

PART B

Answer any eight questions. Each question carries 2 marks

- 11 Explain the components of marketing mix.
- 12 What are the problems faced in assembling goods?
- 13 Distinguish packing from packaging.
- 14 What is product life cycle?
- 15 Mention any three drawbacks of departmental store.
- 16 Write a note on the AIDA concept.
- 17 What is meant by undifferentiated market?
- 18 Name the demographic factors influencing buying behavior.
- 19 How does a consumer differ from a customer?
- 20 Define service.

(8 x 2 = 16 marks)

PART C

Answer any Six questions. Each question carries 4 marks

- 21 How are services classified?
- 22 Explain the evolution of the marketing concept.
- 23 Explain the various kinds of marketing risks.
- 24 What are the various sales promotional activities undertaken at the consumer's level?
- 25 Explain the characteristics of services.
- 26 State the relevance of Maslow's hierarchy of needs in understanding buying behavior.
- 27 What are the services rendered by the wholesalers to the retailers?
- 28 Explain the stages involved in the development of a new product.

(6 x 4 = 24 marks)

PART D

Answer any two questions. Each question carries 15 marks

- 29 Explain the methods of segmenting markets.
- 30 Explain the qualities of a good advertisement copy.
- 31 Explain the marketing functions in detail.

(15 x 2 = 30 Marks)

FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE

Fourth Semester BCOM/BCOM CA/BBA Degree Examination, March/April 2020

BCOM4A14/BCCA4A14/BBBA4A14- Banking and Insurance

(2018 Admission onwards)

Time: 3 hours

Max. Marks: 80

PART A**Answer all questions**

1. The first bank in India was started in the year
a)1786 b)1825 c)1912 d)None of these
2. When the customer is a depositor, banker is
a)Creditor b)Debtor c)Principal d)Agent
3. A demand draft is issued by a....
a)Bank b)Customer . c)Creditor d)None of these
4. The important delivery channel of E-banking is
a)Tele banking b)Mobile banking c)Mixed banking d)Internet banking
5. When the same person is insured by several insurers, it is called....
a)Sub-insurance b)Reinsurance c)Double insurance d)None of these
6. Subject mater of Life insurance is
7. ATM stands for....
8. The Negotiable Instruments Act was passed in the year....
9. is an electronic version of paper cheque
10. CRR stands for....

(1 x 10 = 10 Marks)

PART B

Answer any eight questions. Each question carries 2 marks

11. Define bank
12. What is financial inclusion?
13. What is bancassurance?
14. What is bank rate?
15. What is SLR?
16. Define a cheque?
17. What is virtual banking?
18. What is subrogation?
19. What is fire insurance?
20. What is insurable interest?

(8 x 2 = 16 marks)

PART C

Answer any Six questions. Each question carries 4 marks

21. What is bank rate policy? What are its assumptions?
22. Explain the relationship between banker and customer
23. Explain different type of negotiable instruments
24. Write a note on insurance as a social security tool
25. What are the objectives of NABARD?
26. Why RBI is called bankers bank?
27. What are the different kinds of endorsements?
28. Explain core banking

(6 x 4 = 24 marks)

PART D

Answer any two questions. Each question carries 15 marks

29. "Indian banking system includes both organized and unorganized sector" Discuss.
30. What is E banking? Explain the need and importance of E banking
31. Define insurance? What are the important principles of insurance?

(15 x 2 = 30 Marks)

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FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE
Fourth Semester BBA Degree Examination, March/April 2020
BBBA4C04 – Management Science

(2018 Admission onwards)

Time: 3 hours

Max. Marks: 80

PART A

Answer all ten questions. Each question carries one mark

1. The name management science is preferred by
 - a) Americans
 - b) English
 - c) French
 - d) Latin
2. Which of the following is an assumption of an LP model
 - a) Divisibility
 - b) Proportionality
 - c) Additivity
 - d) All of the above
3. An activity which must be completed before one or more other activities start is known as-----activity.
 - a) Predecessor
 - b) Successor
 - c) Dummy
 - d) Dummy
4. The equally likely decision criteria is also known as
 - a) Bayes
 - b) Laplace
 - c) Minimax
 - d) Hurwicz
5. When total supply is equal to total demand in a transportation problem, the problem is said to be
 - a) Balanced
 - b) Unbalanced
 - c) Degenerate
 - d) None of the above
6. A-----is representation of some real or abstract situation.
7. Media selection deals with allocation of the-----budget.
8. Terminal event is also called-----.
9. EMV, EOL, EVPI, etc. are the criteria used under conditions of-----
10. A solution is said to be optimum if it-----the total transportation cost.

