

Duration: 2 hours

Marks: 60

- Note: 1) All questions are compulsory and carries 15 marks each.
2) Figures to the right indicate full marks.

Q1. a) What is strategic management? Explain the risks of strategic management. 15
b) Describe briefly any one level of strategies of a business unit.

OR

c) Explain the various financial strategies of a business organisation. 15
d) Write a note on environmental scanning.

Q2. a) Discuss "Diversification as an alternative strategy of internal growth of a business firm". 15
b) Describe BCG matrix as a technique of corporate portfolio analysis.

OR

c) Explain the challenges faced by the management in resource allocation. 15
d) What is budgetary control? What are its advantages?

Q3. a) What is corporate restructuring? Discuss the causes of corporate renewal strategies. 15
b) Explain the problems of Indian strategic alliance.

OR

c) What is PPP Model? Discuss the governing strategies of PPP model. 15
d) Explain the limitations of Information Technology in business.

Q4. A) Select the appropriate option and fill in the blanks: 5

- The term 'Strategy' is taken from the -----word 'Strategos'.
a) Greek b) Latin c) French d) Japanese
- Environment relates to human population with reference to its size, density, age, literacy rate etc.
a) Economic b) Political c) Demographic d) Legal
- Sony-Erickson is one of the famous example of a -----
a) Franchising b) Diversification c) Joint-venture d) Divestment
- Faulty Pricing Strategy is the ----- related causes of Corporate Renewal.
a) Production b) Management c) Human Resource d) Finance
- In BPR "R" stand for-----
a) Re-engineering b) Relative c) Re-organise d) None of these

B) State whether the following statements are True or False: 5

- The analysis of external business environment helps to identify the strength and weakness of an organisation.
- The red zone in GE Nine Cell matrix indicates 'Go ahead' with growth strategy.
- The strategic management process is meaningless without strategic evaluation and control.
- Information Technology is useful in every phase of strategic management.
- The national manufacturing policy under Make in India Model helps in overcoming industrial sickness.

C) Match the Following:

5

- | | |
|-------------------------|--|
| 1) Dividend strategy | a) Closing of business unit |
| 2) Liquidation Strategy | b) Type of Strategic Alliance |
| 3) Joint Venture | c) Contribution of IT Sector |
| 4) Online trading | d) Outsourcing of knowledge based services |
| 5) KPO | e) Financial Strategy |

OR

Q4. Write Short Note on: (any 3)

15

1. Reasons for growth of BPO in India
2. Business Process Reengineering
3. Cope up strategies of Disaster management
4. Challenges of business Start-ups
5. Make in India Model

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(2 Hours)

(Total Marks : 60)

Please check whether you have got the right question paper

- N. B. :
1. All questions are **compulsory**.
 2. **Figures** to the **right** indicate **full marks** assigned to **each** question.
 3. **Draw neat diagrams** wherever **necessary**.

1. a) Explain Veblen and bandwagon effect in detail. (08)
 - b) Discuss the application of elasticity of demand and supply to economic issues (08)
- OR**
- c) Explain various methods of price control with reference to minimum floor and maximum ceilings. (08)
 - d) With the help of income consumption curve, discuss of change in income on consumer's equilibrium. (07)

2. a) Diagrammatically explain least cost factor combination for a given output. (08)
- b) Discuss in detail the cost reduction technique through experience. (07)

OR

- c) Distinguish between internal and external economies of scale. (08)
- d) Amit juice sandwich-center at Agra gets their income mainly from tourists. ABCD college comes for industrial visit in Agra and gives an order for ₹ 18,000. (07)

The cost for doing this work is calculated as

Wages	₹	5,000
Raw materials	₹	9,000
Fixed Costs	₹	10,000

Would you advise the firm to accept this order? If so why?

