

TIBMS Finance Paper
Sem-V

Time : 2: 30 Hours

Total 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) Working note is the part of your answer.

5) Use of simple calculator is allowed.

Q1 (A): Choose the correct alternative and rewrite the sentence: (any 08)

08

1. Mr. Nikhil received a gift of Rs. 52,000 from his friend. The taxable amount of gift is ____
 - a. Rs. 2000
 - b. Rs. 1,10,000
 - c. Rs. 52,000
 - d. Nil
2. Salary received by manager of agricultural farm is ____
 - a. Fully exempt
 - b. Fully taxable
 - c. Partly exempt
 - d. Partly taxable
3. A new business was set up on 1-10-2023. Its first previous year will end on ____
 - a. 31-3-2024
 - b. 30-9-2024
 - c. 31-12-2023
 - d. 31-10-2023
4. Entertainment allowance in case of Government employee is ____
 - a. Fully exempt
 - b. Fully taxable
 - c. 50% taxable
 - d. 80% taxable
5. Capital gain arises from the transfer of ____
 - a. Any asset
 - b. Any fixed asset
 - c. Any capital asset
 - d. Any investment
6. Share of income received by a member of HUF is ____
 - a. Fully exempt
 - b. Fully taxable
 - c. 50% taxable
 - d. 80% taxable
7. Nagpur university is assessable under the Income tax Act as ____
 - a. A local authority
 - b. A company
 - c. An artificial Juridical person
 - d. A Cooperative society

8. Mr. Dinesh earns saving bank interest of Rs. 12,000 during the previous year 2023-24. He is entitled to a deduction under section 80TTA of _____
 - a. Rs. 12,000
 - b. Rs. 10,000
 - c. Rs. 5,000
 - d. NIL
9. Income earned in India by a Non-Resident is _____
 - a. Tax free in India
 - b. Taxable in India
 - c. Not an income
 - d. None of the above
10. Mr. Anil is a person with a physical disability of 70%. He is entitled to a deduction under section 80U of _____
 - a. Rs. 75,000
 - b. Rs. 50,000
 - c. Rs. 1,25,000
 - d. NIL

b) State whether the following statements are True or False: (any 07)

07

1. Deduction for family pension is 33 1/3% or Rs. 5,000 whichever is lower.
2. Municipal taxes paid by the tenant is allowed as deduction from let out property.
3. In case of short term capital asset indexation is applicable.
4. There will be long term capital gain, if shares listed on recognised stock exchange are transferred after being held for more than 12 months.
5. Deduction for entertainment allowance is available to all employees.
6. Income from sub letting of house property is taxable under the head of Income from other sources.
7. Commuted pension is taxable in the hands of all individual assesses
8. Income means any receipt in cash.
9. Residential status depends only on nationality
10. Assessment includes reassessments

Q2: Mr. Jack was born in UK in the year 1991. He came to India for the first time on 1st April, 2019 and started business in India. He went back to UK on 10th August, 2023. 15

He again came back to India in 14th November, 2023 and returned to his country UK, on 28th January, 2024.

Determine his residential status for the assessment year 2024-25.

OR

Q2: From the following information of Mr. Vijay for the PY 2023-24. Compute his gross total income for the Assessment Year 2024-25 if he is:

- Resident & Ordinary Resident
- Resident but not Ordinary Resident
- Non Resident

Sr. no	Particulars	Rs
1.	Income from business in Dubai, controlled from London.	50,000
2.	Rent from house in UK received in Spain	60,000
3.	Salary earned in New Zealand in the past, but brought to India during the current previous year.	20,000
4.	Dividend from German Company received in London.	80,000
5.	Income from Agriculture in Japan, received in India.	90,000
6.	Royalty from a company in Singapore, received in Melbourne	1,00,000
7.	Interest credited to HSBC bank, New York branch.	1,10,000
8.	Interest on UK Development Bond (Received in India)	2,00,000

Q3: Mr. Ranade is a physically disabled person (90% disability). He is employed with Ganesh printers. He gives you the following information for the year ended 31st March, 2024. 15

Particulars	Rs
Basic Salary	6,00,000 per annum
Bonus	2,50,000 per annum
Entertainment allowance	48,000 per annum
House Rent allowance (exempt Rs. 17,900)	1,20,000 per annum
Conveyance allowance (Amount spent on official conveyance Rs. 21,600)	24,000 per annum
Perquisites value of subsidized meal at workplace	24,000 per annum
Profession Tax deducted	2,500

Other information:

- Interest received on government securities Rs. 18,000
 - Dividend from HDFC Mutual fund Rs. 5,000
 - Interest on saving bank account Rs. 12,000
 - Gifts from friends on occasion of his 50th birthday Rs. 50,000
- Compute his taxable income for the assessment year 2024-25.

OR

- Q.3 Mr. Akhil is a physically disabled person (70% disability). He is employed with Ganesh printers. He gives you the following information for the year ended 31st March, 2024.

Particulars	Rs
Basic Salary	50,000 per month
Dearness allowances	20,000 per month
Entertainment allowance	62,500 per annum
House Rent allowance (exempt Rs. 12,000)	60,000 per annum
Conveyance allowance (Amount spent on official conveyance Rs. 46,000)	48,000 per annum
Perquisites value of subsidized meal at workplace	28,000 per annum
Profession Tax deducted	2,500

Other information:

1. Winning from lotteries Rs. 30,000
2. Interest received on saving bank account Rs. 25,000
3. Interest accrued on Kisan Vikas Patra Rs. 5,000

Compute his taxable income for the assessment year 2024-25.

- Q.4 Mr. Samar acquired a residential house in January, ²⁰⁰³~~2023~~ for Rs. 10,00,000 and made some improvements by way of additional construction to the house, incurring expenditure of Rs. 2,00,000 in October ²⁰⁰³~~2024~~. He sold the house property in October, 2023 for Rs. 80,00,000 and paid brokerage of Rs. 50,000. He acquired a residential house in January, 2024 for Rs. 25,00,000. Compute the capital gain chargeable to tax for the AY 2024-25.

15

Cost Inflation Index	
2002-03	105
2004-05	113
2010-11	167
2023-24	348

OR

- Q.4 Mr. Raman who is 80% physically disabled provides the following information for the previous year ended 31st March, 2024. You are required to compute his net taxable income for the Assessment Year 2024-25.

15

Profit & Loss account for the year ended 31-3-2024

Expenses	Rs	Income	Rs
To office rent	60,000	By Gross profit	15,50,000
To Salaries	3,20,000	By interest on bonds	60,000
To Advertisement expenses	50,000	By dividend from foreign Companies	70,000
To Motorcar car expenses	1,20,000		
To Income tax	52,000		
To Printing & Stationery	20,000		
To Conveyance	72,000		
To Depreciation	70,000		
To Donations	50,000		
To Net profit	8,66,000		
Total	16,80,000	Total	16,80,000

Additional information

1. Depreciation as per Income tax rules is Rs. 76,000.
2. Advertisement includes Rs. 20,000 as advertisement in the souvenir of political party.
3. Salaries include Rs. 40,000 which was withdrawn by Mr. Raman for personal use.
4. He paid Medical Insurance premium for self Rs. 12,000 and spouse Rs. 8,000.
5. 1/6th of Motor car expenses were for personal use.

Q.5 Answer the following

- a) Explain any four deductions under Section 80. (8)
- b) Explain in brief any seven exempted income under Section 10 of Income Tax Act 1961? (7)

OR**Q.5 Write Short notes on: (Any three)**

1. Person
2. Capital assets
3. Deductions u/s 16
4. Gratuity
5. Annual value

Time : 2 ½ Hours

Total Marks : 75

NOTE:

- 1) All Questions are compulsory with internal choice options and carry 15 marks each.
- 2) Figures to the right indicate full marks
- 3) Use of simple Calculator is allowed
- 4) Working note should form part of your answer for practical questions.