(10 x 1 = 10 marks)

PART B

Answer any eight questions. Each question carries 2 marks

11. What is a 'Feasible solution'?
12. What are the different types of nodes in a decision tree?
13. What is forward pass?
14. What is linear relationship?
15. Define the term 'Operation Research'.
16. What is decision theory?
17. Define the term 'Linear Programming'.
18. What is EVPI? Give the formula to calculate EVPI.
19. What is an optimum solution to a transportation problem?
20. What do you understand by critical path?

(8 x 2 = 16 marks)

PART C

Answer any six questions. Each question carries 4 marks

21. List out the features of good models.
22. What are the areas where LP models are applicable in management?
23. Briefly explain the three time estimates in PERT.
24. Give the different types of games.
25. The Agro Promotion Bank is trying to select investment portfolio for a cotton farmer.

The Bank has chosen a set of five investment alternatives, with subjective estimates of rates of return and risk as follows:

Investment	Annual Rate of Return	Avg. Risk
Tax-free municipal bonds	6.0%	1.3
Corporate bonds	8.0%	1.5
High grade common stock	5.0%	1.9
Mutual fund	7.0%	1.7
Real estate	15.0%	2.7

The bank officer in charge of the portfolio would like to maximize the average annual rate of return on the portfolio. However, the wealthy investor has specified that the average risk of the portfolio should not exceed 2 and he does not want more than 20% of the investment to be put into real estate. Formulate an LP model for the problem.

26. A small concern makes a special drink at a cost of ₹ 25 per bottle and sells them at ₹ 30 per bottle, if it could be sold within a week of manufacturing. A bottle of drink could be sold only at ₹ 20 after a week. The weekly sale has never been less than 4 bottles or more than 7 bottles. Prepare a payoff table.

27. Solve the following transportation problem by NWCM method.

	W ₁	W ₂	W ₃	W ₄	a _i
F ₁	30	25	40	20	100
F ₂	29	26	35	40	250
F ₃	31	33	37	30	150
b _j	90	160	200	50	500

28. The research department of Hindustan Lever has recommended the marketing department to launch three different types of shampoo. The marketing manager has to decide which type of shampoo has to be launched, with the following estimated payoffs at various levels of sales.

Types of Shampoo	Level of Sales		
	High (15000)	Medium(10000)	Low (5000)
Egg Shampoo	30	10	10
Clinic	40	15	5
Deluxe Shampoo	55	20	3

What will be the marketing manager's decision if he follows: 1) Maximax criterion
2) Maximin criterion 3) Minimax regret criterion.

(6 x 4 = 24 marks)

PART D

Answer any two questions. Each question carries 15 marks

29. A firm manufactures 2 products A and B, both of which are processed on two machines- Machine I and Machine II. The hours available on Machine I and Machine II are 24 and 16 hours respectively. One unit of product A requires 4 hours on Machine I and 4 hours on Machine II. One unit of product B requires 6 hours on Machine I and 2 hours on Machine II. The Profit per unit of A and B are ₹100 and ₹125 respectively. What quantities of A and B should be produced so as to maximize profit? Solve graphically.

30. Using VAM, find out the initial basic feasible solution, and improve the solution using MODI method if the solution is not optimal.

Destinations Origin	D1	D2	D3	Availability
O1	16	19	12	14
O2	22	13	19	16
O3	14	28	8	12
Requirement	10	15	17	42

31. Draw network diagram and compute the earliest and latest times for events. Also calculate the critical path and total float.

Activity	Immediate predecessor	Time (Days)
1-2	None	5
1-3	None	4
2-4	1-2	6
3-4	1-3	2
4-5	2-4 & 3-4	1
4-6	2-4 & 3-4	7
5-7	4-5	8
6-7	4-6	4
7-8	6-7 & 5-7	3

(2 x 15 = 30 marks)

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FAROOK COLLEGE (AUTONOMOUS), KOZHIKODE
 Fourth Semester BBA Degree Examination, March/April 2020
BBBA4B06 – Financial Management
 (2018 Admission onwards)

Time: 3 hours

Max. Marks: 80

PART A**Answer all questions**

1. Stock dividend is paid in the form of

(a) Bonus Shares	(c) Preference Shares
(b) Right Shares	(d) None of these
2. Leasing is a method of acquiring.....of asset.