3. a) Explain various methods of measuring monopoly power. (08)
- b) Illustrate the dominant firm price leadership model in oligopoly. (07)

OR

- c) Explain the application of model of prisoner's dilemma in market decision. (08)
- d) MMW Luxury car manufacturing company in India was founded in the year 2006 and the first car was launched in 2007. The company maintained an aggressive stance and launched several vehicles at different price points. (07)

MMW was positioned as an aspirational brand for young entrepreneurs and senior executives and adopted innovative strategies to reach the segment. It also developed exclusive dealerships, which were used as touch points to interact with the customers.

Within three years, MMW went on to become the top luxury car manufacturer in India, surpassing Benz and Porsch, which had been present in the country for more than a decade. The case lists the strategies adopted by MMW on its journey to reach top position and discuss the challenges it is likely to face from existing and new competitors.

- a. Identify the market structure mentioned in the case and justify.

- b. Discuss the strategies used by MMW to top luxury car market based on the case.

(07)

4. a) Choose the right option from the following :

- i) A production function is used by management to know _____.
- The amount of input to buy.
 - The amount of input to use.
 - The amount of output per unit of each input.
 - The amount of output using all inputs efficiently.
- ii) Alternative cost is also known as _____.
- Incremental cost.
 - Opportunity cost.
 - Real cost.
 - Money cost.
- iii) The problem with marginal concept is that _____.
- Change in variables may not be in bulk.
 - Change in variables may not be in single unit.
 - Outflow and inflow of resources may not be equal.
 - Outflow and inflow of resources may not be simultaneous.
- iv) Which of the following is correct for consumer's equilibrium?
- Utility is maximised at the tangency of budget line to an indifference curve.
 - At the optimal point slope of indifference curve is equal to the slope of budget line.
 - At the point of equilibrium consumer satisfaction is highest.
 - All of the above.
- v) A public good will probably _____.
- be expensive in free market.
 - be overprovided in free market.
 - not to be provided in free market.
 - have no opportunity cost.
- vi) Negative production externality means _____.
- Social marginal cost is greater than private marginal cost.
 - Social marginal benefit is greater than private marginal cost.
 - Social marginal cost is greater than private marginal benefit.
 - Social marginal cost is less than private marginal cost.
- vii) If a firm earn normal profit, _____.
- They will try to leave the industry.
 - Others will join the industry.
 - Total Revenue = Total Cost.
 - No profit is made in accounting terms.

3

b) Give Precise meaning of the following :

- a. Economic profit.
- b. Substitution effect.
- c. Ridgelines.
- d. Barometric firm.

(08)

OR

4. Write short notes on **any three** of the following :

- a. Incremental and marginal principles.
- b. Paradox of bumper harvest.
- c. Public policy towards monopoly power.
- d. Non-price competition under oligopoly.
- e. Nash equilibrium.

(15)

Time: 2 Hours

Total Marks: 60

- N. B.: (1) All questions are **compulsory** carrying **equal** marks.
 (2) Support your answer with required working notes.
 (3) Round off upto two decimal points.
 (3) Use of simple calculator is allowed.

1. A newly started SSG Co.Ltd wishes to prepare Cash Budget from May. You are required to prepare a Cash Budget for the first six months from the following estimated revenue and expenses. [15 Marks]

Month	Total Sales Rs.	Materials Rs.	Wages Rs.	Overheads	
				Production Rs.	Selling & Distribution Rs.
May	20,000	20,000	4,000	3,200	800
June	22,000	14,000	4,400	3,300	900
July	24,000	14,000	4,600	3,300	800
August	26,000	12,000	4,600	3,400	900
September	28,000	12,000	4,800	3,500	900
October	30,000	16,000	4,800	3,600	1,000

Cash balance on 1st May was Rs.10,000. A new machine is to be installed at Rs.30,000 on credit to be repaid by two equal instalments in July and August.

Sales commission at 2.5% on total sales is to be paid within the month following actual sales.

Rs.10,000 being the amount of second call may be received in July, share premium amounting to Rs.2,000 is also obtainable with second call.

- (a) Period of credit allowed by suppliers is to be two months.
 (b) Period of Credit allowed to customers is to be one month.
 (c) Delay in payment of overheads is to be one month.
 (d) Delay in payment of wages is 15 days (i.e ½ month).
 (e) Assume cash sales to be 50% of total sales.

