

SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Business Management	SEM: V
	OCT/NOV-2023

Sr. No.	Subject	Available
1.	131U06C501 – Logistic & Supply Chain Management A, B	
2.	131U06E501 – Customer Relationship Management A, B	
3.	131U06E502 – Strategic Financial Management A, B	
4.	131U06E503 – Risk Management (A)	
5.	131U06E503 – Risk Management (B)	
6.	131U06E504 – Portfolio Management A, B	
7.	131U06E505 – Services Marketing (A)	
8.	131U06E505 – Services Marketing (B)	
9.	131U06E506 – Media Planning & Management (A)	
10.	131U06E506 – Media Planning & Management (B)	
11.	131U06E507 – Tourism Marketing (A)	
12.	131U06E507 – Tourism Marketing (B)	
13.	131U06E503- Risk management (C)	
14.	131U06E505- Service marketing (C)	
15.		



LIBRARY



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Semester (July - October 2023)		
Examination: End Semester Examination October 2023 (UG Programmes)		
Programme code: 06	Class: TY	Semester: V
Programme: TY BBM		
Name of the Constituent College: S. K. Somaiya	Name of the Department: Business Studies	
Course Code: 131U06C501	Name of the Course: Logistics & Supply Chain Management	
Duration : 2 Hrs.	Maximum Marks: 60	
Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary 3) Give examples		

Question No.	Attempt following questions	Max. Marks	CO Attainme
Q.1. A	Define outsourcing. Enumerate the purposes of Outsourcing. Bring out a comparison between 3PL and 4PL Services.	07	CO1
B	Evaluate Weber's assumptions and limitations in today's world. Explain how Weber can help in plant selection. Define material index.	08	CO3
	OR		
Q.1. C	Explain concept of Warehousing (WH). Differentiate between major WH. Also bring out economic benefits of WH to the company.	07	CO4
D	Discover the techniques of Block Chain. Explain its uses in Supply Chain and bring out the benefits it can offer to it at National n International Trade	08	CO4
Q.2. A	Discuss what is Commercial Geography (CG)? How CG related to the development of a region? Explain any 3 major industrial regions developed due to CG.	07	CO3
B	Differentiate between – NVOCC and Freight Forwarder AND different modes of Transportations AND Logistics and SCM	08	CO1
	OR		
Q.2. C	What is the concept of Golden Quadrilateral (GQ)? Explain other infrastructure than road infrastructure is developed and supportive to GQ.	07	CO4
D	Evaluate the need of MMTG Act. Bring out the main provisions of MMTG Act from different stakeholders' perspectives.	08	CO2
Q.3. A	Explain the entire Shipping procedure along with required documents. Explain RORO and LASH	07	CO2
B	Discuss the need of Material Management (MM). Enumerate different principles of MM	08	CO2
	OR		
Q.3. C	What is Cold Chain? What are the different cold chain infrastructures used for preservation? Explain need of 3D printers and use of different wearables	07	CO4
D	Explain Performance Measurement Cycle. Also discuss roll of Integrated logistics in today's world	08	CO1
Q.4	Solve the following Case Study	15	
	Streamlining Logistics Operations for Mango Electronics		
	Introduction: This case study focuses on "Mango Electronics," a global electronics manufacturer facing challenges in its logistics and supply chain operations.		

	<p>Mango Electronics manufactures a wide range of electronic products, from consumer electronics to industrial components, and has an extensive international customer base. The case study examines how the company can optimize its logistics processes to enhance efficiency, reduce costs, and improve customer satisfaction.</p> <p>Background: Mango Electronics has experienced significant growth over the past decade, with increased product offerings and expanding global markets. This growth has resulted in several logistical challenges that need to be addressed to maintain the company's competitive edge.</p> <p>The company is facing following Challenges: Offer a viable solution to overcome problems mentioned below: Challenges:</p>		
	<p>Supply Chain Complexity: Mango Electronics relies on a vast network of suppliers, making supplier management, quality control, and lead time monitoring complex and challenging. Inefficient coordination between various supply chain partners, including suppliers, manufacturers, and distributors.</p>	04	CO4
	<p>Inventory Management: The company struggles with maintaining an accurate and efficient inventory management system. Frequent stockouts, overstock situations, and obsolescence issues impact production schedules and profitability.</p>	04	CO1
	<p>Transportation and Distribution: Inefficiencies in transportation and distribution lead to high logistics costs, extended lead times, and sometimes damaged or lost products during transit.</p>	04	CO2
	<p>Demand Forecasting: Inaccurate demand forecasting contributes to production inefficiencies, including overproduction, underproduction, and prolonged order fulfillment times.</p>	03	CO3



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VIDYAVIHAR UNIVERSITY



Semester (July - October 2023)

Examination: End Semester Examination October 2023 (UG Programmes)

Programme code: 06		Class: TY	Semester: V
Programme: TY BBM			
Name of the Constituent College: S. K. Somaiya		Name of the Department: Business Studies	
Course Code: 131U06C501	Name of the Course: Logistics & Supply Chain Management		
Duration : 2 Hrs.	Maximum Marks: 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3) Give examples			

Question No.	Attempt following questions	Max. Marks	CO Attainment
Q.1. A	Demonstrate entire process of shipping and role of its intermediaries. Create a link between outsourcing and shipping process. Explain different types of outsourcing.	07	CO2
B	Define Supply Chain Management (SCM). Compare Logistics with SCM. Explain Bull whip effect and measures to tackle it	08	CO4
	OR		
Q.1. C	Define Logistics. How logistics and SCM are related to each other. Enumerate how performance of logistical activities are measured	07	CO1
D	Define Outsourcing. Explain 3PL and 4PL. Bring out advantages and disadvantages of outsourcing.	08	CO1
Q.2. A	Enumerate the legal provisions related to logistics. Explain legal guidelines mentioned in the MMTG Act for regularization of logistics.	07	CO2
B	Illustrate why commercial geography is so important. Why Weber theory is not so effective now. What are the assumptions and limitations of theory. Explain concept of Material Index	08	CO3
	OR		
Q.2. C	Explain Cold chain logistics. What are different techniques used for temp maintenance? Enumerate the entire process of use of block chain in SCM with reference to SCM participation and their role. What are the harms of block chains?	07	CO4
D	Illustrate what is the use of strategy in SCM. Develop strategies for effective logistics plan for your organization. Explain the role of SCM participant in elimination of Bull whip effect	08	CO4
Q.3. A	Classify different types of vessels and vessels operators. Justify the role of Freight forwarder and NVOCC in International trade. Explain FF can perform role of NVOCC but vice versa is not possible	07	CO2
B	Explain any 4 major industrial regions in India. Illustrate the concept of Golden quadrilateral	08	CO3
	OR		
Q.3. C	What is Block Chain Technology? How it can be implemented in Logistics? What benefits it can bring to logistics	07	CO4
D	Explain – RORO, LASH, NVOCC and Freight Forwarder	08	CO2
Q.4	Solve the following Case Study	15	
	This case study focuses on a fictional retail e-commerce company called "E-Shop Express," which has experienced significant growth in recent		

	<p>years. With the expansion of its product catalog and customer base, the company faces various logistical challenges. This case study examines how E-Shop Express can optimize its logistics operations to improve efficiency and customer satisfaction.</p> <p>Background:</p> <p>E-Shop Express is an online retailer that offers a wide range of products, including electronics, clothing, home goods, and more. The company has a strong online presence and caters to a global customer base. Due to its growth, the company has been facing several logistics-related challenges.</p> <p>The company is facing following Challenges:</p> <p>Offer a viable solution to overcome problems mentioned below:</p>		
	<p>Inventory Management:</p> <p>E-Shop Express struggles to maintain accurate inventory levels. Frequently, products are listed as available on the website, but in reality, they are out of stock or low in quantity. This leads to customer dissatisfaction, cancellations, and refunds.</p>	03	CO1
	<p>Fulfillment Efficiency:</p> <p>The company experiences delays in order processing and fulfillment. This leads to extended delivery times and higher shipping costs, impacting customer satisfaction and profitability.</p>	03	CO3
	<p>Warehouse Operations:</p> <p>E-Shop Express operates multiple warehouses, but there is a lack of coordination and optimization across these facilities. This results in inefficiencies, excess storage costs, and uneven distribution of products.</p>	03	CO4
	<p>Shipping and Last-Mile Delivery:</p> <p>Last-mile delivery remains a challenge, with frequent delivery failures and customer complaints regarding late or lost shipments. This issue is compounded by the lack of visibility into the delivery process.</p>	03	CO2
	Write a implementation plan for all issues mentioned above considering solutions offered by you	03	CO4

Semester (July 2023 to November 2023)		
Examination: End Semester Examination Oct 2023 (UG Programmes)		
Programme code:06	Class: TY	Semester: V
Programme: BBM		
Name of the Constituent College: S K Somaiya College	Name of the Department Business studies	
Course Code: 131U06E501	Name of the Course: Customer relationship management	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3) All questions are compulsory subject to internal choice. <i>except for Q.4.</i>		