Q.1) A) Choose the correct option (Any 8): (08)

- 1) _____ Logistics is the decision to buy logistics services from external sources rather than operate in house.
(a) Reverse, (b) Green,
(c) Outsourcing, (d) Standard
- 2) The main objective of _____ is to reduce the number of times the product is handled.
(a) Packaging, (b) Transportation,
(c) Material Handling, (d) Warehousing
- 3) Combining several shipments into one large shipment is termed as _____.
(a) Sorting, (b) Assortment,
(c) Consolidation, (d) Cross Docking
- 4) COFC stands for _____ on Flat car.
(a) Carton, (b) Carrier,
(c) Container, (d) Crane
- 5) The primary goal of the _____ logistics cycle is to move products or materials backward through the distribution network.
(a) Green, (b) Reverse,
(c) Inbound, (d) Outbound
- 6) _____ is not an objective of performance measurement.
(a) Planning, (b) Monitoring,
(c) Controlling, (d) Directing
- 7) Basic requirements of Logistics parks are Land and area, _____ and Human resource availability.
(a) Plant (b) Warehouse
(c) I.T. (d) Connectivity
- 8) _____ type of material handling equipment does not require an operator.
(a) Fork Lift truck, (b) Crane,
(c) Industrial Trucks, (d) Conveyors
- 9) Transportation creates _____ utility
(a) Product (b) Economic
(c) Time (d) Place
- 10) Lack of communication between members of supply chain leads to _____ effect.
(a) Miscommunication, (b) Bull- Whip,
(c) Classical, (d) Bad

Q.1) B) Match the Following (Any 7)

(07)

1) Deep water ports	(a) External Performance Measure
2) Top down approach	(b) Decentralization
3) Bottom-up approach	(c) Elevator
4) 3PL	(d) Freight Trains
5) 4PL	(e) Owns Logistical Infrastructure
6) Benchmarking	(f) Paints
7) Tinsplate	(g) Centralization
8) D.F.C	(h) Planning and Designing activities
9) Fixed path M.H. equipment	(i) Cranes
10) Variable M.H. equipment	(j) Fully loaded ship

Q.2) a) Explain the concept of Logistical Information System(LIS). Explain the Principles and types of LIS. (08)

b) What do you mean by Packaging? Explain various functions of packaging. (07)

OR

c) From the following data calculate a 3 period weighted moving average with weights as 3, 2 and 1. The largest weight is assigned to most recent period and current demand value. Also forecast the demand for 9th month. (10)

Period (Month)	1	2	3	4	5	6	7	8	9
Demand in Units	150	160	180	190	140	120	170	175	?

d) Explain the objectives of Logistical Network analysis. (05)

Q.3)

a) Explain the concept of Supply Chain Management with the help of its any 3 functions and any 3 participants in the supply chain network. (08)

b) What do you mean by a warehouse? Explain warehousing functions with reference to storage of production support items. (07)

OR

c) Discuss the concept of Performance measurement in supply chain, also explain dimensions/types of internal performance measures. (08)

d) What are different Global Logistics trends? Justify with examples. (07)

Q.4)

- a) I.T. plays a very important role in Logistics and Supply chain management. Justify the statement with the help of any four I.T. Infrastructure tools used in Logistics and Supply chain. (08)
- b) Explain in detail role of Pipeline and Ropeways mode of transportation in building a sustainable economy. (07)

OR

- c) Write a detailed Note on Reorder Level and calculate the sum on ROL. Daily consumption of raw material in the production process is 300 units. Lead time for delivery is 5 days. Company's policy is to keep safety stock equal to six days daily consumption. Calculate ROL. (10)
- d) Explain any five ways to enhance customer service. (05)

Q.5)

(a) Read the following case and answer the questions given below:

"Happy Kids" 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 sales and build-up of unwanted inventory
- There are high marketing and promotional costs. If these programmes 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 "Happy Kids" to head their logistics operations. You are required to study and guide the company with reference to following questions:

- 1) What strategies could "Happy Kids" implement to improve the reliability and safety of its transportation network, especially given its reliance on hired fleets for road transport? (05)

- 2) What role does collaboration with suppliers and distributors play in improving the responsiveness of "Happy Kids" to market trends and customer preferences? (05)
- 3) As a Logistics Department Head what suggestions would you recommend to the toys manufacturing company to solve the above mentioned problems? (05)

OR

Q.5) b) Write short notes on (Any 3):

(15)

- | | |
|--|--------------------------|
| 1) RORO | 2) Green Logistics |
| 3) Drawbacks of Logistical Outsourcing | 4) Mission based costing |
| 5) Golden Quadrilateral | |
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Time: 2 ½ Hours

Total Marks: 75

Note:

1. All questions are compulsory. (Subject to internal Choice)
2. Figures to the right indicate full marks.
3. Use of non-programmable calculator, is allowed and mobile phones are not allowed.
4. Support your answers with diagrams / illustrations, wherever necessary.

Q.1. [A] Choose the correct alternative: (Any 8)

[08]

- 1) _____ market helps to trade the goods on future basis
a) Derivatives b) Commodities c) Stock d) Capital
- 2) _____ helps trade in two different markets
a) Day b) Speculators c) Hedgers d) Arbitrageurs
- 3) _____ is a place where the buying and selling of securities takes place
a) Market b) Exchange c) Trading Ring d) Warehouse
- 4) Buying and selling of shares is called as _____
a) Commodities b) Derivatives c) Trading d) Warrants
- 5) The investor who invest in the market to reduce the risk are called as _____
a) Hedgers b) Arbitrageurs c) Speculators d) Traders
- 6) Derivatives are based on _____ amount
a) Notional b) Actual c) Trading d) Specific
- 7) _____ are options dates with 1 year and above maturity
a) LEAPS b) Warrants c) Futures d) Forwards
- 8) Call options means an option to _____
a) Buy b) Sell c) Trade d) Encounter
- 9) Arbitrageur deals only when there is a _____
a) Loss b) Profit c) Benefit d) Growth
- 10) Futures are _____ in nature
a) Customised b) Valuable c) Safer d) Standardised

Q.1. [B] Match the column:- (Any 7)

[07]

	Column A		Column B
1	Forwards	A	Yet to expire
2	Futures	B	Regulatory Body
3	Baskets	C	Market Risk
4	Leaps	D	Indian Commodity exchange
5	SPAN	E	Multiple securities
6	Outstanding Interest	F	Risky
7	MCX	G	Counter Party Risk
8	CME	H	Equity schemes
9	OTC	I	Margin System
10	FMC	j	International commodity exchange

Q.2. Answer the following:

- [A] Explain the history & origin of derivatives market. [08]
 [B] What are the types of commodities? [07]
 OR
 [C] What are the reasons for investing in derivatives? [08]
 [D] What are the participants under derivatives market in India [07]

Q.3. Answer the following:

- [A] Explain the various terms under futures contract. [08]
 [B] Explain concept of contango and backwardation. [07]
 OR
 [C] The spot price of gold is ₹1,00,000, locker rent is ₹16,000 p.a. and insurance is ₹9,500 for six months, interest rate on borrowed funds is 12% p.a. Calculate the fair value of 3 months futures contract, compounded monthly. [08]
 [D] An investor took two position in futures market. He sold the 1 futures of Infosys stock. The futures price for ₹8,500. On the expiry the cash market price ₹8,000. He bought 2 futures of Jindal Steels at ₹20,500, on expiry the price was ₹22,000. Find the profit & loss for a lot size of 50 size in one contract. Also draw a payoff diagram for the same. [07]

Q.4. Answer the following:

- [A] Explain black & Scholes option pricing model [08]
 [B] Explain the terms under options? [07]
 OR
 [C] The spot price of Silver is ₹9,500, locker rent is ₹1200 p.a. and insurance is ₹2,500 for six months, interest rate on borrowed funds is 10% p.a. Calculate the fair value of 3 months futures contract, compounded monthly. [08]
 [D] Riya shorts a call option of YST Ltd at an exercise price of ₹1000 with a premium of ₹30. Calculate the profit & loss for Riya if the spot price on expiry was ₹950,960,970,980,990,1000,1010,1020,1030,1040,1050. Also draw the payoff diagram. [07]

Q.5. Answer the following:

- [A] What are the different types of margins? [08]
 [B] Explain the meaning of securities and SEBI guidelines for commodities market. [07]
 OR
 [C] Write Short Notes on: [Attempt any 3] [15]
 a) Binomial Option Pricing Model
 b) Types of settlement
 c) Difference between futures and options
 d) NSCCL
 e) Long & Short Hedge

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Duration: 2.30 hours

Marks: 75

- NB: (1) All questions are compulsory having internal option.
(2) Figures to the right indicate marks allocated to each question.
(3) Simple calculator is allowed.

