

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

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

Sr. No.	Subject	Available
1.	31P23E202 – Retail Management	
2.	231P23C303 – Capital Market	
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MBM (Sem 03)



Semester (July 2024 to Oct. 2024)		
Examination: End Semester Examination Nov. 2024 (PG Programmes)		
Programme code: 01	Class: SY	Semester: III
Programme: MBM		
Name of the Constituent College: S K Somaiya college	Name of the Department Commerce	
Course Code: 31P23E202	Name of the Course: Retail 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	a. Explain the concept of "Fixtures". Describe and explain various types of fixtures used for organized retail stores. OR	15	CO 3
	b. "Merchandising" cannot be done without some stated rules and regulations", Justify the statement in the light of principles of Merchandising.	15	CO 3
Q.2	a. Describe various social issues related to Retail Organisation and state the ways to remove that barriers and issues. OR	15	CO 4
	b. Explain the recruitment process of retail staff in detail.	15	CO 4
Q.3	The Indian fashion retail industry is growing rapidly, thanks to a young population, rising incomes, and a strong demand for trendy yet affordable clothing. Brands like Zara and H&M have gained popularity, but there is an immense opportunity for homegrown brands to meet the needs of price-conscious consumers, particularly in smaller cities. Zudio and Reliance Trends have capitalized on this demand by offering fashionable clothing at affordable prices, making them dominant players in India's fashion landscape. Zudio, launched in 2016 by Tata Group, and Reliance Trends, part of Reliance Retail, both operate in the affordable fashion segment but have distinct strategies. Zudio focuses on fast fashion, catering to Tier 2 and Tier 3 cities, while Reliance Trends offers a wider	15	CO 1

product range including ethnic wear, with a strong presence in metro and urban areas.

Zudio specializes in ultra-affordable, fast-fashion apparel. With over 500 stores in 160 cities, Zudio aims to provide trendy clothes to budget-conscious consumers in Tier 2 and Tier 3 cities. Reliance Trends, on the other hand, offers a mix of casual and ethnic wear at affordable prices. It has a presence in over 700 cities, catering to a broader demographic with both local and international fashion influences. Before Zudio and Reliance Trends, affordable and trendy fashion was limited to metro areas. Both brands stepped in to fill this gap, making trendy clothing accessible even in smaller cities. Zudio targets youth and families in smaller cities, providing fashionable clothing without overspending. Reliance Trends appeals to a broader demographic, offering both casual and ethnic wear for a variety of occasions.

Zudio's USP is trendy fashion at ultra-affordable prices, with a focus on smaller cities where such options were previously unavailable. Reliance Trends' USP is strong omni-channel presence, combining affordable pricing with a diverse product range, and a seamless integration of online and offline shopping experiences through platforms like AJIO and JioMart. Zudio's rapid expansion includes opening stores in 46 new cities in FY24 and focusing on Tier 2 and Tier 3 cities. The brand plans to reach 700 stores domestically and expand internationally, starting with its first store in Dubai in FY25. Reliance Trends has taken a more measured approach, increasing its store count to 700 by FY24 and focusing on metro and Tier 2 cities. The brand plans to expand its store network by 10–15% annually, with a focus on omnichannel retailing.

Zudio keeps marketing costs low by relying on word-of-mouth and in-store promotions. The brand's fast-fashion model and constantly updated inventory are its primary draws. Reliance Trends employs a more comprehensive strategy, including celebrity endorsements, digital marketing, and influencer collaborations. The brand's strong presence on AJIO and JioMart also allows it to reach digital shoppers.



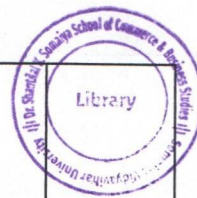
Zudio relies heavily on offline stores for customer engagement, with minimal investment in e-commerce. Its CRM strategy is basic, collecting data in stores to tailor regional offerings. Reliance Trends has a robust online presence, utilizing AI-powered CRM tools to personalize customer experiences. This includes loyalty programs and targeted promotions, creating a seamless omnichannel experience. Zudio focuses on delivering an excellent in-store experience, particularly for price-sensitive customers. However, its lack of loyalty programs and digital engagement may limit retention. Reliance Trends integrates online and offline shopping, ensuring smooth customer experiences through loyalty programs and personalized services.