Question No.		Max. Marks	CO mapped
Q.1. A	Mr Aman has stated a new startup of dealing in sustainable beauty products. Discuss the CRM framework and customer loyalty stages to grow the business organically with referrals.	08	CO1
B	Give suitable examples to explain the process overview of CRM for hotel industry.	07	CO4
	OR		
Q.1. C	Discuss the evolving nature of CRM during different phases since early days.	08	CO1
D	"The increasing churn rate is a serious matter of concern for every business" Interpret possible defectors giving suitable examples.	07	CO4
Q.2. A	"CRM market is growing and expected to bloom in the future." Enlist the global product CRM market with the CRM providers.	08	CO3
B	Elucidate the importance of market basket analysis along with RFM analysis.	07	CO2
	OR		
Q.2. C	Loyalty programs need to be measured as it involves a huge cost for the organization. Highlight the parameters of evaluating loyalty programs.	08	CO2
D	"Data analytics is a backbone of CRM"-Justify.	07	CO3
Q.3. A.	Enlist the difference in CRM approach adopted in B2B and B2C market giving suitable examples.	08	CO3
B	Discuss the components of SFA along with operational CRM.	07	CO3
	OR		
Q.3. C	The privacy concerns of the customers is an important priority for Neosoft corporation. It plans to adopt Microsoft Dynamics CRM. Discuss different options available and help them choose the better option.	08	CO2

D	Analyze how Cross selling, upselling , event based marketing and personalization results in improving customer lifetime value.	07	CO1
Q.4	Solve the following Case Study	15	
	XYZ Apparel is a small clothing boutique that has been operating for the last five years. The boutique specializes in unique, handcrafted clothing items and accessories, and it prides itself on providing personalized customer service to its clientele. Despite its small size and boutique nature, XYZ Apparel faced several challenges related to customer relationship management: The boutique had minimal customer data and struggled to gain insights into customer preferences and shopping behavior. Most of the customer interactions and order processing were handled manually, leading to inefficiencies and errors. XYZ Apparel had difficulty creating and executing targeted marketing campaigns, relying mainly on word-of-mouth referrals. In an effort to overcome these challenges and enhance its customer relationships, XYZ Apparel decided to implement a Customer Relationship Management (CRM) system that could streamline operations and improve the overall shopping experience.		
	Questions-		
1.	Analyze the above case and highlight the primary challenges that XYZ Apparel faced in terms of CRM as a small clothing boutique?	5 mks	CO1
2.	Suggest different CRM strategies that XYZ apparel should implement to overcome its challenges.	5 mks	CO2
3.	Discuss various pillars of CRM for successful implementation of CRM for XYZ apparels.	5 mks	CO4



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Programme: BBM			
Name of the Constituent College: S K Somaiya College		Name of the Department Business studies	
Course Code: 131U06E501	Name of the Course: Customer relationship management		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary 3) All questions are compulsory subject to internal choice. except for Q.4			

Question No.		Max. Marks	CO mapped
Q.1. A	CRM market is growing and expected to bloom in the future. Identify the reasons for the growth of CRM along with the global product CRM market and the CRM providers.	08	CO3
B	Enunciate any 4 criteria for technological support based on types of CRM.	07	CO3
	OR		
Q.1. C	Zero customer defection results in excellent CRM. Analyze possible defectors that organizations should try reducing it.	08	CO2
D	"Market basket analysis helps the organizations in increasing sales"-Analyze the statement.	07	CO4
Q.2. A	Zoyo a new online fitness startup has spent a huge amount in customer acquisition and loyalty building. Suggest some loyalty evaluation measures.	08	CO4
B	Discuss how data mining and data warehousing helps organizations in serving the customers in better way.	07	CO3
	OR		
Q.2. C	Mr Aman runs a Jewellery store. He wants to know whether all the customers are equally profitable. Suggest him any one analysis model along with ways to tackle with unprofitable customers.	08	CO4
D	Define E-CRM along with various components.	07	CO3
Q.3. A.	"CRM implementation involves a detailed procedure". Elucidate the steps involved in the implementation of CRM.	08	CO4
B	Highlight different components of customer service in detail. Write relevant examples to delight customers with excellent customer service.	07	CO3
	OR		
Q.3. C	"Customer retention is cheaper than customer acquisition"-Do you agree? Justify with reasons and ways of customer acquisition and retention.	08	CO1

D	Describe the difference in approach while developing CRM strategies for B2B and B2C business.	07	CO3
Q.4	Solve the following Case Study	15	
	<p>ACME Inc., a leading provider of SaaS solutions to SMEs was facing a significant challenge of attracting new customers and retaining existing ones. With so many competitors in the market, they needed to find a way to differentiate themselves and highlight their unique value proposition. ACME Inc. conducted a thorough analysis of their customer base and identified that their customers wanted more than just a software solution. They wanted a partner who could provide them with real business value and help them achieve their growth objectives. ACME Inc. realized that they needed to shift their focus from selling software to selling business outcomes. To achieve this, they invested in building a dedicated customer success team that would work with customers to understand their unique needs and provide tailored solutions to meet those needs. They also invested in developing a suite of complimentary services such as business consulting, training, and access to a community of like-minded businesses, all designed to help their customers achieve their growth objectives.</p> <p>The investment in the dedicated customer success team and complimentary services paid off for ACME Inc. They saw a 30% increase in customer retention and a 20% increase in new customer acquisition within the first year. The customers were equally happy with the results. In a customer satisfaction survey, 90% of customers said that they would recommend ACME Inc. to other businesses, citing the value provided by the company as the primary reason. ACME Inc.'s focus on providing tangible business value not only helped them stand out in a crowded market, but it also helped their customers achieve real business outcomes. By partnering with ACME Inc., businesses were able to access a wide range of services that helped them address their unique challenges and achieve their growth objectives. As a result, ACME Inc. was able to build long-lasting relationships with their customers, becoming a trusted partner in their growth.</p>		
	Questions-		
1.	Identify the components of CRM that ACME Inc worked upon and the ones they need to focus for increasing the customer value.	5 Mks	CO2
2.	Relate the customer loyalty stages with different loyalty bonds that ACME Inc should work upon.	5 Mks	CO2
3.	Highlight the advantages of CRM to the company and the customers in the long run.	5 Mks	CO1



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Programme code: 06 Programme: BBM		Class: TY Semester: V
Name of the Constituent College: SK Somaiya (SVU)		Name of the Department: Business Studies
Course Code: 131U06E502	Name of the Course: Strategic Financial Management	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary		

Question No.		Max. Marks	CO Attainment																																									
Q.1. A	Vodafone India ltd is planning a merger with Idea ltd, as a consultant advice on rules relating to mergers and acquisitions in Telecom industry.	15	5																																									
	OR																																											
Q.1. B	Company X is looking for an acquisition of a competitor and wants you to list down the various challenges that company can face with acquisitions.	7	5																																									
Q.1. C	Shyam Ltd. has issued 10,000 equity share with current price of Rs. 100 each. The company proposes to pay dividend of Rs.10 per share. The capitalization rate is 12%. Net profit earned by the company is Rs 5,00,000. Calculate market price of share using MM model and Walters models if, a) Dividend is paid b) Dividend is not paid	8	3																																									
Q.2. A	<p>Entity X acquired subsidiary entity Y during the year. Summarized information from the consolidated statements of profit and loss and Balance sheet is provided together with some supplementary information.</p> <p>Consolidated Balance sheet</p> <table><tr><th>Assets</th><th>2022 (Rs.)</th><th>2021 (Rs.)</th></tr><tr><td>Goodwill</td><td>36,000</td><td>0</td></tr><tr><td>Property, plant and equipment</td><td>3,20,000</td><td>1,60,000</td></tr><tr><td>Cash and Cash Equivalents</td><td>16,000</td><td>10,000</td></tr><tr><td>Inventory</td><td>60,000</td><td>70,000</td></tr><tr><td>Trade receivables</td><td>1,08,000</td><td>1,00,000</td></tr><tr><td>Total assets</td><td>5,40,000</td><td>3,40,000</td></tr><tr><td>Liabilities</td><td></td><td></td></tr><tr><td>Shareholder's equity</td><td>1,80,000</td><td>70,000</td></tr><tr><td>Long term debts</td><td>2,00,000</td><td>1,28,000</td></tr><tr><td>Income tax payables</td><td>24,000</td><td>22,000</td></tr><tr><td>Trade payables</td><td>1,36,000</td><td>1,20,000</td></tr><tr><td>Total liabilities and shareholders</td><td>5,40,000</td><td>3,40,00</td></tr></table> <p>All the shares of entity B were acquired for Rs. 1,48,000 in cash. The fair value of assets acquired and liabilities assumed were.</p> <table><tr><th>Particulars</th><th>Amt (Rs.)</th></tr></table>	Assets	2022 (Rs.)	2021 (Rs.)	Goodwill	36,000	0	Property, plant and equipment	3,20,000	1,60,000	Cash and Cash Equivalents	16,000	10,000	Inventory	60,000	70,000	Trade receivables	1,08,000	1,00,000	Total assets	5,40,000	3,40,000	Liabilities			Shareholder's equity	1,80,000	70,000	Long term debts	2,00,000	1,28,000	Income tax payables	24,000	22,000	Trade payables	1,36,000	1,20,000	Total liabilities and shareholders	5,40,000	3,40,00	Particulars	Amt (Rs.)	15	4
Assets	2022 (Rs.)	2021 (Rs.)																																										
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Total liabilities and shareholders	5,40,000	3,40,00																																										
Particulars	Amt (Rs.)																																											

Inventories	8,000
Trade receivables	16,000
Cash	4,000
Property plant and equipment	2,20,000
Trade payables	(64,000)
Long term debt	(72,000)
Goodwill	36,000
Cash consideration paid	1,48,000

Prepare consolidated statement of cash flow for the year 2022, as per IND AS 7

OR

OR

Q.2. B

Use the following data of XYZ Ltd. Show cash flow from operating activities.