1. (A) Select the right option and rewrite the sentence. (Any 8) (08 Marks)

- i. _____ measures the systematic risk.
 - a. Beta
 - b. Range
 - c. Variance
 - d. Standard Deviation
- ii. Shares are offered by company before commencement of the business is known as _____.
 - a. Initial Public Offering (IPO)
 - b. Follow on Public Offer (FPO)
 - c. New Fund Offer (NFO)
 - d. Private Placement (PP)
- iii. SEBI is formed in the year _____ by the Parliament of India.
 - a. 1990
 - b. 1992
 - c. 1980
 - d. 1988
- iv. _____ securities are called as ownership capital.
 - a. Bonds
 - b. Equity shares
 - c. Debentures
 - d. Public deposits
- v. _____ is the last step for Portfolio Management.
 - a. Identification of objectives
 - b. Develop and implement strategies
 - c. Review and Monitoring
 - d. Evaluation
- vi. The Standard Current Ratio is _____.
 - a. 2:1
 - b. 1:1
 - c. 3:1
 - d. 1:2
- vii. Debentures are _____ fund.
 - a. Own
 - b. Debt
 - c. Risky
 - d. Dividend earning

vi Investment in equity shares is a tax saving investment

vii ex. of solvency ratio included current ratio and quick ratio

viii. The analyst draws _____ chart on graph or Logarithmic paper.

- Candlestick
- Line
- Bar
- Trend

ix. _____ is the father of Modern Technical Analysis.

- Charles Dow
- Adams Smith
- Newton
- Charlie Chaplin

x. Jensen's measure of portfolio performance is based on the _____.

- CAPM
- Beta
- Standard Deviation
- Risk free return

(B) Give True or False: (Any 7)

(07 Marks)

- An over price – priced stock will plot on below the security market line.
- The maximum deduction which can be claimed under section 80 C is Rs.1,50,000
- India is the highest consumer of gold in the world.
- The Dow Theory consists of 3 types of market movement.
- An Oscillator is a technical analysis tool.
- The maximum deduction which can be claimed under section 80C is Rs. 1,50,000.
- India is the highest consumer of gold in the world.
- The maximum maturity of Treasury bill is 3 years.
- Stock Market Index is the method of showing the overall performance of all the companies listed in Stock market with a single number.
- NIFTY is the stock market Index of India's Bombay Stock Exchange.

2. (A) What are the factors influencing for the selection of Investment Alternatives.

Explain in brief.

(08 Marks)

(B) Explain the types of Investors with their qualities.

(07 Marks)

OR

2. (C) The security return on stock of Dr. Reddy's Lab. and Alkem Lab. under different status of economy are given below:

Particulars	Boom	Low Growth	Stagnation	Recession
Probability	0.30	0.20	0.30	0.20
Return on stock of Dr. Reddy's Lab. (%)	50	45	30	25
Return on stock of Alkem Lab. (%)	45	50	40	30

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Calculate the expected return and standard deviation of return on both the stocks and advise to invest in one of them. (08 Marks)

2.(D) The security return of Bawa Shoe Ltd. and market returns are given below:

Particulars	1	2	3	4	5	6	7
Return on security of Bawa Shoe Ltd. (%)	10	13	15	14	15	18	20
Market Return (%)	14	16	18	20	22	24	26

Calculate Beta on security of Bawa Shoe Ltd. (07 Marks)

3.(A) Distinguish between Fundamental Analysis and Technical Analysis. (08 Marks)

3.(B) Give a brief note on Systematic Risk and Unsystematic Risk. (07 Marks)

OR

3. The Balance Sheet of L&T Realty Ltd. as on 31st March 2023 was as under: (15 Marks)

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
6,000 Equity Shares of Rs. 100 each fully paid	6,00,000	Fixed Assets	8,70,000
10 % Preference shares	3,00,000	Investments	2,00,000
General Reserve	1,80,000	Inventories	1,80,000
9 % Debentures	2,50,000	Debtors	1,75,000
Bank Overdraft	90,000	Cash & Bank	45,000
Sundry Creditors	85,000	Advance Salary	40,000
Outstanding Expenses	55,000	Preliminary Expenses	50,000
Total →	15,60,000	Total →	15,60,000

Profit after Tax

Rs. 4,00,000

Market Price per Share

Rs. 230

Dividend per share

Rs. 30

Calculate:

- Liquid Ratio
- Earnings Per Share
- Price-Earnings Ratio
- Dividend Pay-out Ratio
- Debt Equity Ratio

4. (A) Define Portfolio Management. Explain the steps in the process of Portfolio Management. (8 Marks)
 (B) Explain Elliott Wave Theory in Brief. (7 Marks)

OR

4. (C) The information for three portfolios of Garments Industries are given below:

Portfolio	Average Return on Portfolio (%)	Beta	Standard Deviation
Welspun	18	0.9	0.48
Sutlej	19	1.4	0.38
Raymond	22	1.1	0.28
Market Index	24	1.0	0.32

Compare these portfolios on performance using Sharpe and Treynor Measures. Risk free rate of return is 8%. (08 Marks)

4. (D) The following information the securities are as follows:

Securities	Expected Return (%)	Beta
Archies	22	1.5
Faber Castell	21	1.2
DOMS	23	0.8
Market Return	24	1.0

If the risk-free rate is 7%. Calculate returns for each security under CAPM. Identify the securities are undervalued or overvalued or at par and advise to Invest.

(07 Marks)

5. Adv. Hari, aged 62 years a Practicing Senior Doctor. He is having Rs. 1,50,00,000 investible fund.

(a) Advise him for Investment avenues available to him which will give a suitable return with maximum return?

(b) Explain the advantages and disadvantages by investing in the specific avenues.

(15 Marks)

OR

5. Give Short Notes on: (Any Three)

(15 Marks)

- Small Cap and Large cap
- NSDL and CDSL
- Portfolio Management Decision
- Technical Analysis
- The Random Walk Theory

Time : 2.30 Hrs.

