

SOMAIYA

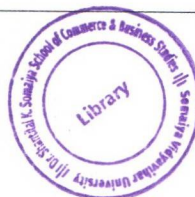
VIDYAVIHAR UNIVERSITY

Dr. Shantilal K. Somaia School of Commerce and Business Studies

QUESTION PAPERS

BRANCH: Master of Commerce (Business Management)	SEM: I
	OCT/NOV-2024

Sr. No.	Subject	Available
1.	231P23C103 – Marketing Management	
2.	23P23C104 – International Economics	
3.	131P23C401 – Banking & Financial Services	
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ATKT March 25

Comm sem I

26/03/25



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2024 to Oct. 2024)

Examination: End Semester Examination Nov. 2024 (PG Programmes)

Programme code: 22

Programme: MBM

Class: FY

Semester: I

Name of the Constituent College: S K Somaiya college

Name of the Department Commerce

Course Code: 231P23C103

Name of the Course: Marketing Management

Duration : 2 Hrs.

Maximum Marks : 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3) Figures to right indicate full marks.

Question No.		Max. Marks	Co Attainment
Q.1	<p>A) Selling focuses on pushing products, while marketing focuses on customer needs." Discuss the differentiation between selling and marketing and also elaborate on the features of marketing .</p> <p>OR</p> <p>B) Discuss how the 4Ps (Product, Price, Place, Promotion) work together to create a cohesive marketing strategy. Illustrate your answer with an example of a successful product .</p>	<p>15</p> <p>15</p>	<p>CO1</p> <p>CO1</p>
Q.2	<p>A) State and explain the meaning of Online research. Describe the Process to do online research.</p> <p>OR</p> <p>B) What are the key advantages and potential challenges of conducting primary research, and how can businesses mitigate the drawbacks while maximizing the benefits?"</p>	<p>15</p> <p>15</p>	CO2
3	<p>CASE STUDY</p> <p>Organizational Buying in the Automotive Industry</p> <p>AutoTech Motors is a well-established car manufacturer known for producing high-quality, fuel-efficient vehicles. The company has a global presence and operates multiple production plants across different regions. As part of its vehicle manufacturing process, AutoTech Motors needs to source high-quality tires, batteries, seat covers, lighting systems, and other essential car accessories. Instead of producing these items in-house, AutoTech Motors has opted to engage in organizational buying, outsourcing the supply of these components to specialized third-party suppliers.</p> <p>AutoTech Motors' procurement department begins by identifying the specific needs for each vehicle model. For instance, different models may require different tire specifications based on performance, fuel efficiency, and safety requirements. Accessories like high-performance batteries, specialized lighting systems, and ergonomic seat covers also need to be</p>	15	CO3

sourced for each car model. The company often conducts in-depth research to determine the best materials and designs for these components.

Once the needs are identified, AutoTech Motors begins the process of selecting suppliers for the required tires and accessories. The procurement team looks for suppliers that offer the right combination of quality, price, and reliability. They evaluate potential suppliers based on several criteria:

- **Quality Standards:** Suppliers must meet stringent quality standards for automotive components.
- **Cost-Effectiveness:** Prices must align with AutoTech's budgetary constraints while maintaining quality.
- **Supply Reliability:** Suppliers must demonstrate a proven track record of timely deliveries and consistent quality.
- **Innovation:** AutoTech Motors seeks suppliers who offer innovative products, such as new tire technologies that improve vehicle safety or fuel efficiency.

After narrowing down potential suppliers, AutoTech Motors issues a Request for Proposal (RFP) to the chosen suppliers, outlining its needs and specifications. The suppliers then respond with proposals that include product details, pricing, and delivery schedules. AutoTech evaluates these proposals and enters into negotiations with the suppliers to ensure they are getting the best terms for the products and services.

Based on the evaluation and negotiation process, AutoTech Motors selects the suppliers who meet their requirements for price, quality, and reliability. For instance, they may select GlobalTire Co. for their high-performance tires, PowerCell Batteries for battery supplies, and LuxAuto Interiors for seat covers and upholstery. Long-term contracts are often negotiated to secure favorable pricing and guarantee timely supply.

Once the supplier selection is made, AutoTech Motors places an order with the suppliers for the required quantities of tires and accessories. The suppliers then manufacture and deliver the components according to the agreed schedule. AutoTech's logistics team works closely with the suppliers to ensure that the products are delivered on time and meet quality standards before they are used in the manufacturing process.