Particulars	2022	2021
Current Assets		
Cash	16,000	56,000
Prepaid rent	20,000	24,000
Debtors	90,000	1,20,000
Inventory	1,20,000	1,10,000
Current Liabilities		
Wages Payable	14,000	24,000
Sundry Creditors	50,000	42,000
Provision for taxation	14,000	16,000
Sales	10,00,000	
Cost of goods sold	5,52,000	
Rent	48,000	
Wages	1,30,000	
Depreciation	50,000	
Interest	10,000	
Profit before tax	2,10,000	
Tax	80,000	
Profit after tax	1,30,000	

Q.2.C

Company A Acquired 70% of the equity stake in company B on July 2021.

a) The consideration paid for the transaction is as below

- cash consideration Rs. 60 lacs
- 8,00,000 equity shares having face value of rupees 10 and fair value of rupees 15 per share

b) On the date of acquisition company 'Y' has cash and cash equivalents balance of rupees 10,00,000 in the books of account.

c) On July 2022 company Acquires further 10% stake in company 'Y'



	<p>On first November 2022 the company 'X' also acquires 30% share in companies Z by paying cash consideration of rupees 40,00,000</p> <p>1st January 2023 'X' further acquires 10% stake by investing rupees 10,00,000 in Company Z</p> <p>On 31st March 2023 company X received dividend of rupees 4 lakhs from company 'Z' and paid rupees 40000 as tax on dividend received.</p> <p>Show cash flows from financing and investing activities from the given details.</p>																	
Q.3. A.	<p>Indian chemicals ltd is considering following project with 4 years life having uniform cashflow.</p> <table><tr><th>Company</th><th>Outlay</th><th>Profit After tax (Per Annum)</th></tr><tr><td>A</td><td>1,00,000</td><td>40,000</td></tr><tr><td>B</td><td>1,20,000</td><td>50,000</td></tr><tr><td>C</td><td>1,10,000</td><td>45,000</td></tr><tr><td>D</td><td>1,40,000</td><td>60,000</td></tr></table> <p>Cost of capital is 10% and depreciation is charged on Straight line method.</p> <p>a) Rank the projects which is most favorable based on Net present value, Discounted payback and Profitability index method</p> <p>b) Select the best feasible combinations of projects if Capital budget is of Rs. 3,00,000</p>	Company	Outlay	Profit After tax (Per Annum)	A	1,00,000	40,000	B	1,20,000	50,000	C	1,10,000	45,000	D	1,40,000	60,000	15	2
Company	Outlay	Profit After tax (Per Annum)																
A	1,00,000	40,000																
B	1,20,000	50,000																
C	1,10,000	45,000																
D	1,40,000	60,000																
	OR																	
Q.3. B.	Wipro ltd is planning to undertake a project, as a project manager elaborate of different types of Project feasibility study.	8	2															
Q.3.C	As a research scholar explain in detail about a) Profit maximization and wealth maximization b) Write your comment on which of the follow is better metric for analysis the business.	7	1															
Q.4	Write the following concepts (5 Marks each)	15																
	Hurdle rate		2															
	Determinants of dividend decisions		3															
	Cash flow from operating		4															



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VIDYAVIHAR UNIVERSITY



Semester (July 2023 to November 2023)

Examination: End Semester Examination October 2023 (UG Programmes)

Examination - End Semester Examination - October 2022 (Syllabus - 2019)			
Programme code: 06 Programme: BBM		Class: TY	Semester: V
Name of the Constituent College: SK Somaiya (SVU)		Name of the Department: Business Studies	
Course Code: 131U06E502	Name of the Course: Strategic Financial Management		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment																											
Q.1. A	Reliance ltd is considering a merger with Tata ltd, As a Company secretary elaborate on the legal procedure for bringing about mergers of the company.	10	5																											
Q.1.B.	Tata Motors an automobile company is looking forward for acquisition, As a business consultant discuss with them types of merger and advise them at least one company that they can acquire under different types of merger.	5	5																											
	OR																													
Q.1. B	Singer ltd is considering to acquire Atria ltd, as a consultant to the Singer ltd Explain them the advantages of acquisitions.	8	5																											
Q.1.C	With the help of following figure calculate the market price of a share of a company by using Walters model and Gordon's model. <table border="1"><tr><td>Earnings per share (EPS)</td><td>₹ 20</td></tr><tr><td>Dividend per share (DPS)</td><td>₹ 12</td></tr><tr><td>Cost of Capital (ke)</td><td>10%</td></tr><tr><td>IRR on Investment</td><td>15%</td></tr><tr><td>Retention Ratio</td><td>40%</td></tr></table>	Earnings per share (EPS)	₹ 20	Dividend per share (DPS)	₹ 12	Cost of Capital (ke)	10%	IRR on Investment	15%	Retention Ratio	40%	7	3																	
Earnings per share (EPS)	₹ 20																													
Dividend per share (DPS)	₹ 12																													
Cost of Capital (ke)	10%																													
IRR on Investment	15%																													
Retention Ratio	40%																													
Q.2. A	The relevant extracts for the consolidated financial statements of Santa ltd. Are provided below. Consolidated Balance sheet statement at the year ended 31 st March. <table border="1"><tr><td>Particulars</td><td>2022 (Rs. in Lac)</td><td>2021 (Rs. in Lac)</td></tr><tr><td>Assets</td><td></td><td></td></tr><tr><td>Financial Assets</td><td>8500</td><td>7200</td></tr><tr><td>Property, Plant and Equipment</td><td>19000</td><td>18600</td></tr><tr><td>Investment in Associate</td><td>2000</td><td>0</td></tr><tr><td>Current Assets</td><td></td><td></td></tr><tr><td>Trade Receivables</td><td>5000</td><td>7200</td></tr><tr><td>Inventories</td><td>6200</td><td>7600</td></tr><tr><td>Cash and Cash Equivalents</td><td>18600</td><td>14200</td></tr></table>	Particulars	2022 (Rs. in Lac)	2021 (Rs. in Lac)	Assets			Financial Assets	8500	7200	Property, Plant and Equipment	19000	18600	Investment in Associate	2000	0	Current Assets			Trade Receivables	5000	7200	Inventories	6200	7600	Cash and Cash Equivalents	18600	14200	15	4
Particulars	2022 (Rs. in Lac)	2021 (Rs. in Lac)																												
Assets																														
Financial Assets	8500	7200																												
Property, Plant and Equipment	19000	18600																												
Investment in Associate	2000	0																												
Current Assets																														
Trade Receivables	5000	7200																												
Inventories	6200	7600																												
Cash and Cash Equivalents	18600	14200																												

Liabilities

Current liabilities

Trade payable

6200

11420

Consolidated Statement of profit and loss for the year ended 31st March 2022

Particulars	2022
Revenue	49520
Cost of Goods Sold	39440
Gross Profit	10080
Other Income	1200
Share of profit of associate	480
Operating Expenses	1800
Other Expenses	2160
Interest Expense	440
Profit before tax	7360

The below information is relevant for Santa ltd.

- 1) Santa ltd. Spent Rs. 120 Lacs on upgradation of a plant. It charged entire cost to Profit and loss account
- 2) On 1st April 2021, Santa ltd Acquired 100% shares in Shubham ltd, for cash of Rs. 1200 lac. Fair value of the assets acquired and liabilities assumed under the acquisition are as under.

Particulars	Rs. (lacs)
Property plant and equipment	560
Inventories	240
Trade receivables	120
Cash and cash equivalents	80
Total Assets	1000
Less : Trade payables	200
Net Assets on acquisition	800

- 3) A new machinery costing Rs 2440 lac was purchased during the year and the machinery costing Rs.2000 lac was sold during the year for Rs 2400.
- 4) Santa Ltd. property plant and equipment consists following

	Rs. (In lac)
Opening balance (2021)	18,600
Addition including assets in Shubham	3000
Disposal of asset	(2000)
Depriciation	(600)
Closing Balance (2022)	19,000

Depreciation is charged in operating Expenses.

