shares
8. To reduce scheduling risk tools such as \_\_\_\_\_ is used
- Work breakdown
  - Work structure
  - Breakdown structure
  - Work integration
9. Capacity is the ability of a given system to produce \_\_\_\_\_ within a specific time.
- Output
  - Product
  - Guidelines
  - Rules
10. Once the initial level of maturity & areas of improvement are identified, \_\_\_\_\_ provides a roadmap, outlining the necessary steps to take towards project management maturity advancement & performance improvement.
- Capacity
  - Continuous improvement
  - Procedural
  - PMMM

Q.1 (b) True or False

(7)

- Profit maximization is the prime objectives of public sector project.
- A strategic Business Unit is not a functional unit of a business.
- IRR is the rate of results that a project earns.
- Time is not the most important constraint of any project.
- Planning is an iterative process.
- A feasibility study is used to determine the validity of an idea.
- Strengths are the competitive advantage one has in the market place.
- Lean manufacturing originated from the Toyota Production system.
- Capital notes are one type of debt vehicle.
- Risk – free rate is the borrowing rate of the investor.

Q. 2 (a) Star Limited is considering the Two mutually exclusive project. Both the project got an useful life of 5 years and the cost of capital is 10%. The initial outlay is Rs. 2,00,000/-.

(15)

The future cash inflow of Project I and II are as follows:

Year	Project I	Project II
1	35,000	1,18,000
2	80,000	60,000
3	90,000	40,000
4	75,000	14,000
5	20,000	13,000

	Year 1	Year 2	Year 3	Year 4	Year 5
PV of Rs. 1 @ 10%	0.909	0.826	0.751	0.683	0.621

You are required to evaluate the project based on NPV.

OR

Q. 2 (b) Discuss various types of organizational structure.

(8)

Q. 2 (c) What is the importance of project planning?

(7)

Q. 3 (a) Calculate the degree of operating leverage, degree of financial leverage and the degree of combined leverage for both the firms and give your opinion on the same:

(15)

Firms	ABC	PQR
Sales (Rs.)	3,60,000	7,50,000
Variable cost per unit (Rs.)	20	150
Fixed Cost (Rs.)	72,000	1,40,000
Output (Units)	6,000	1,500
Interest	40,000	80,000

OR

Q. 3 (b) Discuss the importance of Project Feasibility Study.

(8)

Q. 3 (c) Explain in detail Product Mix analysis.

(7)

Q. 4 (a) Following is the Balance sheet of Summer Ltd as on 31<sup>st</sup> March, 2021

(15)

Liabilities	Rs.	Assets	Rs.
50,000 Equity Shares of Rs.20 each	10,00,000	Machinery	4,80,000
Securities Premium	2,00,000	Furniture	2,00,000
General Reserve	4,78,800	Stock	12,40,000
Profit & Loss A/C	3,14,000	Debtors	4,12,000
Creditors	8,18,000	Cash in hand	6,800
Provision for Tax	3,96,000	Cash at Bank	8,68,000
	<u>32,06,800</u>		<u>32,06,800</u>

Company transfer 20% of profit after tax to general reserve.

Net Profit before Taxation for the last 3 years have been as follows:

1. For the year ended 31/03/2019 Rs. 5,44,000
2. For the year ended 31/03/2020 Rs. 7,32,000
3. For the year ended 31/03/2021 Rs. 7,88,000

Machinery is valued at Rs. 6,37,200. Average yield is 20%. The rate of Tax is 50%. Use simple average. Calculate value of equity share as per intrinsic value method and yield method.

OR

Q. 4 (b) Discuss in detail Project Management Maturity Model (8)

Q. 4 (c) What is project audit life cycle? Explain its phases. (7)

Q. 5 (a) Case Study (15)

Moon Ltd. intends to invest in a project where-in the capital investment would be to the extent of Rs. 5,000 lakhs depreciable equally over five years. The tax rate applicable to the company is 30%. It is considering availing a five year term loan from XY Bank Ltd. to the extent of 70% of the project cost. The principal amount of this loan would be repayable equally along with interest payable on reducing balance. The interest rate would be 9% per annum. The projected earnings before interest and tax for the next five years are – Rs. 1,120 lakhs, Rs. 1,260 lakhs, Rs. 1,400 lakhs, Rs. 1,470 lakhs and Rs. 1,610 lakhs.

You are required to prepare:

- a) Income statement for the 5 years.
- b) Amortization schedule for loan.
- c) Calculate debt service coverage ratio and interest coverage ratio for the above 5 years.