Following the initial order, AutoTech Motors maintains ongoing relationships with its suppliers to ensure consistent quality and supply. The company regularly monitors supplier performance, provides feedback, and works collaboratively with suppliers to resolve any issues. AutoTech may also engage in joint development projects with its suppliers to explore new technologies or improve product quality.

While AutoTech Motors benefits from the organizational buying process, there are challenges associated with managing multiple suppliers and ensuring the timely delivery of components. These include:

- **Supply Chain Risks:** Any delays or disruptions in the supply chain (e.g., due to natural disasters, geopolitical issues, or transportation problems) can impact AutoTech's production timelines.



- **Quality Control:** Ensuring that all suppliers meet AutoTech's stringent quality standards requires continuous monitoring and communication.
- **Price Fluctuations:** The price of materials for tires and other accessories can fluctuate due to external factors like raw material shortages or changes in labor costs, which may affect AutoTech's bottom line.

AutoTech Motors' approach to organizational buying for tires and accessories illustrates the importance of strategic supplier relationships in the manufacturing process. By carefully selecting suppliers and negotiating favorable terms, AutoTech ensures that it can meet production demands, maintain product quality, and offer competitive pricing for its vehicles. The organizational buying process helps AutoTech Motors manage risks, control costs, and stay ahead in a competitive automotive market.

Questions: (each 5 marks)

1. What are the key factors AutoTech Motors considers when selecting suppliers for tires and accessories, and how do these factors influence the overall quality and cost of the final product?
2. How does AutoTech Motors manage the challenges of supply chain risks and quality control in its organizational buying process?
3. In what ways do long-term supplier relationships benefit AutoTech Motors, and what strategies does the company use to ensure ongoing collaboration with its suppliers?

- Q.4
- A) Define the term services, explain its features, and elaborate on the scope of service .
OR
- B) Case study
Navy Tutorials attracted the Undergraduate students with air-conditioned classrooms, excellent faculty, Test Series, and picnics, twice a semester. In semester 5, Professor Raj Vaidya who was very famous for a technical paper for his expertise as he was nearing the last module, he met with an accident and was hospitalized. He completed the syllabus by sending lecture notes online but being a technical paper, the students didn't understand much. On the day of the examination, the students found more than half of the questions from those modules, and they couldn't perform well.
- A) Evaluate the importance of PEOPLE in the above case .
B) What steps in the recovery procedure should have been taken by Navy tutorials.
C) Explain the importance of RATER as a dimension of service quality with reference to the above case.

15

CO4

15

CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY

ATKT - MARCH 2025
MBM - Int Economics
Sem - I : 24/03/25

Semester: June 2024- November 2024

Examination: End Examination November 2024 (PG Programme)

Programme code: 23

Programme: Masters of Commerce in Business Management.

Class: MBM

Semester: I



Name of the Constituent College:
S K Somaiya College (SKSC)

Name of the department:
COMMERCE

Course Code: 23P23C104

Name of the Course: International Economics

Duration: 2 Hrs
Max. Marks: 60

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

Question No.		Max. Marks	Co attainment
Q-1	<u>Answer the following Questions:</u>		
A)	Discuss the trends that have been observed over the years in migration.	15	Co. 5
	OR		
B)	Elaborate on foreign exchange rate and different types of exchange rate systems.	15	Co. 4
Q-2	<u>Answer the following Questions:</u>		
A)	Explain foreign exchange reserve and types of foreign exchange reserves.	15	Co. 4
	OR		
B)	Explain the types of economic integration in international trade.	15	Co. 2

<p>Q-3</p> <p>A)</p>	<p><u>Answer the following Questions:</u></p> <p>India has been one of the largest sources of migrant IT professionals to the United States since 1990s. The US has faced a shortage of skilled IT workers and Indian IT professionals have been moving to the US</p> <ol style="list-style-type: none"> 1. Determine and explain the factors influencing this labor movement. 2. Discuss the impact of international labour movement on India's economy and workforce. 3. Discuss the steps that Indian Government should take to reduce the impact of this brain drain. <p><u>Answer the following questions:</u></p> <p>Q.4</p> <p>A)</p> <p>The Indian Government store wheat and rice to ensure food security and stabilize prices. This is managed by the Food Corporation of India (FCI).</p> <ol style="list-style-type: none"> 1. Identify the strategy used by Indian Government and the explain the purpose of maintaining stock of wheat and rice. 2. Discuss its impact on the economy. 3. Explain the advantages and disadvantages of this strategy. 	<p>15</p> <p>(5)</p> <p>(5)</p> <p>(5)</p> <p>15</p>	<p>Co. 5</p> <p>Co. 3</p>
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ATKT March 2025
MBM. Sem I NEP