- 5) Interest cost of Rs 440Lac includes specific interest cost of Rs. 40Lac that needs to be capitalized
- 6) Ajanta ltd Purchased 30% interest in an Associated G ltd for cash 800 Lac on 1st April 2021. The associate paid share of profit as dividend of Rs. 480 Lac
- 7) Impairment test was conducted on 31st March 2022 and following



	<p>items were impaired and charged to profit and loss account</p> <p>a) Goodwill impairment loss Rs. 1060 Lacs</p> <p>b) Intangible assets impairment loss Rs. 3600 lac</p> <p>You are required to determine cash generated from operating and Investing activities for the year ended 31st March 2022</p>																																																	
	OR																																																	
Q.2. B	<p>Find out cash from operations by direct method from the following information.</p> <p>Operating statement of ABC ltd. For the year ended 31.3.2022</p> <table><tr><th>Particulars</th><th>Amt (Rs.)</th></tr><tr><td>Sales</td><td>28,00,000</td></tr><tr><td>Less : Cost of Goods Sold</td><td>19,00,000</td></tr><tr><td>Administration and selling overheads</td><td>2,60,000</td></tr><tr><td>Other expense</td><td>50,000</td></tr><tr><td>Interest paid</td><td>20,000</td></tr><tr><td>Profit on sale of asset</td><td>40,000</td></tr><tr><td>Profit before tax</td><td>6,10,000</td></tr><tr><td>Tax</td><td>1,80,000</td></tr><tr><td>Profit after tax</td><td>4,30,000</td></tr></table> <p>Balance sheet as on 31st March</p> <table><tr><th>Particulars</th><th>2022</th><th>2021</th></tr><tr><td>Current Asset</td><td></td><td></td></tr><tr><td>Debtors</td><td>30,000</td><td>24,000</td></tr><tr><td>Cash and cash equivalents</td><td>16,000</td><td>14,000</td></tr><tr><td>Inventories</td><td>40,000</td><td>48,000</td></tr><tr><td>Current liabilities</td><td></td><td></td></tr><tr><td>Creditors</td><td>40,000</td><td>36,000</td></tr><tr><td>Payable for overheads</td><td>36,000</td><td>30,000</td></tr><tr><td>Provision for taxation</td><td>34,000</td><td>32,000</td></tr></table> <p>Other Expenses include Depreciation.</p>	Particulars	Amt (Rs.)	Sales	28,00,000	Less : Cost of Goods Sold	19,00,000	Administration and selling overheads	2,60,000	Other expense	50,000	Interest paid	20,000	Profit on sale of asset	40,000	Profit before tax	6,10,000	Tax	1,80,000	Profit after tax	4,30,000	Particulars	2022	2021	Current Asset			Debtors	30,000	24,000	Cash and cash equivalents	16,000	14,000	Inventories	40,000	48,000	Current liabilities			Creditors	40,000	36,000	Payable for overheads	36,000	30,000	Provision for taxation	34,000	32,000	8	4
Particulars	Amt (Rs.)																																																	
Sales	28,00,000																																																	
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Provision for taxation	34,000	32,000																																																
Q.2.C	<p>Following are the records of Suresh ltd.</p> <p>1) Asset of Rs. 40Lac sold for 50 Lac and Cap gain tax of ₹ 1,00, 000 paid.</p> <p>2) Dividend distribution tax of ₹100 lac on payment of dividend amounting to ₹ 10 Crore to its shareholders.</p> <p>3) Income Tax refund Rs. 40 Lac on tax paid for business profits and 1,00,000 Tax refund on payment of dividend.</p> <p>4) Dividend received Rs. 80 Lac and Tax paid on the same Rs. 8Lac.</p> <p>5) Income tax of Rs. 100Lac on business profit amounting to Rs. 10 Crore</p> <p>Calculate cashflow from investing, financing and operating activities.</p>	7	4																																															
Q.3. A.	<p>Wilmer Ltd is considering new project with following details,</p> <table><tr><th>Particulars</th><th>Figures</th></tr><tr><td>Initial capital cost</td><td>Rs. 600 Cr.</td></tr><tr><td>Annual unit sales</td><td>4 Cr</td></tr></table>	Particulars	Figures	Initial capital cost	Rs. 600 Cr.	Annual unit sales	4 Cr	15	2																																									
Particulars	Figures																																																	
Initial capital cost	Rs. 600 Cr.																																																	
Annual unit sales	4 Cr																																																	

	<div> <div>Selling price per unit</div> <div>Rs. 200</div> </div> <div> <div>Variable cost per unit</div> <div>Rs. Rs. 100</div> </div> <div> <div>Fixed cost per year</div> <div>100 Cr</div> </div> <div> <div>Discount rate</div> <div>8%</div> </div>		
	<p>Required:</p> <ol style="list-style-type: none"> 1. Calculate net present value of the project 2. Compute the impact on the project NPV considering 2% adverse variance in each variable. Which variable is having maximum effect. 		
	OR		
Q.3. B.	Tom ltd is facing a working capital crunch as a consultant advise Tom ltd about sources of short-term finance.	8	2
Q.3.C	As a financial managers discuss the functions and importance of financial management with your subordinate	7	1
Q.4	Write the following concepts (5 Marks each)	15	
A)	Wealth Maximization		1
B)	Project feasibility		2
C)	Acquisition		5



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code: 06 Programme: BBM		Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College		Name of the Department Business Studies	
Course Code: 131U06E503	Name of the Course:Risk Management		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	Co Attainment
Q.1	a. You are a product manager for a consumer goods company. How would you identify and mitigate potential risks associated with launching a new product in a highly competitive market?	07 M	CO 01
	b. Describe the role of the board of directors in overseeing and influencing risk management practices within a company's corporate governance structure.	08 M	CO 03
	OR		
	c. Identify the stakeholders or roles that make up the third line of defense and their contribution to risk governance.	07 M	CO 03
	d. Outline the various steps in the risk management process.	08 M	CO 01
Q.2	a. Diversification helps manage systematic risk in a portfolio. Comment.	07 M	CO 01
	b. Imagine you are a risk management consultant working with a large financial institution. The organization is considering implementing a comprehensive risk governance framework. Comment on the need for risk governance.	08 M	CO 03
	OR		
	c. Highlight the various types of arbitrage opportunities in the futures market. Discuss the features of arbitrage pricing theory.	15 M	CO 02
Q.3	a. Expected Losses are given below:	07 M	CO 04
	<table><tr><td>Loss Value (in Rs)</td><td>Probability</td></tr></table>		
Loss Value (in Rs)	Probability		

	<table> <tr> <td>2,00,000</td> <td>0.02</td> </tr> <tr> <td>70,000</td> <td>0.08</td> </tr> <tr> <td>0</td> <td>0.9</td> </tr> </table> <p>Find the fair premium if:</p> <p>i. Policy provides full coverage.</p> <p>ii. Underwriting costs= 15% of pure premium</p> <p>iii. Claims are paid at the end of the year</p> <p>iv. Interest Rate=5%</p> <p>v. Expected claim processing costs= Rs 2500</p> <p>vi. Fair Profit=6% of pure premium.</p> <p>b. An insurance company has a portfolio of business that includes both property and casualty insurance. The company is concerned about its exposure to large natural catastrophes, such as hurricanes and earthquakes. The company is considering purchasing reinsurance to reduce its risk. What types of reinsurance policies can be considered by this company?</p> <p style="text-align: center;">OR</p> <p>c. Describe the categories of Insurance Policies. Analyse the role of IRDA in Insurance Industry in India.</p>	2,00,000	0.02	70,000	0.08	0	0.9	08 M	CO 04
2,00,000	0.02								
70,000	0.08								
0	0.9								
		15 M	CO 04						
Q.4	<p>Answer the following Conceptual Questions: (05 Marks Each: All questions are Compulsory)</p> <p>a. Company XYZ has a beta of 1.5, while Company ABC has a beta of 0.8. Explain which company is expected to be more volatile in relation to market movements.</p> <p>b. Mr. A Bought 500 shares of Lupin Pharma in the cash segment @ Rs 250 per share Mr. A Sold 1 lot of Lupin Pharma FUT @ Rs 280 per share (1 Lot= 500 shares) Identify and explain the transaction.</p> <p>c. Give two examples of alternative risk transfer and how they work.</p>	15 M	<p>CO 01</p> <p>CO 2</p> <p>CO 4</p>						



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code: 06

Programme: BBM

Class: TY

Semester: V

Name of the Constituent College: S K Somaiya College

Name of the Department Business
Studies

Course Code: 13IU06E503

Name of the Course: Risk Management

Duration : 2 Hrs.

Maximum Marks : 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary

Question No.		Max. Marks	Co Attainment								
Q.1	<p>a. A company is developing a new risk management framework. What are the key differences between traditional risk management and enterprise risk management (ERM)?</p> <p>b. Discuss the contributions of Markowitz Portfolio Theory.</p> <p style="text-align: center;">OR</p> <p>c. Assume yourself as the manager of a retail store. You are considering expanding into a new location. However, you are concerned about the risks involved in expanding. What are some of the risks that you should consider? Outline the steps you will follow in managing those risks.</p>	<p>07 M</p> <p>08 M</p> <p>15 M</p>	<p>CO 01</p> <p>CO 02</p> <p>CO 01</p>								
Q.2	<p>a. Expected Losses are given below:</p> <table><tr><th>Loss Value (in Rs)</th><th>Probability</th></tr><tr><td>1,00,000</td><td>0.02</td></tr><tr><td>50,000</td><td>0.06</td></tr><tr><td>0</td><td>0.9</td></tr></table> <p>Find the fair premium if:</p> <p>i. Policy provides full coverage.</p> <p>ii. Underwriting costs= 10% of pure premium</p>	Loss Value (in Rs)	Probability	1,00,000	0.02	50,000	0.06	0	0.9	<p>07 M</p>	<p>CO 04</p>
Loss Value (in Rs)	Probability										
1,00,000	0.02										
50,000	0.06										
0	0.9										