Marks : 75

Q1. a) Multiple Choice Questions : (Any 8)

(08)

1. _____ planning is a way by which you can reduce your tax liability without breaking up any law.
 - a) Goal
 - b) Management
 - c) Tax
 - d) Currency
2. _____ means marketability of an investment.
 - a) Planning
 - b) Liquidity
 - c) Saving
 - d) Crediting
3. Accumulation of assets which generate income over a long period of time means _____.
 - a) Wealth Creation
 - b) Saving
 - c) Planning
 - d) None of the above
4. The term _____ consists of all property owned by you at the time of your death.
 - a) Will
 - b) Career
 - c) Estate
 - d) Trust
5. _____ analysis help to know the liquidity position of the company.
 - a) Cash Flow
 - b) Expenses flow
 - c) Real Estate
 - d) Gross profit
6. _____ funds are a relatively new approach to retirement investing.
 - a) Goal based
 - b) Optimal
 - c) Life-cycle
 - d) None of the above
7. Health Insurance premium provide tax exemption under section _____ Income Tax.
 - a) 80 A
 - b) 80 C
 - c) 80 D
 - d) 80 G

8. _____ applies to debt investment such as bonds.
 - a) Debit risk
 - b) Planned risk
 - c) Currency risk
 - d) Credit risk

9. _____ insurance principle means both the insured and the insurer should have faith in each other.
 - a) Principle of Indemnity
 - b) Principle of utmost good faith
 - c) Principle of contribution
 - d) Principle of sharing

10. The yield curve is _____ when yield of all maturities are close to one another.
 - a) Downward sloping
 - b) Humped
 - c) Upward sloping
 - d) Flat

b) State whether the following statements are true or false: (any 7) (07)

1. CAGR return is same as Holding period return.
2. Estate planning is concerned with ensuring adequate coverage against insurable risks.
3. Net worth = Assets + Liabilities.
4. Wealth management is a one-time solution to achieving financial goals.
5. Longevity risk is the risk of outliving your savings.
6. Ratio analysis is an important technique of financial statement analysis.
7. Subrogation is principle, which applied to all contracts of indemnity.
8. Equity risk applies to an investment in shares.
9. If the interest rate goes up, the market value of bonds will decrease.
10. Passive management strategies are tax efficient.

Q2.

- a) Explain the characteristics of Insurance. (08)
- b) What is estate planning? What are the tools of estate planning? (07)

OR

- c) Find out the net taxable income of Mr. Krishnam for AY 2025-26 applying the provisions of set off and carry forward of losses. (15)

Particulars	Amount
Income from Salary	2,20,000
Income from House Property:	
Loss from Parel house	(1,00,000)
Income from Dadar house	50,000
Income from Juhu house	30,000
Income from business:	
Business I (speculative)	40,000
Business II (non-speculative)	75,000
Business III (non-speculative)	(25,000)
Income from capital gain:	
Income from long term capital gains	60,000
Short term capital loss	(45,000)
Income from other sources:	
Interest on debentures	5,000
Interest on Bank fixed deposits	20,000

Additional information:

- Rs. 1,500/- spent on collection towards interest on debenture (Allowed under section 57 as expenditure).
- Carry forward speculative business losses – Rs. 55,000/- (AY 2022-23)
- Carry forward long term capital losses – Rs. 70,000/- (AY 2021-22)

Q3.

- Explain the requirement of goal based financial planning and its advantages. (08)
- Describe wealth management process. (07)

OR

- c) Mr. Kantilal purchased a house property for Rs. 18,00,000 on 1st June, 1993. He incurred expenses of Rs. 6,50,000 in financial year 1998-99 and Rs. 8,70,000 in the financial year 2006-07. (08)

The fair market value of the property on 1st April, 2001 was Rs. 27,00,000. He sold the property on 1st October, 2022 for Rs. 1,75,00,000. Brokerage of Rs. 1,50,000 was incurred on sale transaction. He purchased a new residential house on 1st January, 2023 for Rs. 13,00,000.

Cost inflation index: 2001-02 = 100, 2006-07 = 122, 2022-23 = 331. Calculate capital gain for the year 2022-23.

- d) Following is the Balance sheet of Poly Ltd. for the year ended 31st March 2023. (07)

Liabilities	Amount	Assets	Amount
Equity Share	500,000	Fixed Assets	13,00,000
9% Preference Share	300,000	Investments	400,000
Security Premium	25,000	Stock	850,000
P&L	740,000	Sundry Debtors	500,000
10% Debenture	750,000	Prepaid expenses	40,000
Sundry Creditor	230,000	Advance Income Tax	78,000
Bank Overdraft	395,000	Cash and Bank Balance	62,000
Prov. For Taxation	180,000	Shares Issue Expenses	10,000
Proposed Equity Dividend	150,000	Preliminary Expenses	30,000
Total	32,70,000		32,70,000

You are required to calculate:

- Acid Test Ratio
- Current Ratio
- Debt Equity Ratio
- Capital Gearing Ratio

Q4.

- What are the avoidable mistakes in retirement planning? (08)
- Explain the type of investment risk. (07)

OR

- Mr. Shantanu age 55 years provided the following information: (08)
 - Income from business Rs. 600,000
 - Income from capital gain Rs. 450,000
 - LIC Premium paid for self Rs. 70,000 (Sum assured Rs. 300,000)
 - Medical premium on self-policy Rs. 24,000 and for dependant parent Rs. 16,000.
 - Contribution to Provident Fund Rs. 50,000
 Compute Net Taxable Income for the AY 2023-24.
- Assuming the total tax liability of Mr. Kamath after Health and education cess is Rs. 70,000/- and TDS is Rs. 2000/-. Calculate the advance tax payable on respective due dates. (07)

Q5.

- Explain types of Annuities. (08)
 - Which are the financial objectives in Retirement planning? Explain. (07)
- OR
- Write Short Notes on (any 3) (15)
 - Durable power of attorney
 - New Pension Schemes
 - Cash flow analysis
 - TDS
 - Health Insurance

HBMS marketing

DURATION: 2½ Hours

Maximum Marks: 75

Q.1.A. Choose the appropriate alternative and fill in the blanks (any 8) (08)

1. What is a key characteristic of services?

- A) Tangibility B) Inconsistency C) Durability D) Ownership

2. Which of the following is an example of a service?

- A) Smartphone B) Restaurant meal C) Book D) Furniture

3. What does the term "service quality" refer to?

- A) The tangible aspects of a service
B) The customer's perception of the service
C) The price of the service
D) The number of services offered

4. Which of the following is NOT one of the 7 Ps of service marketing?

- A) Product B) Process C) People D) Packaging

5. In the service marketing mix, what does "people" refer to?

- A) The target market B) The service environment
C) Employees and customers D) Competitors

6. What is "service recovery"?

- A) The process of improving service efficiency
B) The actions taken to rectify a service failure
C) The marketing of new services
D) The analysis of customer feedback

7. What is "perishability" in the context of services?

- A) Services can be stored for later use B) Services cannot be inventoried
C) Services have a fixed price D) Services can be produced in bulk

8. Which of the following is a method for measuring service quality?

- A) SWOT analysis B) SERVQUAL model
C) PEST analysis D) BCG matrix

09. What is the main focus of internal marketing?

- A) Attracting new customers
- B) Retaining existing customers
- C) Empowering employees
- D) Increasing profit margins

10. In service marketing, what does "service blueprinting" refer to?

- A) The financial planning for service delivery
- B) A detailed mapping of service processes
- C) The marketing strategy for new services
- D) The design of physical service locations

Q.1.B. State True or False (Any Seven)

(07)

1. Services are tangible products that can be touched and stored.
2. Inseparability means that services are produced and consumed simultaneously.
3. Service quality is solely determined by the price of the service.
4. Internal marketing focuses on training and motivating employees to provide better service.
5. Services usually cannot be patented because they are intangible except new and nonobvious
6. Service recovery strategies are not necessary if a service failure is infrequent
7. The SERVQUAL model measures service quality based on customer perceptions and expectations.
8. Service blueprints are useful for visualizing the customer journey and identifying potential service failures.
9. Employees play a critical role in delivering services and influencing customer satisfaction.
10. Customer feedback is irrelevant in service marketing as services are always standardized.

Q2 a) Explain the unique features of Services.

(08)

b) Explain service Marketing Triangle with a suitable example.

(07)

OR

c) What are the different challenges of service marketing? Explain how to overcome those challenges.