Zudio's Competitive pricing and rapid expansion into smaller cities have helped Zudio stand out. Its focus on local sourcing enables faster operations and trend adaptation. Reliance Trends's Digital integration and omnichannel strategies give Reliance Trends a broader reach and better customer engagement. Zudio's Strengths are Affordable pricing, Rapid expansion in underserved cities and Fast-fashion model with frequent collection updates while Zudio's Weaknesses are Limited online presence, Minimal marketing efforts, Narrow product range. Reliance Trends Strengths are Strong digital and omnichannel presence, Diverse product range, including ethnic wear, High brand recognition and celebrity endorsements. Reliance Trends Weaknesses are Higher pricing compared to Zudio, Slower store expansion rate. Both Zudio and Reliance Trends are making significant impacts in the Indian fashion retail sector by offering affordable fashion to different customer segments. While Zudio excels in fast-fashion and aggressive expansion in smaller cities, Reliance Trends leverages its digital presence and broad product range to maintain a strong foothold across urban and semi-urban markets.

Questions: [each carries 5 marks]

1. Compare the strengths and weaknesses of Zudio and Trends and state which organized retail firm is better than the other.

	<p>2. Suggest some solution for the international expansion to both the firms in the middle east countries.</p> <p>3. Imagine you are creating a retail outlet of men's wear and accessories. Describe the planning process for that.</p>		
Q.4	<p>Pantaloon Retail India Ltd. (PRIL) is a division of Aditya Birla Fashion and Retail Ltd. Pantaloon, a retailer was consolidated on 12th October of the year 1987 settled in Mumbai and operates all over India. The organization works principally the "Lifestyle and Value" designs through different conveyance components and lines of business some of them being style, food, general product, home recreation and diversion monetary administrations correspondences and health. Pantaloons is India's #1 Fast Fashion; it has 331 style objections spread across 155+ towns and urban areas in the country. It is present across 25,000 multi-brand outlets across India. The organization additionally works its items online by the web-based interface named futurebazaar.com.</p> <p>In an advanced retail climate, Pantaloons has arisen as a solid brand in the style industry in recent many years and is making style open across the length and expansiveness of the country.</p> <p>Connecting with underserved networks is in the DNA of every Aditya Birla Group company. They believe in the trusteeship concept. This entails going above and beyond corporate interests, grappling with the "personal happiness" issues that underserved networks face, and attempting to make a significant difference in their lives.</p> <p>Infrastructure improvement, education, sustainable living, health care, and embracing social issues are some of the centre regions that have emerged because of this. The Aditya Birla Centre for Community Initiative and Rural Development oversees all their local projects and programmes. The exercises are being carried out in compliance with Schedule VII of the Company Act of 2013.</p> <p>It is a process of sourcing, screening, shortlisting, and choosing the right contender for the necessary empty positions. Source: ISMT Nepal Pantaloons produces opening in the consultancies, newspaper ad and on</p>	15	CO 2



its own website for walk-in interview with Job Specification and Job Description. Then the meetings are directed according to these people individually viz. senior supervisor, division head, HR, zonal administrator. Generally, the process consists of series of Interview, Group Discussion, Written Aptitude Test, Psychometric Test (for higher level role) then at the end Final Formal Interview is conducted. And for normal selection, candidates apply through website and give interview and are selected accordingly.

Empowering workers to obtain new or progressed abilities, information, and view focuses, by giving learning and training, and place where such ideas can be applied. Pantaloon also provides their employees to opt educational course through 'Seekho' scheme which helps them to develop their skills. Effective training method which Pantaloon uses according to various levels are-

For Junior Level executive- Experiential Action Learning, for Middle Level Executive- On the Job Training, for Higher Level Executive- Problem Bases Training is given to the employees. Time to time training is given according to the needs of the organization.

Every employee's performance is reviewed at the point when representatives work in an association they might want to be valued and perceived and get benefits for the work they are doing. Every single representative's execution is assessed on different time periods and compensations as Best Worker, Star Entertainer or with some vouchers, etc.

The type of Appraisal system includes-

- Rating Scale- This appraisal system is used to indicate employees' level of degree of achievement or performance in the performance management system. Rating Scale system is generally used because it provides quantitative appraisals which are moderately simple to manage and administer employees on different aspects.

• Balance Score Card- The goal of a balancing scorecard is to connect an organization's work activities with its strategy and vision, increase communication, and track company success against strategic goals.