OR

1. Draw up a flexible budget for overhead expenses on the basis of the following data and determine the overhead rates at 70%, 80% & 90% capacity levels. [15 Marks]

Particulars	At 80% capacity (Rs.)
Indirect material	8,000
Indirect labour	10,000
Power (30% fixed)	20,000
Repairs & maintenance (60% fixed)	12,000
Deprecation	10,000
Insurance	5,000
Others fixed overhead	15,000
Total overhead	80,000
Estimated direct labour hours	1, 00,000 hours

2. Prakash Automobiles distributes its goods to regional dealer using a single lorry. The dealer's premises are 40 Km away by road. The lorry has a capacity of 10 tonnes and makes the journey twice a day fully loaded on the outward journeys and empty on return journey. The following information is available for four weekly period during the year 2018.

[15 Marks]

Petrol Consumption	8 Km per litre
Perol Cost	Rs.13 per litre
Oil	Rs.100 per week
Driver's Wages	Rs.400 per week
Repairs	Rs.100 per week
Garage Rent	Rs.150 per week
Cost of lorry (excluding tyres)	Rs.4,50,000
Life of lorry	80,000 Km
Insurance	Rs.6,500 per annum
Cost of tyres	Rs.6,250
Life of tyres	25,000 Km
Estimated sale value of lorry at the end of its life	Rs.50,000
Vehicle Licence Cost	Rs.1,300 per annum
Other overhead cost	Rs.41,600 per annum

The lorry operates on a five day week.

Required:

- A statement to show the total cost of operating the vehicle for the four weekly period analysed into running costs and fixed costs.
- Calculate vehicle cost per kilometre and per tonne kilometre.

OR

- From the following particulars, calculate material variances including material sub-variances. The standard mix required for a product is [15 Marks]
 Material A-60% at standard price Rs.40 per kg and
 Material B- 40% at standard price Rs.60 per kg
 Normal loss is 10% of total input.
 Actual output obtained during the period was 3,600 units for which actual consumption of materials are:
 Material A- 2,550 kgs @ Rs.42 per kg
 Material B-1,750 kgs @ Rs.59 per kg

- Z Ltd produces and sales a single article at Rs.10 each. The marginal cost of production is Rs.6 each and fixed cost is Rs.400 per annum. [15 Marks]

Calculate:

- P/V Ratio
- The Break-Even Sales (in Rs. And Nos.)
- The sales to earn a Profit of Rs.500
- Profit at sales of Rs.3,000
- New Break Even Point if sales price is reduced by 10%
- Margin of safety at sales of Rs.1,500 and
- Selling price per unit if the Break Even Point is reduced to 80 units.

OR

- The Financial Accountant of PSC Ltd has presented the following Product Performance Report for the year ended 31st March, 2018. [15 Marks]

Particulars	Rs.
Sales @ Rs.10 per unit	10,00,000
Total Variable Cost	7,00,000
Fixed Cost	2,00,000
Profit	1,00,000

The Marketing Manager of the company has come up with a proposal that if the selling price of the product is reduced by 10% the quantity sold will go up by 25%. On the other

hand the Costing Department is of the opinion that as most of the competitors have higher prices, the selling price should be increased by 10%. The Marketing Manager has apprehension that if the selling price is increased by 10% the quantity sold will fall by 20%. You are invited by the company to analyse the situation and advise the company to take a decision with reasons.