OR

Q. 5 (b) Short Notes (Any Three) (15)

- 1) Types of Risks in Projects
- 2) Work Breakdown Structure
- 3) Lean manufacturing.
- 4) Capacity planning.
- 5) Project Management Information System (PMIS)

T. Y. B. M. S. - *Sem V**MAY 2023*  
(2½ hrs)

(Marks: 75)

Note: - All questions are Compulsory  
Put example and diagram wherever necessary  
Figures to right indicate marks.

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

1. Services are characterized only by homogeneity.
2. Services marketing first came into existence in the 1980's.
3. Management does not help the organization to achieve its objective.
4. Service quality is the key of survival to all servicing companies.
5. Management can lose its authority and power by empowering its employees.
6. Employees face real challenges in suppressing their true feelings.
7. Brokers bring buyers and sellers together while assisting in negotiation.
8. A public sector organization is one that is operated by the government.
9. Social enterprises can be structured as a for-profit.
10. The causes of low morale can vary by business.

Q.1 (b) Match the Columns: (Any seven) (7)

Group 'A'	Group 'B'
1. Service	a. Tertiary sector
2. Heterogeneity	b. Intangible
3. Service sector	c. Makes it difficult to establish standard
4. Service cape	d. Third party markets
5. Referral markets	e. Moment of truth
6. Service encounters	f. Booms and Bitner
7. External marketing	g. Boundary spanners
8. Internal marketing	h. Establish a long term relationship with customers
9. Interactive marketing	i. Employee knows strengths & weakness of organization
10. Front line services	j. Grab the attention of the market

Q2. Answer any two from the following

- (a) Explain the meaning and features of services. (8)
- (b) What are the reasons for growth of service sector? (7)

OR

- (c) How is service culture developed in organization? (8)
- (d) Discuss the six market model. (7)

Q3. Answer any two from the following

- (a) Service triangle. Explain briefly. (8)  
(b) Strategies for managing emotional labour. Explain briefly. (7)

OR

- (c) Explain the challenges in recruitment in service sector. (8)  
(d) How can the manager motivate employees in service industry? (7)

Q.4 Answer any two from the following

- (a) What do you mean by service quality? Explain its dimensions. (8)  
(b) Explain the service gap model. (7)

OR

- (c) Reasons and strategies adopted to fill the gaps in service gap model. Explain? (8)  
(d) Discuss advantages and challenges of delivering services through agents and brokers? (7)

Q5. Answer any two from the following

- (a) Discuss the reasons for attrition in service sector. (8)  
(b) Discuss cycle of failure, cycle of mediocrity, and cycle of success. (7)

OR

Q.5 Write Short Notes on: (Any three) (15)

- i) Organizational effectiveness  
ii) Creating a leading service organization  
iii) Servicescape  
iv) Interviewing techniques  
v) Quality issues in service

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TIME: 2.5 Hours

MARKS: 75

Note: 1.Q1is compulsory.

2. Q2 to Q5 are compulsory with internal choice.

3. Figures to the right indicate full marks.

4. Give working notes, wherever necessary

Q1. (A) Select the correct answer from the multiple choice questions (Any8) (8)

1. \_\_\_\_\_ is a privilege of credit card offered to the family members.  
(a) Add-on cards (c) Debit cards  
(b) Credit cards (d) Health cards
2. It is mandatory that all public issues should be managed by \_\_\_\_\_  
functioning as the lead managers.  
(a) Underwriters (c) Bankers  
(b) Brokers (d) Merchant Bankers
3. \_\_\_\_\_ is fund based services.  
(a) Credit Rating (c) Hire purchase  
(b) Stock broking (d) Custodian services
4. Apex institution of housing sector is  
(a) National Housing Banks (c) NABARD  
(b) SEBI (d) IDBI
5. Under forfaiting the client is able to get credit facility to the extent of \_\_\_\_\_  
(a) 60% of the value of the export bill  
(b) 80% of the value of the export bill  
(c) 100% of the value of the export bill  
(d) 20% of the value of the export bill
6. In accordance with the bill rediscounting scheme, the bill should have  
maximum of \_\_\_\_\_ days.  
(a) 60 (b) 90 (c) 180 (d) 360
7. Credit Protection is available in \_\_\_\_\_  
(a) Without Recourse factoring (c) Bill discounting  
(b) With recourse factoring (d) securitization
8. \_\_\_\_\_ is the process of updating the accounts of the trading parties.  
(a) Underwriting (c) Banking  
(b) Clearing (d) securitization
9. \_\_\_\_\_ refers to the raising of finance by individual for the acquisition of  
durable consumer goods.  
(a) Factoring (b) Leasing (c) Bill discounting (d) Consumer Finance
10. Category \_\_\_\_\_ Merchant banker can act only as advisor or consultant to an  
issue.  
(a) I (b) II (c) III (d) IV