Compensation schemes for employees include:

- Monetary and non-monetary both type of rewards is given to employees Monetary- Vouchers and gifts (Employees of Future Group will be eligible for a discount). Non-monetary- Awards and certificates.
- Employees and his families get free medical services and female employees can have maternity leave of 84 days.
- Pantaloons provides travel alternatives and reimbursements so that employees can travel safely and comfortably.
- It provides flexible working hours and employees can avail 7 days advance of all types of leave which gets adjusted in employees leave balance.
- They get promotion 2 times in a year- They get a salary after their performance appraisal.

Questions: [each carries 5 marks]

1. Describe the HR policies adopted by Pantaloons and state whether they are competitive with the industry and are justifying the employee benefits.
2. State whether the procedure for selection is appropriate and compensation rules are adopted for the better performance of employees.
3. Suggest some innovative policy to be adopted by Pantaloons so that they can be preferred by most of the people for jobs.



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VIDYAVIHAR UNIVERSITY



Semester (July 2024 to October 2024)		
Examination: End Semester Examination October/November 2024 (UG/PG Programmes)		
Programme code: 23 Programme: M.COM [BM]	Class: S.Y.M.COM [BM]	Semester: III
Name of the Constituent College: S.K. SOMAIYA		Name of the Department: COMMERCE
Course Code: 231P23C303	Name of the Course: CAPITAL MARKET	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary		

Q.No.		Max. Marks	Co																					
Q.1	Explain the ASBA Process of investing in Public Offer and mention its benefits.	15	01																					
	OR																							
Q.1 (a)	Explain the Role of Following intermediaries in the Capital Market: Credit Rating Agencies Depository Participants	15	01																					
Q.2.	Explain the various schemes of Mutual Funds	15	02																					
	OR																							
Q.2.	The information relating to one Equity Oriented Mutual Fund is given below: (INR in thousands)		02																					
	<table><tr><th>Particulars</th><th>As on January 2, 2019</th><th>As on January 3, 2019</th></tr><tr><td>Market Value of Portfolio</td><td>19,300</td><td>19,800</td></tr><tr><td>Receivables</td><td>200</td><td>200</td></tr><tr><td>Accrued Income</td><td>150</td><td>150</td></tr><tr><td>Accrued Exps</td><td>50</td><td>50</td></tr><tr><td>Other Payables</td><td>100</td><td>100</td></tr><tr><td>Units of Mutual Funds</td><td>5 Lakhs</td><td>5 Lakhs</td></tr></table>	Particulars	As on January 2, 2019	As on January 3, 2019	Market Value of Portfolio	19,300	19,800	Receivables	200	200	Accrued Income	150	150	Accrued Exps	50	50	Other Payables	100	100	Units of Mutual Funds	5 Lakhs	5 Lakhs		
Particulars	As on January 2, 2019	As on January 3, 2019																						
Market Value of Portfolio	19,300	19,800																						
Receivables	200	200																						
Accrued Income	150	150																						
Accrued Exps	50	50																						
Other Payables	100	100																						
Units of Mutual Funds	5 Lakhs	5 Lakhs																						
	Face Value of the Unit: INR 10/-																							
	Calculate the number of mutual fund units allotted to him. Assume that there is no transaction cost.																							
	Rakesh has invested INR 20,000 in PQR Mutual Fund with entry load 1%. Find out the Net Asset Value if the number of units purchased was 100. (ii) Pritam holds SALORA Mutual Fund units. He sold all the units at a NAV of INR 120 with exit load of 1%. He received INR 52,000. Find the number of units sold by Pritam.																							