	iii. Claims are paid at the end of the year iv. Interest Rate=5% v. Expected claim processing costs= Rs 1500 vi. Fair Profit=2% of pure premium. b. Highlight the three lines of defense model in risk governance OR c. Explain Risk Assurance. Describe the purpose of risk assurance reports and their nature.	08 M 15 M	CO 03 CO 03
Q.3	a. Highlight the benefits and limitations of quantitative risk management b. A company is considering offering its employees a new group health insurance policy. What are the key principles of insurance that the company should consider? OR c. Elaborate on the role of actuary in insurance d. Outline the various types of hedging positions used by traders to manage risks.	07 M 08 M 07 M 08 M	CO 01 CO 04 CO 02 CO 02
Q.4	Answer the following conceptual Questions: (05 Marks Each: All questions are Compulsory) a. An investor is comparing two bonds, Bond X and Bond Y, both with a 5-year maturity and 6% coupon rate. Bond X has a Modified duration of 3%, and Bond Y has a Modified duration of 4%. Assuming interest rates increase by 1%, which bond would experience a relatively larger percentage decrease in price? Justify your answer with reasons. b. Give two examples of reinsurance and how they work. c. Mr. Desai recognized a difference in price of Axis Bank shares between BSE and NSE and considered exploiting the imbalance. He bought 500 qty of Axis Bank on BSE and sold 500 qty of Axis Bank on NSE simultaneously. Name and explain the strategy he used.	15 M	CO 01 CO 01 CO 04



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 06 Programme: Business Management	Class: TY	Semester: V
Name of the Constituent College: S.K.Somaiya College	Name of the Department: Business Studies	
Course Code: 131U06E504	Name of the Course: Portfolio Management	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) figure to right indicate marks 2) Use of Simple Calculator is allowed.		

Q. No.		Max Marks	Co																														
Q.1																																	
A)	Explain the different Investment Avenues available in India, in Brief.	(8)	CO1																														
B)	Explain the term Portfolio Management and Its Objectives.	(7)	CO1																														
	OR																																
C)	Calculate the Beta factor and expected return of Ronak Ltd and Shonak Ltd. Return on above companies are as follows: <table><tr><td>Year</td><td>Ronak Ltd</td><td>Shonak Ltd</td><td>Market</td></tr><tr><td>2018</td><td>20</td><td>18</td><td>18</td></tr><tr><td>2019</td><td>20</td><td>20</td><td>14</td></tr><tr><td>2020</td><td>16</td><td>16</td><td>13</td></tr><tr><td>2021</td><td>24</td><td>18</td><td>15</td></tr></table> On the basis of your answer interpret which company is riskier for investment.	Year	Ronak Ltd	Shonak Ltd	Market	2018	20	18	18	2019	20	20	14	2020	16	16	13	2021	24	18	15	(8)	CO1										
Year	Ronak Ltd	Shonak Ltd	Market																														
2018	20	18	18																														
2019	20	20	14																														
2020	16	16	13																														
2021	24	18	15																														
D)	On 1 st April, 2022, Mr. Tanishk purchased following 4 scripts, the details of the scripts were as follows: <table><tr><td>Company</td><td>No of Shares Purchased</td><td>Purchase Price</td><td>Total Dividend</td><td>Market Price</td><td>Bonus Shares</td></tr><tr><td>Jindal Ltd</td><td>100</td><td>200</td><td>500</td><td>350</td><td>--</td></tr><tr><td>Vedant Ltd</td><td>200</td><td>250</td><td>1,000</td><td>450</td><td>1:1</td></tr><tr><td>Bajaj Ltd</td><td>300</td><td>300</td><td>1,500</td><td>550</td><td>--</td></tr><tr><td>Electro Ltd</td><td>400</td><td>350</td><td>2,000</td><td>650</td><td>--</td></tr></table> Mr. Tanishk paid Brokerage of Rs. 5,500 on purchase of these shares and he sold all his shares on 31.3.2023. at the time of sales, he paid brokerage of Rs. 8,250. Calculate holding period return on the investment of Mr. Tanishk	Company	No of Shares Purchased	Purchase Price	Total Dividend	Market Price	Bonus Shares	Jindal Ltd	100	200	500	350	--	Vedant Ltd	200	250	1,000	450	1:1	Bajaj Ltd	300	300	1,500	550	--	Electro Ltd	400	350	2,000	650	--	(7)	CO1
Company	No of Shares Purchased	Purchase Price	Total Dividend	Market Price	Bonus Shares																												
Jindal Ltd	100	200	500	350	--																												
Vedant Ltd	200	250	1,000	450	1:1																												
Bajaj Ltd	300	300	1,500	550	--																												
Electro Ltd	400	350	2,000	650	--																												
Q.2																																	
A)	If investor following particular pattern for the purpose of investment, then what he is stuck in and explain the Pseudo-Certainty Trap and superiority trap.	(7)																															

B)	Explain the interest rate sensitivity policy in Asset Liability Management Process.	(8)	CO2																
OR																			
C)	<p>You are considering an investment in one of the following Bonds:</p> <table><tr><td>Bond</td><td>Coupon Rate</td><td>Maturity</td><td>Price per 100</td></tr><tr><td>Bond P</td><td>14%</td><td>8 years</td><td>80</td></tr><tr><td>Bond Q</td><td>12%</td><td>6 years</td><td>50</td></tr></table> <p>Calculate YTM of each Bond and which bond you would recommend for investment.</p>	Bond	Coupon Rate	Maturity	Price per 100	Bond P	14%	8 years	80	Bond Q	12%	6 years	50	(7)	CO3				
Bond	Coupon Rate	Maturity	Price per 100																
Bond P	14%	8 years	80																
Bond Q	12%	6 years	50																
D)	If a bond has a face value of Rs. 1,000 and pays 3% coupon annually with interest rate of 7% having a maturity of 6 years. Calculate its duration. The bond is redeemed at par at the end of the maturity.	(8)	CO3																
Q.3																			
A)	Explain Random Walk Theory with the help of appropriate diagram.	(7)	CO4																
B)	Explain the different factors affecting stock returns.	(8)	CO4																
OR																			
C)	<p>Following are the details related to three companies:</p> <table><tr><td>Security</td><td>Initial Price</td><td>Market Price</td><td>Beta Factor</td></tr><tr><td>P Ltd</td><td>26</td><td>38</td><td>1.25</td></tr><tr><td>Q Ltd</td><td>40</td><td>50</td><td>1.00</td></tr><tr><td>R Ltd</td><td>48</td><td>60</td><td>1.33</td></tr></table> <p>Risk free rate of return may be taken as 12%. You are required to calculate:</p> <p>a) Expected rate of return of portfolio in each using CAPM</p> <p>b) Average Rate of Return of Portfolio.</p>	Security	Initial Price	Market Price	Beta Factor	P Ltd	26	38	1.25	Q Ltd	40	50	1.00	R Ltd	48	60	1.33	(8)	CO4
Security	Initial Price	Market Price	Beta Factor																
P Ltd	26	38	1.25																
Q Ltd	40	50	1.00																
R Ltd	48	60	1.33																
D)	<p>Following data relates to two securities A and B</p> <table><tr><td>Securities</td><td>A</td><td>B</td></tr><tr><td>Expected Return</td><td>22.00</td><td>17.00</td></tr><tr><td>Beta Factor</td><td>1.5</td><td>0.70</td></tr></table> <p>Rate of return on government securities is 10% and market return is 18%. Find out whether security A and B are correctly priced?</p>	Securities	A	B	Expected Return	22.00	17.00	Beta Factor	1.5	0.70	(7)	CO4							
Securities	A	B																	
Expected Return	22.00	17.00																	
Beta Factor	1.5	0.70																	
Q.4	Answer the following (3 X 5 Marks)	(15)																	
A)	<p>Following information is available from Mr. Raj for his portfolio</p> <table><tr><td>Security</td><td>Weight</td><td>Expected Returns</td><td>Standard Deviation</td></tr><tr><td>A</td><td>50%</td><td>20%</td><td>24%</td></tr><tr><td>B</td><td>50%</td><td>20%</td><td>16%</td></tr></table> <p>Find out the correlation if the standard deviation of portfolio is 20%</p>	Security	Weight	Expected Returns	Standard Deviation	A	50%	20%	24%	B	50%	20%	16%		CO2				
Security	Weight	Expected Returns	Standard Deviation																
A	50%	20%	24%																
B	50%	20%	16%																

- B) Find the ups and downs in the prices of the following securities, considering their beta factor.

Security	Current Market Price	Beta
HUL Ltd	1,000	1.2
Pidilite Ltd	850	0.7
Taj Ltd	970	1.15

If market returns go up by 10% and if market returns go down by 5%

- C) Following data is related to two securities.

	Security X	Security Y
Expected Return	22%	17%
Beta Factor	1.5	0.7

Assume risk free rate of return as 10% and market return as 18%. Find out whether the securities X and Y are correctly priced?

CO1



CO4



Semester (July 2023 to October 2023)		
Examination: End Semester Examination October/November 2023 (UG/PG Programmes)		
Programme code: 06	Class: TY	Semester: V
Programme: Business Management		
Name of the Constituent College: S.K.Somaiya College	Name of the Department: Business Studies	
Course Code: 131U06E504	Name of the Course: Portfolio Management	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) figure to right indicate marks 2) Use of Simple Calculator is allowed.		