Q1. (B) State whether following statements are True or False (Any 7) (7)

1. Bill Discounting is a short term source of finance.
2. A certificate of registration should be obtained from SEBI to act as a clearing member.
3. Lessor is the owner of the property or assets who gives it on lease.
4. Smart card is a tiny integrated circuit chip card.
5. The first credit rating agency in India is CRISIL.

6. PIN stands for Personal Identification Name.
7. The non-fund based services are called asset based services.
8. The rolling settlement system is adopted by RBI.
9. CIBIL Rank is between 1 and 10 with 1 being worst and 10 being best.
10. AAA long term debt instruments carry highest credit risk.

- Q2. (A) What are the characteristics of financial services? (7)  
(B) Distinguish between Factoring and Bill Discounting. (8)

OR

- Q2. (P) Explain types of Factoring. (7)  
(Q) Anita owes Neeta a sum of rs.6000. On 1<sup>st</sup> April,2021 Anita gives a promissory note for the amount for 3 months to Neeta who gets it discounted with her bankers for rs.5,760. On the due date the bill is dishonoured. The bank paid rs.15 as noting charges. Anita then pays rs.2000 in cash and accepts a bill of exchange drawn on her for the balance together with rs.100 as interest. The bill of exchange is for 2 months and on the due date the bill is again dishonoured. Neeta paid rs.15 as noting charges. Pass the journal entries to be recorded in Neeta's books. (8)

- Q3. (A) What are the services provided by Merchant Banker? (7)  
(B) List out the function of stock broker. (8)

OR

- Q3. (P) Define Securitisation.Explain the benefits of Securitization. (7)  
(Q) Explain the Participants in Derivative markets. (8)

- Q4. On 1st April, 2018, Trend ltd purchased machinery from Reliance Ltd on hire purchase basis. The cash price of the machinery was rs.5,00,000. The payment was to be made rs.1,00,000 on the date of agreement and balance in four annual instalment of rs.1,00,000 plus interest at 8% p.a payable on 31st march each year. The first instalment being payable on 31<sup>st</sup> March, 2019. Prepare Machinery A/c and Reliance Ltd A/c in the books of Trend Ltd, assuming that the accounts are closed on 31st March every year and depreciation at 10%p.a is charged on the original cost. (15)

OR

- Q4. (P) Explain the features of Venture Capital. (7)  
(Q). Explain the Housing Finance Agencies in India. (8)
- Q5. (A) Explain the various sources of Consumer Finance. (7)  
(B) Explain various types of plastic cards. (8)

OR

- Q5. Write a short notes on: (any 3) (15)

1. Problems in Financial Services.
2. Stock brokers.
3. National Housing Bank
4. Benefits of Credit Cards.
5. Credit Rating Agencies

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26/04/2023

(Regular)

TYBMS (Sem-VI)

[Time: 2½ hours]

T. Y. B. M. S.

[Marks: 75]

Please check whether you have got the right question paper.

- N.B:
1. Figures to the right indicate full marks.
  2. Draw suitable diagrams wherever necessary
  3. Illustrate your answers with examples
  4. Rewrite the questions for Q1.a and b.

Q1. a. Multiple Choice Questions (ANY EIGHT)

(08)

1. \_\_\_\_\_ are the means by which firms distribute their products to consumers. (Parties, Retailers, Suppliers, Channels)
2. \_\_\_\_\_ is the act of creating a brand. (Promoting, Branding, Advertising, Drawing)
3. \_\_\_\_\_ marketing promotes a product by not only communicating a product's features and benefits but also connecting it with unique and interesting consumer experiences. (Experiential, Personalized, Permission, Relationship)
4. A brand if properly managed can be \_\_\_\_\_. (successful, superior, timeless, sophisticated)
5. \_\_\_\_\_ are short phrases that communicate descriptive or persuasive information about the brand. (Rhythms, Slogans, Tone, Jingle)
6. \_\_\_\_\_ and knowledge complete the hierarchy and combine to form the brand stature construct. (Differentiation, Relevance, Information, Esteem)
7. Brand \_\_\_\_\_ often represent key sources of brand value, because they are the means by which consumers feel brands satisfy their needs. (associations, competitions, building, complexity)
8. The \_\_\_\_\_ determines the marketing program's ability to affect the customer mind-set and is a function of the quality of the program investment. (customer multiplier, market multiplier, supplier multiplier, program multiplier)
9. A \_\_\_\_\_ is a means to designate a specific item or model type or a particular version or configuration of the product. (modifier, designer, graphics, creative)
10. The brand \_\_\_\_\_ is the set of all brands and brand lines that a particular firm offers for sale to buyers in a particular category. (boundaries, associators, perception, portfolio)