Q.3	<p>Investment Analysis of Digital India Solutions Pvt. Ltd.</p> <p>Background: You are an investment analyst at FutureGrowth Capital, a financial advisory firm focusing on technology and infrastructure investments. Recently, you have been researching Digital India Solutions Pvt. Ltd., a mid-sized company that provides digital solutions and IT services to various sectors, including healthcare, education, and government. Founded in 2015, the company has grown rapidly, establishing itself as a key player in the Indian digital transformation space.</p> <p>Despite its growth, the company faces challenges, including increasing competition and potential regulatory changes in the tech industry. As an analyst, you need to evaluate the company's fundamentals and determine if it's a worthwhile investment opportunity for your clients.</p> <p>Company Overview: Name: Digital India Solutions Pvt. Ltd. Sector: Information Technology and Digital Solutions Founded: 2015 Headquarters: Bangalore, India Key Products and Services: Custom Software Development Cloud Solutions Cybersecurity Services Data Analytics and Business Intelligence</p> <p>Recent Financial Performance: Revenue for FY 2023: ₹200 Crore Net Profit for FY 2023: ₹25 Crore Revenue Growth Rate (YoY): 20% Net Profit Margin: 12.5% Earnings Per Share (EPS): ₹5</p> <p>Market Position: Market Share: Approximately 5% in the Indian digital services market. Key Clients: Government agencies, educational institutions, healthcare providers, and medium-sized enterprises.</p> <p>Recent Developments: Launched a new cloud-based platform aimed at SMEs to enhance operational efficiency. Secured a major contract with a state government for implementing digital education solutions. Recently expanded operations to Southeast Asia, targeting a new client base.</p> <p>Risks and Concerns: Increasing competition from established players and startups. Dependence on government contracts, which may be subject to budget cuts. Regulatory changes in data privacy and cybersecurity could impact operations.</p> <p>Questions: Fundamental Analysis: Based on the financial performance and recent developments, analyze the company's fundamentals. Discuss the implications of the revenue growth rate, profit margins, and market position.</p> <p>Investment Opinion:</p>	15	03
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	<p>Considering the risks and challenges faced by Digital India Solutions Pvt. Ltd., do you believe it is a good investment opportunity? Provide a well-reasoned opinion, considering both qualitative and quantitative factors.</p> <p>Valuation Metrics:</p> <p>What valuation metrics would you use to evaluate Digital India Solutions? Discuss how you would apply these metrics in assessing the company's investment potential.</p> <p>Future Outlook:</p> <p>What are the potential growth areas for Digital India Solutions in the next 3-5 years? How could the company leverage its strengths to capitalize on these opportunities?</p> <p>Recommendation:</p> <p>Based on your analysis, provide a recommendation for investing in Digital India Solutions Pvt. Ltd. (Buy, Hold, or Sell) and justify your stance with relevant data and insights.</p>		
Q.4	<p>Case Study: Put Option on Bharat Electronics Ltd.</p> <p>Background:</p> <p>You are a portfolio manager at SafeInvest Advisors, an investment firm specializing in equity and derivatives trading. You have been tracking the stock of Bharat Electronics Ltd. (BEL), a prominent player in the defense manufacturing sector. Recently, there has been negative news surrounding the company due to delays in their key government contracts and potential regulatory issues.</p> <p>Based on this information, you expect a potential decline in the company's stock price in the near future. To hedge against this anticipated price drop, you decide to buy Put Options on BEL's stock, giving you the right to sell the stock at a predetermined price (strike price) if the market moves as expected.</p> <p>The Trade:</p> <p>On 5th October 2024, you decide to buy a Put Option on Bharat Electronics Ltd. because you believe the company's stock price will fall before the expiry date.</p> <p>Here are the details of your trade:</p> <p>Strike Price (Exercise Price): ₹1,200</p> <p>Option Premium Paid: ₹60 per option (this is the cost of buying the option).</p> <p>Contract Size: 100 shares (each contract gives you the right to sell 100 shares at the strike price).</p> <p>This Put Option gives you the right, but not the obligation, to sell 100 shares of BEL at ₹1,200 per share on or before the expiry date, which is 30th October 2024.</p> <p>As the expiry date approaches, the stock price of Bharat Electronics Ltd. fluctuates due to market conditions, and you need to determine whether your option is In the Money (ITM), At the Money (ATM), or Out of the Money (OTM) based on the stock price at expiry. The outcome of your trade depends on where the stock price ends up relative to your strike price.</p> <p>Possible Market Prices on Expiry: At the close of the market on expiry date (30th October 2024), the stock of BEL could settle at one of the following prices:</p>	15	03

₹1,000		
₹1,100		
₹1,200		
₹1,300		
₹1,400		
<p>You are required to evaluate your position based on these possible market prices. For each of the five possible market prices at expiry (₹1,000, ₹1,100, ₹1,200, ₹1,300, ₹1,400), classify the option as In the Money (ITM), At the Money (ATM), or Out of the Money (OTM) based on the relationship between the market price and the strike price.</p>		