



# SOMAIYA

## VIDYAVIHAR UNIVERSITY

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



### QUESTION PAPERS

<b>BRANCH: Bachelor of Business Administration</b>	<b>SEM: IV</b>
<b>ATKT</b>	<b>JUN-2025</b>

Sr. No.	Subject	Available
1.	231U07I401 – Research Methodology	✓
2.	231U06C401 – Entrepreneurship Management & Venture Development	✓
3.	231U07C402 – Customer Relationship Management	✓
4.	231U07C404 – Strategic Financial Management	✓
5.	231U06C405 – Risk Management	✓
6.	231U07C410 - Spanish	✓
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**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



Suppl. Exam-June-25

BBA/BBM-IV

19/6/25

Semester (November 2024 to March 2025)

Examination: End Semester Examination April 2025 (UG Programmes)

Programme code: 07 / 06

Class: SY

Semester: IV

Programme: BBA / BBM

Name of the Constituent College: S K Somaiya College

Name of the Department: Business  
Studies

Course Code: 231U07I401 / 231U06I401

Name of the Course: Research Methododlogy

Duration : 2 Hrs.

Maximum Marks : 60

**Instructions:**

1. **Read all** the instructions carefully before attempting the paper.
2. This question paper consists of **4 questions**. Clearly indicate the **question number** in your answer sheet.
3. Carefully **review the question** and ensure you understand it fully before attempting your answer.
4. Write **neatly and legibly**. Answers must be written in **black or blue ink** only.
5. **Do not** write your name or any identifying marks on the answer script.
6. Use **diagrams, flowcharts, and examples** wherever necessary to enhance your answers.
7. Use of **Simple Calculators** is only permitted for Examination.

Questi on No.		Max. Marks	CO Attainment																
Q.1.	<p>I. Smallpox Vaccination Effectiveness</p> <p>A study was conducted during a smallpox outbreak to determine the effectiveness of vaccination. The data below was collected:</p> <table><tr><th></th><th>Attacked</th><th>Not Attacked</th><th>Total</th></tr><tr><td>Vaccinated</td><td>31</td><td>469</td><td>500</td></tr><tr><td>Not Vaccinated</td><td>185</td><td>1315</td><td>1500</td></tr><tr><td>Total</td><td>216</td><td>1784</td><td>2000</td></tr></table> <p>Test at a 5% significance level whether vaccination significantly reduces smallpox attacks.</p>		Attacked	Not Attacked	Total	Vaccinated	31	469	500	Not Vaccinated	185	1315	1500	Total	216	1784	2000	15	1, 2, 3, 4
	Attacked	Not Attacked	Total																
Vaccinated	31	469	500																
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	<p>2. Gender and Preference for Organic Products</p> <p>A marketing study examined whether men and women prefer organic personal care products:</p> <table> <tr> <th></th><th>Prefer Organic</th><th>Don't Prefer</th><th>Total</th></tr> <tr> <td>Men</td><td>90</td><td>110</td><td>200</td></tr> <tr> <td>Women</td><td>140</td><td>60</td><td>200</td></tr> <tr> <td>Total</td><td>230</td><td>170</td><td>400</td></tr> </table> <p>Test if gender significantly influences the preference for organic products.</p>		Prefer Organic	Don't Prefer	Total	Men	90	110	200	Women	140	60	200	Total	230	170	400		
	Prefer Organic	Don't Prefer	Total																
Men	90	110	200																
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Q.2.A	<p>Arjun, a scholar at Gurukul, is intrigued by the diverse methods of acquiring knowledge. His guru, Dronacharya, assigns him the task of conducting research on different approaches to knowledge discovery, including empirical, theoretical, and exploratory methods. Arjun wants to ensure his research follows a systematic approach.</p> <ol style="list-style-type: none"> <li>1. Compare and contrast qualitative and quantitative research methodologies in the context of Arjun's study on learning techniques.</li> <li>2. Suppose Arjun identifies a gap in the current methods of knowledge transmission at the Gurukul. Design a research proposal that could address this gap.</li> </ol>	15	1, 2																
	OR																		
Q.2.B	<p>Chanakya, the advisor to Chandragupta Maurya, seeks to understand the economic conditions of different regions before devising a taxation policy. He needs to choose an appropriate research design for his study.</p>	15	1, 2																