Q. No.		Max Marks	Co																					
Q.1																								
A)	Explain different tax saving investments in India.	(8)	CO1																					
B)	Define the term Portfolio Management and explain the components of portfolio analysis.	(7)	CO1																					
	OR																							
C)	The following are the rates of returns from Security X and Y during the past 5 years. <table border="1"><thead><tr><th>Year</th><th colspan="2">Rate of Return (%)</th></tr><tr><th></th><th>Security X</th><th>Security Y</th></tr></thead><tbody><tr><td>1</td><td>16</td><td>16</td></tr><tr><td>2</td><td>13</td><td>14</td></tr><tr><td>3</td><td>14</td><td>12</td></tr><tr><td>4</td><td>17</td><td>11</td></tr><tr><td>5</td><td>12</td><td>18</td></tr></tbody></table> Find out the expected rate of return and the standard deviation for these two securities. Advise the investor, which one is best to invest.	Year	Rate of Return (%)			Security X	Security Y	1	16	16	2	13	14	3	14	12	4	17	11	5	12	18	(8)	CO1
Year	Rate of Return (%)																							
	Security X	Security Y																						
1	16	16																						
2	13	14																						
3	14	12																						
4	17	11																						
5	12	18																						
D)	Calculate the beta of Diamond Ltd and discuss the risk involved in it. <table border="1"><thead><tr><th>Year</th><th>Return of Diamond Ltd</th><th>Market Return</th></tr></thead><tbody><tr><td>1</td><td>13</td><td>15</td></tr><tr><td>2</td><td>14</td><td>16</td></tr><tr><td>3</td><td>15</td><td>17</td></tr><tr><td>4</td><td>13</td><td>14</td></tr><tr><td>5</td><td>12</td><td>12</td></tr></tbody></table>	Year	Return of Diamond Ltd	Market Return	1	13	15	2	14	16	3	15	17	4	13	14	5	12	12	(7)	CO1			
Year	Return of Diamond Ltd	Market Return																						
1	13	15																						
2	14	16																						
3	15	17																						
4	13	14																						
5	12	12																						
Q.2																								
A)	Explain Interest rate sensitivity policy.	(8)	CO2																					
B)	Explain the term ALM and its objectives.	(7)	CO2																					
	OR																							

C)	A Government of India bond of Rs. 1000 each has a coupon rate of 7.5% p.a. and a maturity period of 20 years. If the current market price is 1060 find out YTM of the Bond.	(7)	CO3																
D)	Following details are provided in respect of Bond: Bond Face Value = Rs. 1,000 Coupon Rate = 10% Yield to maturity = 5% Market Price = 980 Redemption Value = 1,000 at par Years to maturity = 5 years You are required to find out Bond duration.	(8)	CO3																
Q.3																			
A)	Explain the term Security Market Line and indicate overpriced securities with the help of diagram.	(8)	CO4																
B)	State the importance of Capital Market Line and explain it with the help of diagram.	(7)	CO4																
	OR																		
C)	Calculate the average return of portfolio using CAPM. <table border="1"><thead><tr><th>Particulars</th><th>Initial Price</th><th>Market Price at the end of the year</th><th>Beta Factor</th></tr></thead><tbody><tr><td>Bulbul Ltd</td><td>26</td><td>38</td><td>1.25</td></tr><tr><td>Sparrow Ltd</td><td>40</td><td>50</td><td>1.00</td></tr><tr><td>Oriole Ltd</td><td>48</td><td>60</td><td>1.33</td></tr></tbody></table> <p>Risk free rate of return is 10%</p>	Particulars	Initial Price	Market Price at the end of the year	Beta Factor	Bulbul Ltd	26	38	1.25	Sparrow Ltd	40	50	1.00	Oriole Ltd	48	60	1.33	(7)	CO4
Particulars	Initial Price	Market Price at the end of the year	Beta Factor																
Bulbul Ltd	26	38	1.25																
Sparrow Ltd	40	50	1.00																
Oriole Ltd	48	60	1.33																
D)	You are required to calculate Beta factor and expected return for Pirates Ltd using CAPM. Risk free rate of return is 7% <table border="1"><thead><tr><th>Year</th><th>2018</th><th>2019</th><th>2020</th><th>2021</th></tr></thead><tbody><tr><td>Return of Pirates Ltd</td><td>15</td><td>12</td><td>13</td><td>12</td></tr><tr><td>Market Returns</td><td>14</td><td>13</td><td>12</td><td>12</td></tr></tbody></table>	Year	2018	2019	2020	2021	Return of Pirates Ltd	15	12	13	12	Market Returns	14	13	12	12	(8)	CO4	
Year	2018	2019	2020	2021															
Return of Pirates Ltd	15	12	13	12															
Market Returns	14	13	12	12															
Q.4	Answer the following (3 X 5 Marks)	(15)																	
A	Expected returns of X ltd and Y Ltd for 3 years are as follows: <table border="1"><thead><tr><th></th><th>Year 1</th><th>Year 2</th><th>Year 3</th><th>Year 4</th></tr></thead><tbody><tr><td>Returns X</td><td>10</td><td>15</td><td>18</td><td>13</td></tr><tr><td>Return Y</td><td>12</td><td>11</td><td>10</td><td>15</td></tr></tbody></table> <p>On the basis of standard deviation and expected return suggest which one is the best investment.</p>		Year 1	Year 2	Year 3	Year 4	Returns X	10	15	18	13	Return Y	12	11	10	15		CO1	
	Year 1	Year 2	Year 3	Year 4															
Returns X	10	15	18	13															
Return Y	12	11	10	15															
B)	Following details are given by Mr. Sachin of his investment in different securities: <table border="1"><thead><tr><th>Security</th><th>Weight</th><th>Expected returns</th><th>Standard deviation</th></tr></thead><tbody><tr><td>Usha Ltd</td><td>60%</td><td>18%</td><td>20%</td></tr><tr><td>Asha Ltd</td><td>40%</td><td>12%</td><td>15%</td></tr></tbody></table>	Security	Weight	Expected returns	Standard deviation	Usha Ltd	60%	18%	20%	Asha Ltd	40%	12%	15%		CO4				
Security	Weight	Expected returns	Standard deviation																
Usha Ltd	60%	18%	20%																
Asha Ltd	40%	12%	15%																

If Standard deviation of portfolio is 18% . find out correlation between securities.

CO2

C) Mr. Aman holds following securities

Security	Current price	Year end price	Dividend
X	1,000	800	40
Y	1,500	2,300	30

Considering above, state the holding period return are positive and negative for Mr. Aman





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VIDYAVIHAR UNIVERSITY



Semester (July 2023 to November 2023)		
Examination: End Semester Examination October 2023 (UG Programmes)		
Programme code:131U06E505	Class: TY	Semester: V
Programme: BBM		
Name of the Constituent College: SKSC	Name of the Department ---Business Studies	
Course Code: 06	Name of the Course: Services marketing	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable examples if necessary		

Question No.		Max. Marks	CO Attainment
Q.1. A	a) Define the term services, explain its features, and critically evaluate the service marketing triangle?	15	C01
	OR		
Q.1. B	Describe suitable approaches for classifying Services with proper justification.	15	C01
Q.2. A	Elaborate on the 3 Extended Ps in the services with reference to hospital or Tourism industry.	15	C04
	OR		
Q.2. B	i) Develop a framework for RATER analysis and Servqual model ii) Elaborate on the Role of Services in the Indian and Global economy.	7 8	C04
Q.3. A.	Write short notes on a) Services levels wrt banking sector b) Different type of customer contact c) Services pricing strategies	15	C02
	OR		
Q.3. B.	Keeping pace with economic growth of this country, the housing loan has been becoming a most lucrative and large marketable product of banking and non-banking financial institutions. ICICI, HDFC, SBI, PNB Banks are the leaders of house loans in Andhra region. It is observed that of late there is a mismatch between demand for and supply of house loans in this region with increasing demand for and less of supply of this financial service. You are required to: a) List out common causes of this mismatch between demand and supply in India. b) Explain the strategies to match them.	15	C03

Q.4	Solve the following Case Study	15	C03
	<p>Vijay Dinanath Chauhan was delighted to get a phone call from the company saying that the new car that had been launched only a month back was ready for delivery. The appointment was fixed for the next morning at 10am. Vijay and his family reached the show room promptly at 10, hoping to collect the vehicle before the inauspicious Rahu Kalam began at 12. When he entered the showroom, nobody asked him who he was and what we wanted. After some time, he was attended to and was told to wait. An empty chair was pointed out to him, and the rest of the family had to stand. After a few minutes a young lady came with all smiles and asked whether he had bought the balance money and whether he would like to select accessories from the list which were full two pages. What balance, asked Vijay? I have paid the entire amount. Let me get the car first. She again handed over an insurance cover and after much delay and paperwork, Vijay got the car at 12:30 pm.</p> <p>a) Identify the service gaps in this case and how you would rectify the same. b) Explain the core and supplementary products with reference to the flower of service.</p>		



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Semester (July 2023 to November 2023)
Examination: End Semester Examination October 2023 (UG Programmes)