(15)

Q3 a) Explain the different attributes of Physical evidence

(08)

b) Explain service mapping and flowcharting with reference to service industry

(07)

OR

c) Explain in brief the 7Ps of service marketing.

(15)

- Q4 a) How can innovation enhance the customer experience in service delivery? (08)
b) Explain the concept of TQM with reference to service industry. (07)

OR

- c) Explain the SERVQUAL model with reference to insurance industry. (15)

- Q5 a) Why are ethical considerations particularly important in service delivery? (08)
b) Explain the recent trends in the Banking sector (07)

OR

- c) Short notes (any 3) (15)
i. Type of contact
ii. Branding in service industry
iii. Service recovery
iv. Zone of tolerance
v. Benchmarking in service industry

Time: 2 Hrs. 30 Min.

Max. Marks: 75

Instructions:

1. All the questions are compulsory.
2. All the questions have internal choice.
3. Figures to the right indicate maximum marks.

- Q.1 A. Fill in the blanks (ANY EIGHT) [8marks]**
- i. _____ is a type of E-Commerce where transaction happen between one individual to another.
a) B2B b) P2P c) B2C d) C2C
 - ii. EDI stands for _____.
a) Electronic Data Information b) Electronic Data Internet
c) Electronic Data Interchange d) Electronic Data Interface
 - iii. The primary driver of mCommerce growth in emerging markets _____.
a) Faster deployment of 5G networks b) Increasing mobile device penetration
c) High desktop internet usage d) Greater availability of public Wi-Fi
 - iv. Bricks and clicks have _____ customer acquisition cost.
a) lower b) higher
c) medium d) Average
 - v. Electronic Data Interchange (EDI) _____ the need paper-based system.
a. improves b. eliminates
c. Uploaded d. highlighted
 - vi. ERP stands for _____.
a) Enterprise resolution planning b) Enterprise reverse planning
c) Enterprise resource planning d) Enterprise resource plan
 - vii. _____ are marketing techniques that use existing social networking services and other technologies to increase the brand awareness.
a) Viral b) Blog
c) content d) Influencer
 - viii. _____ means the ads do not appear to the user as the user uses technology to screen out ads.
a) Ad Blocking b) Ad filtering
c) Ad decreasing d) Ad marketing
 - ix. Digital marketing is often referred to as _____.
a) Online marketing b) Internet marketing
c) Web marketing d) Niche marketing
 - x. Content marketing aims to _____.
a) Drive profitable customer action. b) Distract defined audience
c) Lose defined audience d) Lose market share
- B. State whether the following statement is True or False (ANY SEVEN) [7marks]**
- i. B2C E-Commerce is between Business to Business and consumers.

- ii. In SSL the URL changes from HTTP to HTTPS.
- iii. Ubiquity in E-Commerce refers to information richness.
- iv. A data warehouse is a repository for storing computer-based information.
- v. The customer acquisition cost is higher for businesses operating with a bricks-and-clicks model.
- vi. E-marketing excludes all the electronic base activities.
- vii. Spam is unsolicited email.
- viii. Digital Marketing does not allow personalization and cost reduction.
- ix. Digital Marketing is the same as internet marketing.
- x. There are 4 pillars in digital marketing.

- Q.2**
- a. Discuss the various categories of E-Commerce and explain how each category functions with relevant examples. [8marks]
 - b. Explain two common myths about E-Commerce and clarify the reality behind them? [7marks]

OR

- c. Examine the legal, cultural, and social factors that influence the development of E-Commerce in different regions. Provide relevant examples. [8marks]
- d. Explain the factors that have contributed to the rapid growth of E-Commerce. [7marks]

- Q.3**
- a. What the principles of web site design? [8marks]
 - b. What is EDI? Explain the Drawback of EDI. [7marks]

OR

- c. What is the e-auction explain its advantages? [8marks]
- d. Explain merits and demerits of e-delivery [7marks]

- Q.4**
- a. Explain the need for ECommerce laws in India. [8marks]
 - b. Discuss the features of Electronic Payment System? [7marks]

OR

- c. Discuss IT Act 2000 in relation to Electronic Commerce. [8marks]
- d. Deliberate on Smart Cards with its pros and cons. [7marks]

- Q.5**
- a. Explain Search Engine marketing. Discuss the limitations of Search Engine Marketing. [8marks]
 - b. Discuss the limitations of Digital Marketing. [7marks]

OR

Write note on the following (ANY THREE)

[15mark]

- i. Disadvantages of Digital Marketing
- ii. Podcasts
- iii. Content Marketing.
- iv. Web Analytics
- v. Methods of online Market Research.

Duration: 2 ½ Hours

Total Marks: 75

Note: 1) All questions are compulsory subject to internal choice.

2) Figures to the right indicate full marks.

Q1 (A) Multiple choice questions (any eight)

(8)

1. A database that collects information about all the customers is known as _____.
a) CRM b) SFA c) RM d) PR
2. _____ type of customer stands out as being the most trend-oriented customer and product-focused.
a) Content streamer b) Savvy Maximiser c) Undaunted driver d) Secure traditionalist
3. _____ is a way to make advertising work effectively.
a) Interruption marketing b) Permission marketing
c) Transactional marketing d) Relationship marketing
4. _____ is the result of cumulative net returns received over the lifetime of customers.
a) Customer Value b) Customer Profitability
c) Customer Lifetime Value d) Customer Segment
5. The _____ should include a detailed description of various services.
a) SLA b) sales force automation c) CRM d) Front office
6. The 3E's measures of CRM are _____.
a) Eagerness, eccentric and ecology b) Efficiency, Economic and eagerness
c) Efficiency, effectiveness and employee change d) Eagerness, ecstatic and eccentric
7. Mobile CRM can help the sales staff to _____.
a) give excuses to the customers.
b) delay their interaction with the customers.
c) keep in regular touch with their employers only.
d) be in constant touch with both the customers and employers.
8. Queuing and routing applications in a call centre allows issues to be routed to _____.
a) those agents who want to attend that customer.
b) those agents who will be the most capable to handle that customer
c) those agents who will be the least capable to handle that customer
d) those agents whom the supervisor wants to punish for some reason.
9. OLAP means the online _____ processing.
a) analytical b) administrative c) adjustment d) affiliation
- 10) _____ technique is used to develop and use customer data to check their profile, retention and loyalty patterns.
a) data operating b) Data Warehousing and data mining
c) Data analysis d) Data interpretation

Q1 (B) State whether the following statement are True or False (any Seven) (7)

- 1) Customers evolve from strangers to partners.
- 2) Interruption marketing is a way to make advertising work effectively.
- 3) Customer engagement is not a customer retention strategy.
- 4) An EPOS system comprises computer hardware, peripherals, and EPOS software ideally suited to the point of sales environment.
- 5) Traffic analysis and e-commerce analysis are the two levels of click stream analysis.
- 6) Data augmentation can help reduce the manual intervention required to develop meaningful information and insight into business data.
- 7) CVM model creates value for customers by providing superior quality products at affordable prices.
- 8) Ethics relates to code of conduct.
- 9) E-CRM takes marketing techniques and concepts and applies them through the electronic medium of the internet.
- 10) Multi media contact means well organised contact data, viz. communication with clients, meetings, calls, email, as well as interactions through websites.