b. State whether the following statement is TRUE or FALSE (ANY SEVEN)

(07)

1. Brands share a great relationship of goodwill with consumers.
2. Brand elements, sometimes also called as brand identities.
3. Marketers have been forced to use so many financial incentives or discounts as the marketplace has become more competitive.
4. Personalized marketing tools play a strong role in helping marketers, incorporate customization on various levels of communication and marketing.
5. Brand personality is defined as a set of human characteristics associated with a brand.
6. The customer multiplier does not determine the extent to which value created in the minds of customer affects market performance.
7. Revitalizing brands involves ensuring innovation in product design, manufacturing, and merchandising and ensuring relevance in user and usage imagery.
8. Brand hierarchy is a system that organizes brands, products, and services to help an audience access and relate to a brand.
9. Brand identity are customers' emotional responses and reactions to the brand.
- 10 Brand resonance are customers' personal opinions about and evaluations of the brand, which consumers form by putting together all the different brand performance and imagery associations.

- Q2. Answer the following**
- a. Illustrate the Strategic Brand Management Process with example. (08)
  - b. An experiential marketing helps the brand manager to build customer loyalty? Give reason. (07)
- OR**
- c. State the qualitative research technique for managing brand. (08)
  - d. Describe the term line extension? State its advantages. (07)

- Q3. Answer the following**
- a. List down different types of pricing strategies used by D'mart brand manager to sustain the brand in the market. (08)
  - b. Summarize the Brand Asset Valuator (BAV) model in brief. (07)
- OR**
- c. Diagrammatically represent the brand product matrix with example. (08)
  - d. Differentiate between Brand versus Product (07)

- Q4. Answer the following**
- a. Reproduce Brand Value Chain model in detail with examples. (08)
  - b. State the various branding challenges and opportunities faced by brand manager for managing brand Zara. (07)
- OR**
- c. What are brand elements? Explain the criteria for choosing brand elements. (08)
  - d. A brand is not built and manage domestically but also internationally. In the light of the above statement explain various factors considered for building global customer-based brand equity. (07)

- Q5. a. Write Short Notes on (ANY THREE) (15)**
- 1. Scope of branding
  - 2. Types of leveraging.
  - 3. Brand awareness pyramid.
  - 4. Brand architecture.
  - 5. Brand hierarchy.

**OR**

**b. Case Study**

It was a simple, one-line brief: Agar product chatpata ho, toh aapki aankh bandh honi chahiye, warna maza nahi aaya (if the product is tangy, then your eyes should close automatically to relish it, or else it is no fun). That was the lone instruction from Rajiv Kumar, vice chairman of the DS Group, for his R&D team working on the Pass Pass Pulse candy. So far, it has proved to be the only one that matters: Within a year of its launch, Pulse contributed over Rs 150 crore to the DS Group's kitty. With Pulse, the idea was to bring in some innovation in the hard-boiled candy segment, where changes are typically restricted to newer flavours. At the outset, they had observed that raw mango and mango flavour together constitute about 50 percent of the total candy market in India—of this, almost 26 percent was raw mango. It was clear to them that this was the flavour they wanted to innovate on. "Kaccha aam as a flavour is loved across all age groups and demographic markets. So, the right balance of this raw mango flavour mixed with tanginess gives you a very different feel and that is what has clicked. He also believes the candy market was largely skewed towards children, not so much the youth and adults. They sought to address this gap with Pulse.

**Questions**

- a. Bring out the Customer Based Brand Equity model (CBBE) with regards to Pulse candy brand. (08)
- b. State the point of parity and point of difference through the brand Pulse. (07)

T. Y. B. M. S.

T.Y.B.M.S.  
Sem - VI  
May - 2023

Duration: 2 ½ Hours

Marks: 75

- Note: 1. All Questions are Compulsory  
2. Figures to right indicate full marks  
3. Working Note should form part of your answer.