Whether:

- (i) The selling price should be increased or
- (ii) The selling price should be reduced or
- (iii) The selling price should be left unchanged

4. (A) Rewrite the entire sentence selecting the most appropriate alternative with the given serial no.s without altering the order/sequence: [08 Marks]

1. Contribution is equals to _____
 - (a) Sales – Cost of sales
 - (b) Sales – Cost of production
 - (c) Sales – Variable Costs
 - (d) Sales – Fixed Costs
2. If standard cost is lower than the actual cost, the difference is known as _____
 - (a) Favourable
 - (b) Adverse
 - (c) Positive
 - (d) Negative
3. A budget that gives a summary of all the functional budgets is known as _____
 - (a) Capital Budget
 - (b) Flexible Budget
 - (c) Master Budget
 - (d) Fixed Budget
4. The object of budgetary control is _____
 - (a) Planning
 - (b) Organising
 - (c) Forecasting
 - (d) None of the above
5. Difference between standard cost and actual cost is called as _____
 - (a) Profit
 - (b) Loss
 - (c) Wastage
 - (d) Variance
6. Operating Costing is applicable to _____
 - (a) Transport Companies
 - (b) Hospitals
 - (c) Electricity companies
 - (d) All of the above

7. A standard which is established for use unaltered for an indefinite period is called _____
- Current standard
 - Ideal standard
 - Basic standard
 - Expected standard
8. _____ is the cost centre or cost unit in transport costing.
- Passenger-kms
 - Tonne Kms
 - Room –days
 - None of the above

(B) Match the following by rewriting the columns A & B by matching on an overall most appropriate basis: [07 Marks]

A	B
1. Margin of Safety	a. Constraint
2. Limiting Factor	b. Estimate of sales
3. Sales Budget	c. Sales –Break Even Sales
4. Decision Making	d. X axis
5. In the Break Even Chart Volume(in units) is shown on the	e. Selection of the best alternative
6. In the Break Even Chart Cost is shown on the	f. Per Patient –Day
7. Hospital	g. Y axis

OR

4. Write Short Notes on any Three:

- Advantages of Break –Even Chart
- Sales Variance
- Master Budget
- Operating Costing of Hotel
- Merits of Zero Based Budgeting

[15 Marks]

M Com (D)

208

(2 Hours)

Marks : 60

Note: (1) All Questions are compulsory.
(2) Figures to the right indicate full marks.

- Q. 1. A) Discuss the various approaches to business ethics. (08)
B) Explain the need and importance of Business Ethics. (07)
- OR**
- C) Describe Gandhi's Doctrine of Satya and Ahimsa. (08)
D) Explain Immanuel Kant's Deontological theory of ethics. (07)
- Q. 2. A) Discuss unethical practices in advertising. (08)
B) Write a note on Ethical practices in finance and accounting. (07)
- OR**
- C) Explain ethical practices in human resource management. (08)
D) Discuss in detail importance of Corporate Governance. (07)
- Q. 3. A) Explain in detail features of CSR. (08)
B) Write a note on Corporate Philanthropy. (07)
- OR**
- C) Describe the drivers or forces influencing the growth of CSR activities. (08)
D) Comment on the future of CSR in India. (07)
4. (A) State whether the following statements are True or False. (05)
1. Renewable energy results in greater carbon emissions.
 2. Business Ethics is different from Business Law.
 3. Demerit goods affect the welfare of the consumers.
 4. Environment sustainability reporting is mandatory in India.
 5. CSR brings social change in the society.
- B. Fill in the blanks with appropriate option. (05)
- 1) Duty theory is a type of _____ theory.
(Deontological, Teleological, Utilitarian)
 - 2) The term 'Triple Bottom Line' was coined by _____.
(John Elkington, Peter Drucker, Philip Kotler)
 - 3) The word philanthropy comes from Greek word _____.
(Philantrophos, Philosophy, Philantry)
 - 4) _____ helps firms to track sales data.
(MIS, CRM, CSR)
 - 5) The aim of fair labour association is to improve _____ conditions in factories.
(working, welfare, women)

C. Match the following:

(05)

Group A

1. Source of Values
2. CSR towards Government
3. Code of Ethics
4. SA 8000
5. Promotion Ethics

Group B

- (a) Social Accountability International
- (b) Genetics
- (c) Fair Advertising.
- (d) Taxes to be paid on time
- (e) Guide of Principles

OR

4. Write short notes (Any three)

(15)

- a) Functions of UNDP.
- b) ISO 14000.
- c) Global reporting Initiative.
- d) Role of HR professionals in CSR.
- e) CSR and Sustainable Development.