(a) only the use	(c) the use as well as ownership
(b) the ownership	(d) None of these.
3. Depreciation is a

(a) Cash expense	(c) Income
(b) Non-cash expense	(d) None of these
4. The time gap between the production of goods and actual realization after sales is known as

(a) Operating Cycle	(c) Business Cycle
(b) Cash Cycle	(d) None of these
5. Borrowed fund does not include.....

(a) Financial institution loan	(c) Equity share capital
(b) Bank loan	(d) Fixed deposits
6. lease arrangements are not cancellable.
7. High inflation forces a company to follow Dividend policy.
8. In VED Analysis, the letter 'V' stands for
9. Interpolation technique is used in Method of Capital budgeting.
10. Incorporating a high amount of debt funds in the Capital structure of a company to increase the EPS is called.....

(1 x 10 = 10 Marks)

PART B

Answer any eight questions. Each question carries 2 marks

11. What is operational leverage?
12. What do you mean by stock dividend?
13. Explain transaction motive of holding cash.
14. What is discounted pay back period?
15. Explain EVA.
16. A project requires an outlay of ₹ 100,000 and yields annual cash inflow of ₹ 25,000 for 7 years. Calculate the Pay back period for the project.
17. Y Ltd. Issues ₹ 50,000, 8% debentures at a premium of 10%. The tax rate applicable to the company is 60%. Compute the Cost of debt capital.
18. From the following information, find out EOQ.
Annual Usage : 10,000 units
Cost of placing and receiving one order : ₹ 50.
Cost of material per units : ₹ 25.
Annual Carrying Cost per unit : 10% of inventory value.
19. A firm has sales of ₹ 10,00,000, variable cost ₹ 7,00,000 and fixed costs ₹ 2,00,000 and a debt of ₹ 5,00,000 at 10% rate of interest. Calculate the Operating and Financial leverage.
20. A company is expected to pay a dividend of ₹ 6 per share next year. The dividends are expected to grow perpetually at a rate of 9 per cent. What is the value of its share if the required rate of return is 15 per cent?

(8 x 2 = 16 marks)

PART C

Answer any six questions. Each question carries 4 marks

21. The following information has been provided by a Company for the year-ended 30.06.2019.

Liabilities	₹	Assets	₹
Equity Share Capital	200,000	Fixed Assets less Depreciation	300,000
8% Debentures	100,000	Inventories	100,000
Reserves and Surplus	50,000	Sundry Debtors	70,000
Long-term loans	50,000	Cash and Bank	10,000
Sundry Creditors	80,000		
	480,000		480,000

Sales for the year ended 30.06.2019 amounted to ₹ 10,00,000 and it is estimated that the same will amount to ₹ 12,00,000 for the year 2019-2020.

You are required to estimate the working capital requirements for the year 2019-2020 assuming a linear relationship between sales and working capital.

22. A Company issues 1000 equity shares of ₹ 100 each at a premium of 10%. The company has been paying 20% dividend to equity shareholders for the past five years and expects to maintain the same in the future also. Compute the cost of equity capital. Will it make any difference if the market price of equity share is ₹ 160?
23. A Company expects a Net income of ₹ 80,000. It has ₹ 200,000, 8% Debentures. The equity capitalization rate of the Company is 10%. Calculate the value of the firm and the overall capitalisation rate according to the Net Income Approach.
24. A project requires an investment of ₹ 500,000 and has a scrap value of ₹ 20,000 after five years. It is expected to yield profits after depreciation and taxes during the five years amounting to ₹ 40,000, ₹ 60,000, ₹ 70,000 and ₹ 20,000. Calculate the average rate of return on investment.
25. What are the basic financial decisions? How do they involve risk-return trade-off?
26. Explain briefly the general principles of a sound working capital management policy.
27. Give an account of the various Cash management Models.
28. Explain the irrelevance concept of Dividend.

(6 x 4 = 24 marks)

PART D

Answer any two questions. Each question carries 15 marks

29. What does Capital Structure mean? What are the major determinants of Capital Structure?

30. A Company has an investment opportunity costing ₹ 40,000 with the following expected Cash Flow after taxes and before depreciation.

Year	Net Cash Flow ₹
1	7,000
2	7,000
3	7,000
4	7,000
5	7,000
6	8,000
7	10,000
8	15,000
9	10,000
10	4,000

Using 10% as the Cost of capital, determine the following:

- Pay back period
- NPV at 10% discount factor
- Profitability Index at 10% discount factor
- IRR with the help of 10% and 15% discount factor.

31. What is Inventory Management? Explain the tools and techniques used for managing inventory

(15 x 2 = 30 M)