Q1(A) Multiple Choice:(Any 8) (08)

1. Chairperson of GST Council is \_\_\_\_\_.
  - a) Union Minister of State in charge of Revenue.
  - b) Union Finance Minister
  - c) One elected person amongst the state Finance Minister's
  - d) Minister in charge of Finance or Taxation.
  
2. IGST shall be levied on \_\_\_\_\_ with effect from the date notified by the Government.
  - a) Alcoholic liquor for human consumption
  - b) Petroleum products
  - c) Natural Gas
  - d) Motor Spirit
  
3. For services such as Restaurant and catering, personal grooming, fitness, beauty treatment, health services etc. place of supply is the location \_\_\_\_\_.
  - a) of recipient
  - b) where service is actually performed
  - c) of supplier
  - d) of registered person
  
4. The Liability to pay tax on goods arise at the \_\_\_\_\_.
  - a) Dispatch of goods
  - b) Removal of goods.
  - c) Time of supply
  - d) Delivery of goods
  
5. HSN Code Stands for \_\_\_\_\_.
  - a) Home Shopping Network
  - b) Harmonized System of Nomenclature
  - c) Harmonized System Number
  - d) Home State Number
  
6. GSTR 10 is \_\_\_\_\_.
  - a) Monthly return by input service distributors
  - b) Monthly return by input service distributors
  - c) Return to be filed by a person having UIN
  - d) Final Return
  
7. TDS certificate is to be issued by deductor in form \_\_\_\_\_.
  - a) GSTR 1A
  - b) GSTR 2A
  - c) GSTR 7B
  - d) GSTR 7A

MAY 2023

Q2 (b) From the following details calculate the value of supply: (07)

Particulars	Rs.
Contracted value of supply of goods by Mr. Khan to Mr. Parag	4,00,000
The following expenses were incurred by Mr. Parag on behalf of Mr. Khan:	
1. Cost of Packing	15,000
2. Loading Charges	28,000
Other Information:	
(i) Delivery Charges paid to Mr. Gopi by Mr. Parag on instruction of Mr. Khan	12,000
(ii) Additional packing charges paid by Mr. Khan on behalf of Mr. Parag	15,000
(iii) Subsidy received from the ABC pvt Ltd	10,000

OR

Q2 (c) : Prapti Limited, a trading concern in Mumbai furnishes you with the following information for the financial year 2021-22 Find out whether Prapti Ltd is eligible to opt Composition Scheme (08)

Sr. No	Particulars	₹
1	Value of inward supplies on which tax is payable under RCM (GST @ 5%).	7,50,500
2	Intra state supplies which are wholly exempt under sec 11 of CGST act 2017.	6,00,000
3	Intra state supplies of goods Chargeable at 18% GST.	20,50,000
4	Intra state supply is made which are chargeable to GST at NIL rate.	4,00,000
5	Intra state supplies of Goods chargeable at 5% GST.	5,00,000

Q.2-D Rajapur Post Office provided the following services to person other than Government during the year ending 31-03-2022. classify the following items as taxable or not taxable (07)

Sr. No	Service Provided	₹
1	Transfer of money through money orders	6,50,000
2	Pension payment services	2,50,000
3	Operation of saving accounts	2,50,000
4	Rural Postal life insurance	3,50,000
5	Distribution of bonds	6,50,000
6	Issuance of postal orders	4,50,000
7	Collection of Telephone bills	2,50,000

Q.3 A From the following Transactions Find Out Place Of Supply. (08)

- Mr P of Mumbai, sell 15 air conditioners to Q of Pune for delivery at Mr Q place of business at Pune.
- Mr.Pritesh located at Pune place an order to Mr.Kiran of Pune for installation of machinery at his factory in Madras
- Mr.Nitin purchase food packet in train at Ahmedabad, whereas train is running from Mumbai to Delhi. Food packets were loaded in train in Mumbai.
- Ms. Ashwini of Punjab places an order to Mr. Amol of Mumbai for delivery of certain goods. Ms. Ashwini directs Mr Amol to deliver goods to Mr. Rahul in Indore