Q2 a) Define CRM. What are the components of CRM? (8)

Q2 b) Distinguish between transactional and relationship marketing. (7)

OR

Q2 c) Explain the benefits of CRM to customers as well as organizations. (8)

Q2 d) What is SLA? What are the elements of SLA (7)

Q3 a) Explain the concepts - customer retention, Personalization and cross selling. (8)

Q3 b) What is call routing? What are the different types of routing techniques? (7)

OR

Q3 C) What is Data? Explain the different types of data. (8)

Q3 d) What is call center? What are the different technologies used in call center? (7)

Q4 a) Explain Service gap model. (8)

Q4 b) Explain Sales force automation in detail. (7)

OR

Q4 c) Explain Walker loyalty Matrix in detail. (8)

Q4 d) Explain the concepts contact management and lead management. (7)

Q5 a) What is Mobile CRM? What are the steps in implementation of Mobile-CRM? (8)

Q5 b) What are the ethical issues in CRM? (7)

OR

Q5 Write short notes on: (Any three). (15)

- 1) Opportunities for CRM.
- 2) Customer value management
- 3) E-CRM
- 4) Call scripting
- 5) Data reporting.

Time : 2:30 Hours

Marks: 75

- Note : 1) All questions are compulsory with internal choice
2) Figures to right indicate full marks

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

- 1) An ANR is usually distributed by satellite
- 2) Annual Report is an important Tool of Employee Communication.
- 3) Newspapers and Magazines are examples of Contemporary Media
- 4) Situational Theory focusses on information diffusion.
- 5) Propoganda Tactics were used in Public Information.
- 6) Media is a powerful tool in reaching the masses.
- 7) Communicating with the financial public is known as Financial Public Relations.
- 8) Public Agency is the oldest form of public relations.
- 9) Press release is also called as a press handout
- 10) Corporate identity is the tangible manifestation of personality of the company.

B) Match the column (Any Seven)

(7)

A

B

- | | |
|----------------------------|---------------------------------|
| 1) Inner Image | a) General Impression |
| 2) Corporate Image | c) Syndicated Content |
| 3) Webcasting | d) Financial Analyst |
| 4) Financial communication | c) Radio & Television |
| 5) Electronic Media Kit | j) Employee Behaviour |
| 6) Broadcast Media | i) Trust Building |
| 7) Social Exchange Theory | g) Website |
| 8) E brand Identity | f) Streaming videos on Internet |
| 9) Crisis Management | g) Press Kit |
| 10) Podcast | h) Cost Benefit Relationship |

- Q.2 a) Describe different types of Invasion of Privacy with relevant examples. (8)
b) State the advantages of Corporate Reputation. (7)

OR

- c) Discuss the relevance of corporate communication in contemporary scenario. (8)
d) Explain the features of Corporate Identity. (7)

- Q.3 a) What is meant by Public Relations? Explain its Objectives (8)
b) Explain the Systems theory of public relations. (7)

OR

- c) Discuss the essentials of Public Relations in business. (8)
d) State the socio cultural and political factors influencing public relation environment. (7)

- Q.4 a) Elaborate the steps in implementing an effective Employee Communication Program (8)
b) What is meant by Financial Advertising ? State its significant benefits. (7)

OR

- c) State the guidelines for effectively handling crisis. (8)
d) Explain the principles of good media relations. (7)

- Q. 5 a) Discuss various tools used for E Internal Communication. (8)
b) What is Corporate Blogging ? State various types of blogs with examples (7)

OR

C) Write short notes on (Any three) (15)

- a) RTI
b) Impact of Crisis
c) Diffusion theory
d) Web Conferencing and RSS
e) Tools of e Media Relations

Time : 2 ½ Hours

Total Marks : 75

NOTE:

- 1) All Questions are compulsory with internal choice options and carry 15 marks each.
- 2) Figures to the right indicate full marks
- 3) Use of simple Calculator is allowed
- 4) Working note should form part of your answer for practical questions.

Q.1) A) Choose the correct option (Any 8):

(08)

- 1) _____ Logistics is the decision to buy logistics services from external sources rather than operate in house.
(a) Reverse, (b) Green,
(c) Outsourcing, (d) Standard
- 2) The main objective of _____ is to reduce the number of times the product is handled.
(a) Packaging, (b) Transportation,
(c) Material Handling, (d) Warehousing
- 3) Combining several shipments into one large shipment is termed as _____.
(a) Sorting, (b) Assortment,
(c) Consolidation, (d) Cross Docking
- 4) COFC stands for _____ on Flat car.
(a) Carton, (b) Carrier,
(c) Container, (d) Crane
- 5) The primary goal of the _____ logistics cycle is to move products or materials backward through the distribution network.
(a) Green, (b) Reverse,
(c) Inbound, (d) Outbound
- 6) _____ is not an objective of performance measurement.
(a) Planning, (b) Monitoring,
(c) Controlling, (d) Directing
- 7) Basic requirements of Logistics parks are Land and area, _____ and Human resource availability.
(a) Plant (b) Warehouse
(c) I.T. (d) Connectivity
- 8) _____ type of material handling equipment does not require an operator.
(a) Fork Lift truck, (b) Crane,
(c) Industrial Trucks, (d) Conveyors
- 9) Transportation creates _____ utility
(a) Product (b) Economic
(c) Time (d) Place
- 10) Lack of communication between members of supply chain leads to _____ effect.
(a) Miscommunication, (b) Bull- Whip,
(c) Classical, (d) Bad

Q.1) B) Match the Following (Any 7)

(07)

1) Deep water ports	(a) External Performance Measure
2) Top down approach	(b) Decentralization
3) Bottom-up approach	(c) Elevator
4) 3PL	(d) Freight Trains
5) 4PL	(e) Owns Logistical Infrastructure
6) Benchmarking	(f) Paints
7) Tinplate	(g) Centralization
8) D.F.C	(h) Planning and Designing activities
9) Fixed path M.H. equipment	(i) Cranes
10) Variable M.H. equipment	(j) Fully loaded ship

Q.2) a) Explain the concept of Logistical Information System(LIS). Explain the Principles and types of LIS. (08)

b) What do you mean by Packaging? Explain various functions of packaging. (07)

OR

c) From the following data calculate a 3 period weighted moving average with weights as 3, 2 and 1. The largest weight is assigned to most recent period and current demand value. Also forecast the demand for 9th month. (10)

Period (Month)	1	2	3	4	5	6	7	8	9
Demand in Units	150	160	180	190	140	120	170	175	?

d) Explain the objectives of Logistical Network analysis. (05)

Q.3)

a) Explain the concept of Supply Chain Management with the help of its any 3 functions and any 3 participants in the supply chain network. (08)

b) What do you mean by a warehouse? Explain warehousing functions with reference to storage of production support items. (07)

OR

c) Discuss the concept of Performance measurement in supply chain, also explain dimensions/types of internal performance measures. (08)

d) What are different Global Logistics trends? Justify with examples. (07)

Q.4)

- a) I.T. plays a very important role in Logistics and Supply chain management. Justify the statement with the help of any four I.T. Infrastructure tools used in Logistics and Supply chain. (08)
- b) Explain in detail role of Pipeline and Ropeways mode of transportation in building a sustainable economy. (07)

OR

- c) Write a detailed Note on Reorder Level and calculate the sum on ROL. Daily consumption of raw material in the production process is 300 units. Lead time for delivery is 5 days. Company's policy is to keep safety stock equal to six days daily consumption. Calculate ROL. (10)
- d) Explain any five ways to enhance customer service. (05)

Q.5)

(a) Read the following case and answer the questions given below:

"Happy Kids" 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 sales and build-up of unwanted inventory
- There are high marketing and promotional costs. If these programmes 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 "Happy Kids" to head their logistics operations. You are required to study and guide the company with reference to following questions:

- 1) What strategies could "Happy Kids" implement to improve the reliability and safety of its transportation network, especially given its reliance on hired fleets for road transport? (05)

- 2) What role does collaboration with suppliers and distributors play in improving the responsiveness of "Happy Kids" to market trends and customer preferences? (05)
- 3) As a Logistics Department Head what suggestions would you recommend to the toys manufacturing company to solve the above mentioned problems? (05)

OR

Q.5) b) Write short notes on (Any 3):

(15)

- | | |
|--|--------------------------|
| 1) RORO | 2) Green Logistics |
| 3) Drawbacks of Logistical Outsourcing | 4) Mission based costing |
| 5) Golden Quadrilateral | |
-

Time: 2. ½ Hrs

Total Marks : 75

NB (1) All questions are compulsory.