मराठी रूपांतर

(२ तास)

गुण : ६०

सुचना : (१) सर्व प्रश्न अनिवार्य आहेत.

(२) उजवीकडील अंक पूर्ण गुण दर्शवितात

(३) इंग्रजी प्रश्नपत्रिका प्रमाण मानावी

१. अ) व्यावसायिक नितिमत्तेविषयीच्या विविध दृष्टिकोनांवर चर्चा करा. ०८
ब) व्यावसायिक नितिमत्तेची गरज व महत्त्व स्पष्ट करा. ०७
किंवा
क) गांधीजींच्या सत्य आणि अहिंसेच्या शिकवणीचे वर्णन करा. ०८
ड) इमॅन्युअल कांत यांचा नितिमत्तेचा कर्तव्यशास्त्र सिध्दांत सांगा. ०७
२. अ) जाहिरातीमधील अनैतिक पध्दतींवर चर्चा करा. ०८
ब) 'वित्त आणि लेखांकनातील नैतिक पध्दती' यावे टीप लिहा. ०७
किंवा
क) मानवी संसाधन व्यवस्थापनातील नैतिक पध्दती स्पष्ट करा. ०८
ड) कंपनीच्या कारभारासंबंधीच्या नियमनाचे महत्त्व सखोलपणे सांगा. ०७
३. अ) कंपन्यांच्या सामाजिक जबाबदारीची वैशिष्ट्ये सखोलपणे स्पष्ट करा. ०८
ब) कंपन्यांच्या परोपकार यावर टीप लिहा. ०७
किंवा
क) कंपन्यांच्या सामाजिक जबाबदारीच्या उपक्रम वाढीवर प्रभाव टाकणाऱ्या शक्तीदायक प्रेरणांचे वर्णन करा. ०८
ड) भारतातील कंपन्यांच्या सामाजिक जबाबदारीच्या भवितव्यावर भाष्य करा. ०७

MCom /

/16

[Marks: 60]

[Time: Two Hours]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory.
 2. Figures to the right indicate full marks.
 3. All working notes should form part of your answer.
 4. Use of simple calculator is allowed.

Q.1 Explain the concepts of Personal Financial Planning and process of Personal Financial Planning? **15**

OR

Q.1 A. what are the various stages of an investor life cycle. **08**

B. Lavnya made an investment of Rs. 800 that grows to Rs. 960 in 2 years. Calculate Compounded Annual Growth Rate (CAGR)? **07**

Q.2 Explain the types of Investment Risk. **15**

OR

Q.2. Explain various Income Tax Savings Schemes. **15**

Q.3 What is Retirement Planning? Explain Pre retirement Strategies and pre-retirement investment products. **15**

OR

A. Explain the financial objectives in Retirement Planning. **08**

B. Explain the rights & responsibilities of the insured. **07**

Q.4 A. Match the following columns. **08**

	Column A		Column B
1.	Liability Insurance	A	Basic Salary
2.	Investments	B	Bonds
3.	Fixed Salary	C	Basic Principle of insurance
4.	Principle of Subrogation	D	Type of asset allocation
5.	Gratuity	E	80 CCC
6.	Tactical asset allocation	F	Indemnity
7.	Pension Funds	G	NPF
8.	Mandatory for Government Employees	H	Retirement Benefit

07

B. State whether following statements are **True** or **False**:

1. Execution of a financial plan doesn't require discipline and perseverance.
2. Tax evasion is considered as ethical and legal.
3. The main function of insurance is to provide protection against risk of finance.
4. In India, EPF can be done through Index or Gold.
5. Inflation increases the purchasing power of money over time.
6. The insurance provides capital to the society.
7. Direct tax is the one which is borne by the tax payer himself.

OR

Q.4 Write short notes on (Any 3):

15

1. Investing in Real Estate
2. Unit Linked Insurance Plans (ULIPs)
3. Strategic Asset Allocation
4. Financial risk
5. Secondary Functions of Insurance