Programme code:06 Programme: B B M		Class: TY	Semester: V
Name of the Constituent College: SKSC		Name of the Department -Business studies	
Course Code: 131U06E505	Name of the Course: service marketing		
Duration : 2 Hrs.	Maximum Marks: 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable examples if necessary			

Question No.		Max. Marks	CO Attainment
Q.1. A	Define the term services, explain its features, and elaborate on the implications to the service organizations.	15	C01
	OR		
Q.1. B	Explain 1. Zone of tolerance 2. Product service continuum 3. List out any five causes for service gaps wrt fish bone diagram.	15	CO1 & C03
Q.2. A	Explain the 7Ps with reference to banking or airlines sector	15	C04
	OR		
Q.2. B	Pricing in services depends upon various factors- Elaborate on the objectives and methods of pricing in services.	15	C02
Q.3. A.	i) Draw the services blueprint for a fast-food restaurant. ii) List the promotional tools for travel & tourism. iii) Highlight search- experience and credence property	5	C02
	OR		
Q.3. B.	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) Identify the Gaps in the services. 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	C03

Q.4	Solve the following Case Study	15	C01 &C03
	<p>The Influence of Servicescape on customer loyalty has always been questioned till “Booms and Bitner” defined a Servicescape as “the environment in which the service is assembled and in which the seller and customer interact, combined with tangible commodities that facilitate performance or communication of the service”. In other words, the Servicescape refers to the non-human elements of the environment in which service encounters occur. The Servicescape includes the appearance, equipment, signage, and layout of a service outlet. The Servicescape includes the facility’s exterior (landscape, exterior design, signage, parking, surrounding environment) and interior (interior design and decor, equipment, signage, layout) and ambient conditions (air quality, temperature, and lighting). In addition to its effects on customer’s individual behaviors, the Servicescape influences the nature and quality of customer and employee interactions, most directly in interpersonal services. Companies design their Servicescape to add an atmosphere that enhances the customer experience and that will affect buyers’ behavior during the service encounter.</p> <p>Starbucks have also included their employees in the service strategy that they have created. They also depend on the quality, environmental practices, and work ethics. Employees of Starbucks undergo a lot of intensive trainings, to be able to deliver the customers the wonderful experience of drinking coffee at Starbucks. The experience of Starbucks depends highly on providing a comfortable atmosphere to the customers. The goal in this case is to make the customers feel they are at home. They use comfortable chairs and couches, which means that the customers are welcomed to stay for long. They also use a lot of round tables, which also means that the customers can sit there alone, maybe studying, reading a book, or just enjoying a high-quality coffee; unlike the cornered tables, which mean that more than one person should be sitting at these tables.</p> <p>Starbucks can also be a good place to do business meetings. With the introduction of free Wi-Fi to Starbucks, it did not only attract students and regular coffee lovers. This also has made Starbucks a preferred destination to undergo business meetings, especially with the digital revolution rapidly grow. This slight innovation of adding free Wi-Fi, has changed a trend in the fast-food industry, customers now prefer to sit in the shop, rather than ordering a drink to take away. Although Starbucks have worked on their Servicescape to create an in-store experience for the customers, many customers were also happy about the drive-thru service. Branches with drive-thru service had 50% more business than that of branches with no drive-thru. However, the way that Starbucks differentiated themselves and gained the customers loyalty, has first raised the bar higher in the industry, second it has raised the entry barriers to the industry, and third, Starbucks</p>		

	has made their strategy hard and expensive to imitate.		
	Q1 -Explain the relevance and the various Service space(physical evidence) in Starbucks success in connection to the case. (8M)		
	Q2 – Highlight the service levels with the help of a diagram. (7M)		



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Semester (July 2023 to November 2023)

Examination: End Semester Examination October 2023 (UG Programmes)

Programme code: 06				Class: TY	Semester: V
Programme: BBM					
Name of the Constituent College: SKSC			Name of the Department Business studies		
Course Code: 131U06E506		Name of the Course: Media Planning & Management			
Duration : 2 Hrs.		Maximum Marks : 60			
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary					

Question No.		Max. Marks	CO Attainment
Q.1. A	The Marketing Manager of a fashion magazine wants to understand the impact of marketing objectives on media planning. Explain the same to him.	15	CO1
	OR		
Q.1. B	A newly appointed Media Planner needs to understand his role and the challenges he may face in media planning. Describe the same to him.	15	CO2
Q.2. A	A Tea and Coffee brand wants to advertise its products, as a media agency explain the concept of Media mix to them and state the need for the same.	15	CO2
	OR		
Q.2. B	A Coaching class wants to advertise using Out of Home media tools, enumerate in detail the factors affecting Out of Home advertising along with its advantages and limitations so as to help them make an appropriate decision.	15	CO2
Q.3. A.	A Chips manufacturing company wants to understand the Media buying process to effectively manage its brand and increase sales. Explain the same to them.	15	CO3
	OR		
Q.3. B.	A Jewellery brand has introduced a campaign during the festival to attract customers, explain the various types of Plan metrics to help the measure the effectiveness of their campaign.	15	CO2
Q.4	Case Study	15	
	A fashion retailer, "TrendyStyles," needed to create a buying brief for its upcoming season to stock its stores with the latest fashion trends. The buying brief is crucial to ensure the right products are sourced and available to meet customer demand. Buying Brief Development: <ul style="list-style-type: none">- Market Research- Budget Allocation- Product Selection- Supplier Assessment		CO4

Questions

1. How did market research help TrendyStyles in the creation of the buying brief?
2. What is the significance of allocating a clear budget in the buying brief?
3. How will TrendyStyles incorporate the products from the buying brief into their marketing and promotion strategies to maximize sales?



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Semester (July 2023 to November 2023)

Examination: End Semester Examination October 2023 (UG Programmes)

Programme code: 06

Programme: BBM

Class: TY

Semester: V

Name of the Constituent College: SKSC

Name of the Department Business studies

Course Code: 131U06E506

Name of the Course: Media Planning & Management

Duration : 2 Hrs.

Maximum Marks : 60

Instructions: 1) Draw neat diagrams 2) Assume suitable data if necessary

Question No.		Max. Marks	CO Attainment
Q.1. A	The Marketing Manager wants to introduce a mobile phone in the market, in this context explain the concept of Media Planning and describe its features for better implementation.	15	CO1
	OR		
Q.1. B	The Marketing Head of handbag manufacturing company wants to understand the role of Media in consumer buying decisions. Explain the same to him with suitable example.	15	CO2
Q.2. A	A company manufacturing vegan products wants to understand the various types of media mix available to them to make proper media mix decisions. Suggest the same to them.	15	CO2
	OR		
Q.2. B	A well known Sweets brand wants to increase its sales during festivals and shortlists Radio as a media channel. Enumerate in detail the factors affecting selection of Radio media decision along with its advantages and limitations for them to take appropriate steps.	15	CO4
Q.3. A.	The Top Management of a company wants to understand the various methods of setting Media budget. Describe the same to them.	15	CO3
	OR		
Q.3. B.	A newly appointed Marketing Manager needs to understand the concept of Media buying and the role of Media buyer. Explain the same to him.	15	CO2
Q.4	Case Study	15	
	<p>A well-known clothing brand, "Fashion Forward," launched a television advertising campaign to promote its latest collection and boost sales. They aimed to evaluate the impact of the campaign using various television metrics.</p> <p>Television Metrics and Measurements:</p> <p>Ratings: Fashion Forward utilized Nielsen ratings data to assess the number of viewers watching their commercials. The campaign reached an average of 2.5 million viewers per spot during prime-time airings.</p>		CO4

	<p>Ad Effectiveness: They conducted post-campaign surveys to measure ad recall and brand recognition. Results indicated that 60% of viewers remembered the brand and associated it with the new collection.</p> <p>Call-to-Action Response: To gauge viewer engagement, Fashion Forward encouraged viewers to use a specific promotional code during checkout on their website. They observed a 15% increase in online sales with the promotional code, directly attributable to the television campaign.</p> <p>Time Slot Analysis: The brand analyzed different time slots for the advertisements and found that late-afternoon slots on weekends performed exceptionally well in terms of audience engagement and sales.</p> <p>Questions:</p> <ol style="list-style-type: none"> 1. Why is the 60% ad recall rate significant, and what does it reveal about the campaign's effectiveness? How can it improve the recall rate? 2. How did the promotional code and the 15% increase in online sales impact the brand's understanding of viewer behavior? What could have been done better? 3. What insights did Fashion Forward gain from the time slot analysis, and how can this inform future advertising strategies? 	<p>5</p> <p>5</p> <p>5</p>	
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Semester (July 2023 to November 2023)

Examination: End Semester Examination October 2023 (UG Programmes)