(2) Figures to the right indicate full marks.

Q I A. Select the appropriate answer from the alternatives given below.

(Attempt any Eight)

(08)

1. _____ is the only department that generates revenue for the organisation.
 - a. Sales
 - b. Production
 - c. Marketing
 - d. Finance
2. At _____ stage of selling process queries of customers are resolves.
 - a. prospecting
 - b. objection handling
 - c. demonstration
 - d. closing of sales
3. Difference in opinion amongst channel partners leads to _____.
 - a. closing of sales
 - b. channel conflicts
 - c. increase in competition
 - d. effective communication
4. Government involvement is more in _____ marketing.
 - a. National
 - b. International
 - c. Local
 - d. Regional
5. _____ provides competitive advantage.
 - a. CRM
 - b. PDM
 - c. SDM
 - d. AIDA
6. Channels of distribution starts with _____.
 - a. consumers
 - b. retailers
 - c. manufacturers
 - d. wholesalers
7. Sales performance is measured through _____.
 - a. total sales
 - b. total production
 - c. total purchase
 - d. total human resource
8. KRA is given in the form of _____.
 - a. equation
 - b. percentage
 - c. ratio
 - d. figure

OR

Q III c. Explain the concept of sales forecasting and discuss the qualitative methods of sales forecasting. (08)

Q III d. Differentiate between national selling and international selling. (07)

Q IV a. Elaborate the functions of distributors. (08)

Q IV b. Narrate the reasons for channel conflict. (07)

OR

Q IV c. Explain the functions of wholesaler. (08)

Q IV d. Write a note on exclusive distribution. (07)

Q V What are the methods for supervision and control of sales force? (15)

OR

Q V Write Short Notes (Attempt any Three) (15)

1. Methods to resolve channel conflict
 2. Sales management audit
 3. Functions of retailer
 4. Key Result Areas (KRAs)
 5. Methods for closing of sales
-

T/BMS HR Papers

Time : 2 ½ Hours

Marks : 75

N.B 1) All questions are compulsory.

2) Figures to the right indicate the maximum marks .

Q.1. A) Choose the most suitable alternative for the following questions (Any 8) (8)

1. _____ plan leads to efficiency of the overall payment system in the organization.
(A) Medical Insurance (B) Tax Levels (C) Cost of Living (D) Compensation
2. _____ is provided to the employees who have migrated and stays in different city or country
(A) LTA (B) HRA (C) Bonus (D) Incentive
3. _____ is based on the philosophy of rewards management.
(A) Pay for the Position (B) Pay to the Person (C) Pay for Performance (D) Pay to the Power
4. The aim is to motivate the managers for _____ growth and prosperity of the organisation.
(A) Fast (B) Steady (C) Short Term (D) Long Term
5. _____ arise because of differences in the personal characteristics.
(A) Inter – industry Differentials (B) Occupational Differentials
(C) Personal Wage Differentials (D) Intrinsic Rewards
6. _____ include core strategy groups, scientists, economists, knowledge management executive.
(A) Managers (B) Consultants (C) Agents (D) Professionals
7. HRCA stands for _____.
(A) Human Resource Cost Accounting (B) Human Resource Credit Accounting
(C) Human Resource Cost Auditing (D) Human Resource Credit Accounting
8. The Lev and Schwartz Model was developed in the year _____.
(A) 1961 (B) 1971 (C) 1981 (D) 1986
9. An employee, who had worked for not less than _____ working days in a year, is entitled to bonus.
(A) 30 (B) 45 (C) 60 (D) 80
10. The wage limit for the applicability of the Payment of Wages Act is Rs. _____ per month.
(A) 18000 (B) 24000 (C) 21000 (D) 15000

(07)

Q1) B) True or False (answer any 7)

- 1) Human Resource managers ensure scientific recruitment and selection of people involved in compensation management.
- 2) The gratuity amount usually amounts to one month's salary of the employee.
- 3) Insured women are entitled to get the benefit to maternity leave for 26 weeks.
- 4) Merit pay is also called as Merit transfer.
- 5) Wage fund is that amount of floating capital which is set apart by employer for paying wages to the labour.
- 6) The value of CEO should correspond to some measure of organizational success.
- 7) Replacement Cost Method was developed by Brummet, Flamholtz and Pyle.
- 8) Salary progression curves are also called as "Economic Curves".
- 9) It is the duty of the employer to pay equal remuneration to men and women workers for the same work or work of the similar nature.
- 10) Provident fund schemes for the benefits of the employers had been introduced by some organisation.

Q2) a) Define Compensation. Explain the objectives of a compensation plan? [15]

OR

Q2) b) What are the external factors influencing compensation? [8]

Q2) c) Describe the dimensions of compensation. [7]

Q3) a) Define Incentive plan. Discuss various types in incentive plans. [15]

OR

Q3) b) Mention the different types of Wage Differentials. [8]

Q3) c) Write in detail about "Wage Fund Theory" [7]

Q4) a) Elaborate the compensations given to special groups. [15]

OR

Q4) b) Define Human Resource Accounting. Explain HRVA. [8]

Q4) c) How to write an Severance Agreement? [7]

Q5) a) Explain the Payment of Wages Act, 1936 in detail. [8]

Q5) b) Explain the Payment of Gratuity Act, 1972. [7]

OR

Q5) Short Notes (Any 3 out of 5) [15]

- a) Write a note on "The Distributive Justice Model".
- b) What are the different factors contributing to wage differentials?
- c) Write a note on Human Resource ~~Value~~ Accounting (HRCA).
 Cost
- d) Write a note on Bonus Act, 1965.
- e) Write in note on Adjudication.

(2½ Hours)

Total Marks – 75

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

Q1A. Choose the correct Alternative:

1. _____ involves performance reviews focusing on the future rather than the past.
a. Performance Management b. Monitoring c. Company culture d. Job Analysis
2. ACR means _____
a. Annual confidential Reviews b. Annual Confidential Reports
c. Annual Conditional Records d. Annual Confidential Records
3. Performance management increases the _____ level of the employees.
a. Disconcert b. Motivational c. Bias d. Discourage
4. The is the first step in the appraisal process is _____.
a. defining the job b. administering the appraisal tool
c. making plans to provide training d. giving feedback
5. Performance appraisal is _____ oriented
a. Future oriented b. Debt c. Past performance d. focus
6. _____ helps managers get updates on current projects and challenges, reinforce team objectives, and uncover potential engagement as they raise.
a. Team Lunch b. training program c. Newsletter d. Check-in meeting
7. A 360 degree feedback is also known as _____.
a. student peer feedback b. Constructive feedback c. Summative feedback d. Multi-rater feedback
8. _____ is the systematic process by which an individual selects his career goals & the paths to achieve these goals
a. Career Planning b. Career Management c. Career Development d. Career Upgrade
9. _____ based pay provides reward to teams or group of employees carrying out similar and related work linked to the performance of the team.
a. Career b. Team c. Competence d. Contribution
10. A written statement of policies and principles that guides the behavior of all employees is called _____.
a. Code of ethics b. Word of ethics c. Ethical dilemma d. Form of ethics

Q1 (B State whether True or False (Any 8)

(8)