27/3/25



SOMAIYA
VIDYAVIHAR UNIVERSITY



Nov/December 2024		
Examination: In Semester Examination (PG Programmes)		
Programme code: 06	Class: FY	Semester: I
Programme: : Masters in Business Management (MBM)		
Name of the Constituent College: S K Somaiya College		Name of the Department: Commerce
Course Cod : 131P23C401	Name of the Course: Banking & Financial Services	
Duration : 2 Hr.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2) Give Examples as applicable		

Question No.		Max. Marks	CO Attainment
Q1 A	What is a Bank and explain the structure of Banking in Indian Banking systems.	15	1
	OR		
Q1 B	Explain Corporate Banking Concept and discuss Offshore Banking with Advantages and Disadvantages of the same.	15	2
Q2 A	Explain Microfinance and discuss the Role and importance with key features of Microfinance .	15	4
	OR		
Q2 B	Assess the Meaning and Functions of Financial systems with Chart and discuss the concepts in the chart with details.	15	3
Q3 A	<p><u>ICICI Videocon Dhoot and Chanda Kochhar Case Study:</u></p> <p>The ICICI-Videocon loan scam is a high-profile case involving Chanda Kochhar, the former CEO of ICICI Bank, and Venugopal Dhoot, the promoter of the Videocon Group. The case exposed allegations of quid pro quo and conflict of interest in the sanctioning of loans amounting to 3,250 crore to Videocon by ICICI Bank during Kochhar's tenure.</p> <p>Details of the Scam</p> <p>1. Loan Disbursement</p> <ul style="list-style-type: none"> The Deal: In 2012, ICICI Bank, as part of a consortium of banks, extended a 40,000 crore loan to the Videocon Group. ICICI Bank's share in this loan was 3,250 crore. Approval by Chanda Kochhar: As CEO, Chanda Kochhar played a key role in the approval of the loan, which was later flagged for irregularities. <p>2. Conflict of Interest</p> <ul style="list-style-type: none"> Quid Pro Quo Allegations: It was alleged that Venugopal Dhoot invested 64 crore in NuPower 	15	1,2,3,4

	<p>Renewables, a company owned by Chanda Kochhar's husband, Deepak Kochhar, shortly after ICICI Bank sanctioned the loan to Videocon.</p> <ul style="list-style-type: none"> • Shell Companies: The 64 crore was routed through a web of companies controlled by Dhoot, including Supreme Energy Private Limited, to NuPower Renewables. • Loan Defaults: Videocon Group defaulted on the 3,250 crore loan, which was classified as a non-performing asset (NPA) in 2017. <p>3. Investigations</p> <ul style="list-style-type: none"> • Internal Audit and Whistleblower Complaint: The scam came to light following a whistleblower complaint in 2018, which alleged irregularities in the loan sanctioning process and conflict of interest involving Kochhar and her family. • CBI Investigation: The Central Bureau of Investigation (CBI) registered a case against Chanda Kochhar, her husband, and Venugopal Dhoot for criminal conspiracy and corruption. • ED Charges: The Enforcement Directorate (ED) also launched a probe under the Prevention of Money Laundering Act (PMLA), focusing on financial transactions between Videocon, NuPower Renewables, and related entities. <p>4. Chanda Kochhar's Resignation Amid mounting allegations, Chanda Kochhar stepped down as ICICI Bank CEO in October 2018. Later, ICICI Bank's board treated her exit as a dismissal, citing her failure to disclose conflict of interest.</p> <p>How the Scam Was Done</p> <p>1. Loan Approval</p> <ul style="list-style-type: none"> • In 2012, ICICI Bank sanctioned a 3,250 crore loan to the Videocon Group as part of a consortium of banks lending 40,000 crore. • Chanda Kochhar, as CEO, played a pivotal role in approving the loan. <p>2. Quid Pro Quo Arrangement</p> <ul style="list-style-type: none"> • Shortly after the loan was disbursed: <ul style="list-style-type: none"> ◦ Venugopal Dhoot allegedly invested 64 crore in NuPower Renewables, a company owned by Deepak Kochhar. ◦ The money was routed through Supreme Energy Private Limited, controlled by Dhoot, before transferring ownership to Kochhar's company. <p>3. Loan Diversion and Default</p> <ul style="list-style-type: none"> • The Videocon Group allegedly misused the loan, diverting funds for purposes unrelated to the stated objectives, such as business expansion. • By 2017, the Videocon Group defaulted on the loan, and it was classified as a Non-Performing Asset (NPA) by ICICI Bank. <p>4. Web of Shell Companies</p>		
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- Investigators found a network of shell companies and circular transactions used to obscure the flow of money between Videocon, Supreme Energy, and NuPower Renewables.
5. Concealment of Conflict of Interest
- Chanda Kochhar allegedly did not disclose her family's business links with Venugopal Dhoot when the loan was being processed, violating ICICI Bank's code of conduct and regulatory norms.