Programme code:06		Class:	Semester: V
Programme: BBM		TY	
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies	
Course Code: 131U06E507	Name of the Course: Tourism Marketing		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	CO Attainment
Q.1. A	Illustrate what makes tourism marketing different from other industries with an example.	15	CO 1
	OR		
Q.1. B	Recall the steps to customer journey awareness.	15	CO 2
Q.2. A	Demonstrate the 4 main P's of Tourism Marketing Mix .	15	CO 4
	OR		
Q.2. B	Apply how "Wild Detectives Book A Trip" could be adapted in India.	15	CO 3
Q.3. A.	Categorize the 7 A's of Tourist Destination with an example.	15	CO 2
	OR		
Q.3. B.	List the objectives and functions of ITDC in detail.	15	CO 4
Q.4	Solve the following Case Study	15	
	<p>Around the globe, many brands have used Burj Khalifa as a backdrop in their marketing campaigns. Recently, Indian brands have shifted their focus to Mumbai's Gateway of India. Experts give their opinions on the monument's significance in ads and more. When we think of monument marketing, Dubai's Burj Khalifa stands out the most. Just over a month ago, the internet was talking about the giant 3D Barbie that stood neck-to-neck with the world's tallest building. Not just Hollywood but back home, many brands have used the giant structure as a prominent way of marketing.</p> <p>Recently, Baskin Robbins India unveiled its new brand identity by flying a CGI banner in the sky, grabbing many eyeballs on the internet. On the other hand, to talk about its privacy controls and product features, WhatsApp used 3D anamorphic installations and did an immersive OOH campaign. The only similarity between these larger-than-life campaigns was the use of Mumbai's Gateway of India as a canvas for advertising.</p>		
Q1)	A monument like Gateway of India is at once both, canvas and icon-Relate		CO 1
Q2)	The historical, cultural significance coupled with its overall grandeur makes a historical landmark a powerful visual cue for tourism marketing activities-Illustrate		CO 3
Q3)	Monument marketing has seen a keen interest from brands in recent years-Agree or Disagree		CO 2



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Semester (July 2023 to November 2023)		
Examination: End Semester Examination October 2023 (UG Programmes)		
Programme code:06 Programme: BBM	Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College	Name of the Department: Business Studies	
Course Code: 131U06E507	Name of the Course: Tourism Marketing	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary		

Question No.		Max. Marks	CO Attainment
Q.1. A	Recall any 5 subcategories of Tourism.	15	CO 1
	OR		
Q.1. B	Categorize the 7 A's of Tourist Destination with an example.	15	CO 2
Q.2. A	Demonstrate the 4 main P's of Tourism Marketing Mix .	15	CO 4
	OR		
Q.2. B	Explain how digital marketing is important for Tourism marketing.	15	CO 3
Q.3. A.	List down the steps to set up a travel agency in India	15	CO 2
	OR		
Q.3. B.	Illustrate the TALC with Sri Lanka as an example.	15	CO 1
Q.4	Solve the following Case Study	15	
	<p>In sync with the Digital India initiative and the growing presence of government bodies on social media, tourism bodies are also accelerating their efforts to work with bloggers and new-age publications to promote their initiatives. While it's not a new phenomenon, 2021 was a notable year for such campaigns as they are being initiated to woo an audience that has spent over a year at home.</p> <p>In partnership with Maharashtra Tourism, Curly Tales has launched a new series — I Love My Maharashtra. It features Kamiya Jani's journey as she explores the various aspects of the state, through the lens of a traveller. Each of these videos showcases a different city in Maharashtra. Most of them prominently feature the 'I love signs that are commonly found across the country. These videos are being released on YouTube as well as the Curly Tales blog. A short version of each is being released on Instagram with a 'paid partnership' tag.</p>		
Q1)	The strength of government-new media tourism campaigns lies in the merger of authority and expertise-Relate		CO 3
Q2)	Travelers are showcasing a desire to experience new destinations and tick off destinations from their travel bucket lists that were on hold for a long time-Agree or Disagree		CO 2
Q3)	The significance of any tourist attraction in the country lies within the rich cultural, historic, and culinary heritage that blends several Indian civilizations together-Dissect		CO 4



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Semester (July 2023 to October 2023)

Examination: End Semester Examination October/November 2023 (UG/PG Programmes)

Programme code: 06 Programme: BBM		Class: TY	Semester: V
Name of the Constituent College: S K Somaiya College		Name of the Department Business Studies	
Course Code: 131U06E503	Name of the Course:Risk Management		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1)Draw neat diagrams 2)Assume suitable data if necessary			

Question No.		Max. Marks	Co Attainment
Q.1	a. As a risk manager, what are the challenges you will face while writing a risk assurance report.	07 M	CO 03
	b. Discuss the contributions of Arbitrage Pricing theory OR	08 M	CO 02
	c. A multinational technology company is planning to expand into a new market. How can enterprise risk management (ERM) help the company to enhance its performance in this new market? Mention the risk management frameworks commonly used by organizations.	15 M	CO 02
Q.2	a. Describe the measures of risk commonly used to evaluate debt securities.	07 M	CO 01
	b. Comment on the usefulness of risk register. OR	08 M	CO 03
	c. An insurance company is developing a new health insurance product. The company needs to determine the premium for the product to ensure that it is profitable. How would an actuary help the insurance company to determine the premium for the new health insurance product? Briefly explain the role of actuary in insurance organisations.	07 M	CO 04
Q.3	d. Elaborate on the various categories of derivatives contracts and their respective features	08 M	CO 02
	a. Explain the steps to be followed in risk management. State the difference between risk management and risk measurement. OR	15 M	CO 01
	b. Expected Losses are given below:	07 M	CO 04

	<table><tr><th>Loss Value (in Rs)</th><th>Probability</th></tr><tr><td>1,00,000</td><td>0.02</td></tr><tr><td>30,000</td><td>0.08</td></tr><tr><td>0</td><td>0.9</td></tr></table> <p>Find the fair premium if:</p> <p>i. Policy provides full coverage.</p> <p>ii. Underwriting costs= 20% of pure premium</p> <p>iii. Claims are paid at the end of the year</p> <p>iv. Interest Rate=5%</p> <p>v. Expected claim processing costs= Rs 1500</p> <p>vi. Fair Profit=3% of pure premium.</p> <p>c. Mr. Anil bought LIC's Term Life insurance policy from HDFC Bank. State its advantages and disadvantages to both Mr. Anil and LIC.</p>	Loss Value (in Rs)	Probability	1,00,000	0.02	30,000	0.08	0	0.9		
Loss Value (in Rs)	Probability										
1,00,000	0.02										
30,000	0.08										
0	0.9										
Q.4	<p>Answer the following Conceptual Questions: (05 Marks Each: All questions are Compulsory)</p> <p>a. A bank employee makes a mistake in processing a customer's loan application. The error causes the customer to be approved for a loan that they cannot afford, which leads to default. Identify and explain any type of risk that will be faced by the bank due to this.</p> <p>b. Amit, a risk averse investor is comparing two equity funds for investment. Fund A has a standard deviation of 18% whereas Fund B has a standard deviation of 15%.Which fund should he invest in?</p> <p>c. As a trader, explain how you will use hedging for risk management when there is no futures contract available for your specific asset.</p>	15 M	<p>CO 01</p> <p>CO 01</p> <p>CO 02</p>								



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Semester (July 2023 to November 2023)		
Examination: End Semester Examination October 2023 (UG Programmes)		
Programme code:06 Programme: BBM	Class: TY	Semester: V
Name of the Constituent College: SKSC	Name of the Department -BUSINESS STUDIES	
Course Code: 131U06E505	Name of the Course: SERVICE MARKETING	
Duration: 2 Hrs.	Maximum Marks: 60	
Instructions: 1)Draw neat diagrams 2)Assume suitable examples if necessary		

Question No.		Max. Marks	CO Attainment
Q.1. A	i) The service sector is called the growth engine of the Indian economy - justify ii) Elaborate on Service Encounters.	10 5	C01
	OR		
Q.1. B	Explain the concept of services. Distinguish between goods and service marketing with suitable examples.	15	C01
Q.2. A	Design a service marketing mix -7Ps for an airline in the private sector	15	C04
	OR		
Q.2. B	Explain the following. i) Discuss the impact of privatization and globalization. in educational services in India ii) Implications due to heterogeneity and perishability. iii) Flow of services	15	C02
Q.3. A.	i) Discuss demand' &supply management in services ii) Comment on reducing service failures & also explain service recovery techniques?	10 5	C03
	OR		
Q.3. B.	Explain the Gap Model in detail with diagrammatic representation and suitable examples	15	C03
Q.4	Solve the following Case Study	15	
	ASE STUDY 12M Premier Courier Ltd. Premier Courier Ltd. (PCL) is an innovative overnight delivery company that has helped change the way companies do business. It was the first company to offer an overnight delivery system, but the company markets more than just a delivery service. What PCL really sells is on-time reliability. The company markets risk reduction and provides the confidence that people shipping packages will be "Absolutely, positively, certain their packages will be there by 10.30 in the morning". In fact, PCL sells even more than reliable delivery. It designs tracking and inventory management systems for many large companies. In other words, its customers buy more than just the delivery		C03

	<p>service they buy a solution to their distribution problems. For example, a warehouse designed and operated by PCL is part of the distribution center for a very large computer firm. In other organizations, customers can place an order for inventory as late as midnight, and the marketer, because of PCL's help, can guarantee delivery by the next morning. PCL has positioned itself as a company with a service that solves its customers' problems.</p> <p>Questions</p> <p>(a) What is PCL's level of services? What are the tangible and intangible elements of this service product?</p> <p>(b) What are the elements of service quality for a delivery service like PCL?</p> <p>(c) In what way does P-Process help PCL to design a service blue print?</p>		