1. Performance management is a comprehensive, continuous and flexible approach
2. Career Planning is a process involving setting work standards, assessing performance and offering feedback
3. Benchmarking is an organizational tool to drive continuous improvements
4. The Japanese Career Model emphasises on life time employment
5. Workplace politics is not an ethical issue in performance management
6. Performance related pay rewards employees with a financial payment
7. Traits identify the physical or psychological characteristics of a person
8. Goals and objectives are not important in performance planning
9. Check in meetings provides regular feedback to employees.
10. High performance team members are not self motivated

Q 2. A. Explain objectives of performance Management System

(7)

Q2. B. What are the challenges faced by companies in implementing Performance management systems

(8)

OR

- Q2. ^C~~A~~. What is the difference between Performance Appraisal and Performance Management (8)
- ^D~~B~~. what are the various approaches in Performance Appraisal (7)
- Q3. A. What are the best practices in Performance Management Systems (7)
- B. Discuss how compensation is linked to Performance Management (8)
- OR
- Q3. ^C~~A~~. Explain the steps in potential Appraisal? (8)
- ^D~~B~~. What is the role of mentor in Career Planning and development? (7)
- Q4. A. What are the factors affecting individual career planning? (8)
- B. What are the ethical considerations in Performance Management Process (7)
- OR
- Q4. C. What is Competence Related pay. Explain its advantages and disadvantages (7)
- Q4. D. What are the steps for setting Performance Criteria [8]
- Q5. A. Elaborate on the Japanese model of career planning. (8)
- Q5. B. What are the approaches to managing underperformers? (7)
- OR
- Q5. Short Notes (3 out of 5) (15)
- a. Ethical Performance Culture b. Pyramidal model
- c. Potential Appraisal d. Performance Management Cycle
- e. Career Planning

Time : 2:30 Hours

Marks: 75

Note : 1) All questions are compulsory with internal choice

2) Figures to right indicate full marks

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

- 1) An ANR is usually distributed by satellite
- 2) Annual Report is an important Tool of Employee Communication.
- 3) Newspapers and Magazines are examples of Contemporary Media
- 4) Situational Theory focusses on information diffusion.
- 5) Propoganda Tactics were used in Public Information.
- 6) Media is a powerful tool in reaching the masses.
- 7) Communicating with the financial public is known as Financial Public Relations.
- 8) Public Agency is the oldest form of public relations.
- 9) Press release is also called as a press handout
- 10) Corporate identity is the tangible manifestation of personality of the company.

B) Match the column (Any Seven) (7)**A**

- 1) Inner Image^e
- 2) Corporate Image^a
- 3) Webcasting^h
- 4) Financial communication^c
- 5) Electronic Media Kit^o
- 6) Broadcast Media^d
- 7) Social Exchange Theory^j
- 8) E brand Identity^g
- 9) Crisis Management^f
- 10) Podcast^b

B

- ^a ~~a~~ General Impression
- ^b ~~b~~ Syndicated Content
- ^c ~~c~~ Financial Analyst
- ^d ~~d~~ Radio & Television
- ^e ~~e~~ Employee Behaviour
- ^f ~~f~~ Trust Building
- ^g ~~g~~ Website
- ^h ~~h~~ Streaming videos on Internet
- ⁱ ~~i~~ Press Kit
- ^j ~~j~~ Cost Benefit Relationship

- environment (7)
- b) Impact of Crisis
- Q.2 a) Describe different types of Invasion of Privacy with relevant examples. (8)
- b) State the advantages of Corporate Reputation. (7)
- b) What is meant by Financial Advertising? State its significant benefits. (7)
- OR**
- c) Discuss the relevance of corporate communication in contemporary scenario. (8)
- d) Explain the features of Corporate Identity. (7)
- d) Explain the principles of good media relations. (7)
- Q.3 a) What is meant by Public Relations? Explain its Objectives (8)
- b) Explain the Systems theory of public relations. (7)
- b) What is Corporate Blogging? State various types of blogs with examples (7)
- OR**
- c) Discuss the essentials of Public Relations in business. (8)
- d) State the socio cultural and political factors influencing public relation environment. (15)
- b) Impact of Crisis (7)
- Q.4 a) Elaborate the steps in implementing an effective Employee Communication Program (8)
- b) What is meant by Financial Advertising? State its significant benefits. (7)
- OR**
- c) State the guidelines for effectively handling crisis. (8)
- d) Explain the principles of good media relations. (7)
- Q. 5 a) Discuss various tools used for E Internal Communication. (8)
- b) What is Corporate Blogging? State various types of blogs with examples (7)
- OR**
- C) Write short notes on (Any three)** (15)
- a) RTI
- b) Impact of Crisis
- c) Diffusion theory
- d) Web Conferencing and RSS
- e) Tools of e Media Relations

(2 1/2 Hours)

Total Marks: 75

NB: (1) All Questions Compulsory Subject to Internal Choice

(2) Figures to the right indicates Full Marks

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

1. Employing more qualified employees increases company's revenue and identity.
2. Employee's engagement motivates personal wellbeing of employees when they are outside organizations.
3. Mentoring guides the employees to acquire skill and knowledge.
4. HR Strategies need not be aligned with organizations Vision, mission and goals.
5. Positioning the employer brand does help to attract and retain people who "fit".
6. Paid time off was granted to employees to take care of their family members who were diagnosed with COVID-19.
7. Employees had to take care of their technological equipments and no IT assistance was given to them.
8. Strategic HRD facilities providing encouragement to everyone in the organization.
9. E-mentoring guides the employees to use technology.
10. CSR attempts to balance its commitment of employees with the community in which they operate.

(B) Choose the Correct Answers (Any 7)

(7)

1. Strategic management is a _____ management
 - a. General
 - b. Functional
 - c. Visionary
 - d. Performance
2. At a strategic level, HR people take on a _____ role.
 - a. Management
 - b. Clerical
 - c. Financial
 - d. Proactive
3. A _____ strategy helps organizations to attract quality employees.
 - a. Compensation
 - b. Retention
 - c. Development
 - d. All of the above

4. _____ ensures retention of people by providing better opportunities and Rewards
 - a. Restructuring
 - b. Reduction
 - c. Recruitment
 - d. Retirement
5. The _____ resource refers to the tools used to create deliver an organizations product and service.
 - a. Client
 - b. Finance
 - c. Technology
 - d. None
6. Strategic HRD promotes a _____ culture.
 - a. Learning
 - b. Earning
 - c. Gaming
 - d. Negative
7. _____ means reducing surplus staff.
 - a. Salary
 - b. Promotion
 - c. Retention
 - d. VRS
8. _____ benefits from the flexibility of e-mentoring.
 - a. Mentees
 - b. Consumers
 - c. Staff
 - d. Financers
9. Managers should promote _____ communication.
 - a. Oral
 - b. Verbal
 - c. Two- way
 - d. Vertical
10. Turnover or retention may be used to indicate employee _____.
 - a. Commitment
 - b. Performance
 - c. Culture
 - d. salary

- Q2.** (a) Explain the Characteristic of Strategic HRM. (7)
- (b) Explain HR environment trends and HR challenges. (8)
- OR
- (x) Explain the link between strategic Planning and HRP. (7)
- (y) Discuss the measures taken by organizations during COVID-19. (8)

- Q3.** (a) Explain the barriers to SHRM. (8)
(b) Explain the factors affecting HR Policies. (7)

OR

- (c) What is e-mentoring discuss the advantaged of e-mentoring. (8)
(d) What is employee engagement? Explain the factors influencing employee engagement. (7)

- Q4.** (a) What is the type of HR policies in an organization? (8)
(b) Explain the concept of Outsourcing and Retrenchment policy (7)

OR

- (c) What is a Reward Strategy? Explain its importance (7)
(d) State the features and purpose of HR policies. (8)

- Q5. Short Notes (Any Three)** (15)

1. Strategic Recruitment and Selection
2. High Performance Working Model
3. Retrenchment Policy
4. Employee Relation Strategy