## NORMAL DISTRIBUTION TABLE

Area Under the Standard Normal Distribution

Z	0.00	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09
0.0	0.0000	0.0040	0.0080	0.0120	0.0160	0.0199	0.0239	0.0279	0.0319	0.0359
0.1	0.0398	0.0438	0.0478	0.0517	0.0557	0.0596	0.0636	0.0675	0.0714	0.0753
0.2	0.0793	0.0832	0.0871	0.0910	0.0948	0.0987	0.1026	0.1064	0.1103	0.1141
0.3	0.1179	0.1217	0.1255	0.1293	0.1331	0.1368	0.1406	0.1443	0.1480	0.1517
0.4	0.1554	0.1591	0.1628	0.1664	0.1700	0.1736	0.1772	0.1808	0.1844	0.1879
0.5	0.1915	0.1950	0.1985	0.2019	0.2054	0.2088	0.2123	0.2157	0.2190	0.224
0.6	0.2257	0.2291	0.2324	0.2357	0.2389	0.2422	0.2454	0.2486	0.2518	0.2549
0.7	0.2580	0.2612	0.2642	0.2673	0.2705	0.2734	0.2764	0.2797	0.2823	0.2852
0.8	0.2881	0.2910	0.2939	0.2967	0.2995	0.3023	0.3051	0.3078	0.3106	0.3133
0.9	0.3159	0.3186	0.3212	0.3238	0.3264	0.3289	0.3315	0.3340	0.3365	0.3389
1.0	0.3413	0.3438	0.3461	0.3485	0.3508	0.3531	0.3554	0.3577	0.3599	0.3621
1.1	0.3643	0.3665	0.3686	0.3708	0.3729	0.3749	0.3770	0.3790	0.3810	0.3830
1.2	0.3849	0.3869	0.3888	0.3907	0.3925	0.3944	0.3962	0.3980	0.3997	0.4015
1.3	0.4032	0.4049	0.4066	0.4082	0.4099	0.4115	0.4131	0.4147	0.4162	0.4177
1.4	0.4192	0.4207	0.4222	0.4236	0.4251	0.4265	0.4279	0.4292	0.4306	0.4319
1.5	0.4332	0.4345	0.4357	0.4370	0.4382	0.4394	0.4406	0.4418	0.4429	0.4441
1.6	0.4452	0.4463	0.4474	0.4484	0.4495	0.4505	0.4515	0.4525	0.4535	0.4545
1.7	0.4554	0.4464	0.5473	0.4582	0.4591	0.4599	0.4608	0.4616	0.4625	0.4633
1.8	0.4641	0.4649	0.4656	0.4664	0.4671	0.4678	0.4686	0.4693	0.4699	0.4706
1.9	0.4713	0.4719	0.4726	0.4732	0.4738	0.4744	0.4750	0.4756	0.4761	0.4767
2.0	0.4772	0.4778	0.4783	0.4788	0.4793	0.4798	0.4803	0.4808	0.4812	0.4817
2.1	0.4821	0.4826	0.4830	0.4938	0.4838	0.4842	0.4846	0.4850	0.4854	0.4857
2.2	0.4861	0.4846	0.4868	0.4871	0.4875	0.4878	0.4881	0.4884	0.4887	0.4890
2.3	0.7893	0.4896	0.4898	0.4901	0.4904	0.4906	0.4909	0.4911	0.4913	0.4916
2.4	0.4918	0.4820	0.4922	0.4925	0.4927	0.4931	0.4931	0.4932	0.4934	0.4936
2.5	0.4938	0.4940	0.4941	0.4943	0.4945	0.4946	0.4948	0.4949	0.4951	0.4952
2.6	0.4953	0.4955	0.4956	0.4958	0.4959	0.4960	0.4961	0.4962	0.4963	0.4964
2.7	0.4965	0.4966	0.4967	0.4968	0.4969	0.4970	0.4971	0.4972	0.4973	0.4974
2.8	0.4974	0.4975	0.4976	0.4977	0.4977	0.4978	0.4979	0.4979	0.4980	0.4981
2.9	0.4981	0.4982	0.4982	0.4983	0.4984	0.4984	0.4985	0.4985	0.4988	0.4986
3.0	0.49865	0.4987	0.4987	0.4988	0.4988	0.4989	0.4989	0.4989	0.4990	0.4996
4.0	0.49968									

Q.5.b.Explain role of microfinance institutions in rural development.

OR

Q.5. Write short notes on any three.

1. ROSCAs
2. Categories of priority sector lending.
3. Credit Guarantee Trust for Medium and small enterprises
4. NPAs
5. Apex institutions in Rural Finance

(15)