Answer all Three Questions from the Case Study for 5 marks each :

1. How did conflicts of interest and weak corporate governance contribute to the ICICI-Videocon loan scam?
2. What lessons can banks and financial institutions learn about mitigating risks of quid pro quo in high-value loan sanctioning?
3. How can stricter regulations and accountability measures prevent cases of corruption involving top-level executives in the banking sector?

Q4 A

HDIL PMC Bank Loan Fraud Case Study :

The Punjab and Maharashtra Co-operative (PMC) Bank-HDIL Loan Scam was a massive banking fraud that came to light in 2019, involving the misuse of depositor funds. The scam revolves around a fraudulent relationship between PMC Bank's management and Housing Development and Infrastructure Ltd (HDIL), a real estate company. The fraud caused financial distress to more than 16lacs of depositors and led to a loss of over 6,500 crore, effectively crippling PMC Bank.

Key Details of the Scam

1. The Fraudulent Loans

- Over 70% of PMC Bank's loan book (6,226 crore) was granted to HDIL and its related entities over a span of several years.
- Loans were extended despite HDIL defaulting on repayments as early as 2011.

2. Manipulated Records

- The bank created 21,000 fake accounts to hide the loans disbursed to HDIL.
- These accounts were manipulated in the bank's core banking system (CBS) to prevent detection by auditors and regulators.
- The Reserve Bank of India (RBI) and PMC Bank's auditors were provided falsified financial statements that masked the bank's heavy exposure to HDIL.

3. Collusion Between PMC Bank and HDIL

- The scam was orchestrated by Joy Thomas, the then managing director of PMC Bank, along with senior officials, in collusion with Rakesh Wadhawan and Sarang Wadhawan, promoters of HDIL.
- In return for the fraudulent loans, the Wadhawans allegedly bribed bank officials and maintained a cozy relationship with them.

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1,2,3,4

4. Loan Defaults and Non-Performing Assets

- HDIL defaulted on loan repayments, and by the time the scam surfaced, the loans became non-performing assets (NPAs).
- The unserviced loans, coupled with the absence of collateral recovery, caused a significant financial blow to PMC Bank.

How the Scam Was Carried Out

1. Overexposure to HDIL:

- PMC Bank extended loans far exceeding regulatory limits to a single borrower (HDIL), violating RBI norms.
- These loans were granted despite HDIL's financial distress and its inability to repay earlier debts.

2. Creation of Fake Accounts:

- Bank officials created thousands of fake accounts in the CBS, reflecting these loans as standard and performing.
- Dummy accounts were used to park loan repayments temporarily before the money was siphoned off.

3. Bribery and Kickbacks:

- PMC Bank officials allegedly received significant kickbacks from HDIL for facilitating the fraudulent transactions.

4. Concealment from Regulators:

- Falsified records and financial statements were submitted to auditors and the RBI.
- The actual exposure to HDIL was hidden by suppressing data in regulatory filings.

5. Funds Siphoning:

- The funds were diverted by HDIL's promoters for personal use, luxury items, and real estate projects that never materialized.

Answer all 3 Questions from the Case Study for 5 marks each :

1. What systemic weaknesses in India's cooperative banking sector allowed the PMC Bank-HDIL loan scam to go undetected for nearly a decade?
2. How did the misuse of the core banking system (CBS) contribute to the concealment of fraudulent transactions in the PMC Bank scam?
3. What measures can be implemented to prevent similar scams in cooperative banks, and how can depositor interests be better safeguarded?