	<ol style="list-style-type: none"> <li>1. Identify the different types of research design and categorize Chanakya's study under the appropriate type.</li> <li>2. Explain why Chanakya might prefer a mixed-method research approach rather than relying solely on qualitative or quantitative methods.</li> <li>3. Chanakya wants to conduct a pilot study before implementing a large-scale economic survey. How should he go about it?</li> </ol>		
Q.3.A.	<p>Karna, known for his generosity, wants to study the impact of charity on different sections of society. He must decide on an appropriate sampling method for his research.</p> <ol style="list-style-type: none"> <li>1. If Karna has limited resources, how can he use cluster sampling to study the impact of charity effectively?</li> <li>2. What challenges might Karna face if he uses convenience sampling for his study?</li> <li>3. Design a sampling strategy for Karna's research, ensuring it covers sample size, sampling technique, and potential biases.</li> </ol>	15	3
	OR		
Q.3.B.	<p><b>Shakuni Analytics Pvt. Ltd.</b> explores:  <i>"Effect of Digital Payment Methods on Consumer Spending Behavior in Urban Markets."</i></p> <p>The rise of digital payment platforms like UPI and Paytm has transformed consumer spending habits.</p> <p><b>Follow the 15-Questionnaire Structure</b> as given below with the performance</p> <ol style="list-style-type: none"> <li>1. <b>Demographic Questions</b></li> <li>2. <b>Dichotomous Questions (Yes/No) (4 Questions)</b></li> <li>3. <b>Likert Scale Behaviour - 4 Questions</b></li> </ol>	15	3



	4. <b>Likert Frequency 4 Questions</b> 5. <b>Rank Order (1-5) 1 Question</b> 6. <b>Ordinal Rating (1 Question with rating 1-5)</b> 7. <b>Subjective Question (1 Question)</b>		
Q.4.A.	<p>Jijabai, the mother of Chhatrapati Shivaji Maharaj, wants to establish a trade network for the Maratha Empire. She assigns a research team to gather data on trade routes, consumer preferences, and market competition.</p> <ol style="list-style-type: none"> <li>1. List different data collection methods Jijabai's team could use for studying market trends.</li> <li>2. Describe how focus group discussions could provide insights into merchant behavior in different regions.</li> <li>3. If Jijabai wants to use secondary data, what sources should she refer to, and how should she verify their reliability?</li> </ol>	15	4
	OR		
Q.4.B.	<p>Kautilya, the author of Arthashastra, wants to collect and analyze data on taxation and trade across different regions of the Mauryan Empire.</p> <ol style="list-style-type: none"> <li>1. List different data collection methods Kautilya could use for his economic survey.</li> <li>2. Describe the role of observation in economic research. How can Kautilya use it for trade analysis?</li> <li>3. If Kautilya wants to use secondary data, what historical records should he refer to, and how should he ensure their reliability?</li> </ol>	15	4





**Chi-Square ( $\chi^2$ ) Distribution**  
**Area to the Right of Critical Value**

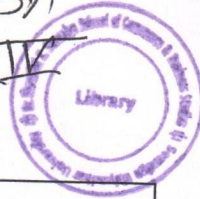
Degrees of Freedom	0.995	0.99	0.975	0.95	0.90	0.10	0.05	0.025	0.01	0.005
1	—	—	0.001	0.004	0.016	2.706	3.841	5.024	6.635	7.879
2	0.010	0.020	0.051	0.103	0.211	4.605	5.991	7.378	9.210	10.597
3	0.072	0.115	0.216	0.352	0.584	6.251	7.815	9.348	11.345	12.838
4	0.207	0.297	0.484	0.711	1.064	7.779	9.488	11.143	13.277	14.860
5	0.412	0.554	0.831	1.145	1.610	9.236	11.071	12.833	15.086	16.750
6	0.676	0.872	1.237	1.635	2.204	10.645	12.592	14.449	16.812	18.548
7	0.989	1.239	1.690	2.167	2.833	12.017	14.067	16.013	18.475	20.278
8	1.344	1.646	2.180	2.733	3.490	13.362	15.507	17.535	20.090	21.955
9	1.735	2.088	2.700	3.325	4.168	14.684	16.919	19.023	21.666	23.589
10	2.156	2.558	3.247	3.940	4.865	15.987	18.307	20.483	23.209	25.188
11	2.603	3.053	3.816	4.575	5.578	17.275	19.675	21.920	24.725	26.757
12	3.074	3.571	4.404	5.226	6.304	18.549	21.026	23.337	26.217	28.299
13	3.565	4.107	5.009	5.892	7.042	19.812	22.362	24.736	27.688	29.819
14	4.075	4.660	5.629	6.571	7.790	21.064	23.685	26.119	29.141	31.319
15	4.601	5.229	6.262	7.261	8.547	22.307	24.996	27.488	30.578	32.801
16	5.142	5.812	6.908	7.962	9.312	23.542	26.296	28.845	32.000	34.267
17	5.697	6.408	7.564	8.672	10.085	24.769	27.587	30.191	33.409	35.718
18	6.265	7.015	8.231	9.390	10.865	25.989	28.869	31.526	34.805	37.156
19	6.844	7.633	8.907	10.117	11.651	27.204	30.144	32.852	36.191	38.582
20	7.434	8.260	9.591	10.851	12.443	28.412	31.410	34.170	37.566	39.997
21	8.034	8.897	10.283	11.591	13.240	29.615	32.671	35.479	38.932	41.401
22	8.643	9.542	10.982	12.338	14.042	30.813	33.924	36.781	40.289	42.796
23	9.260	10.196	11.689	13.091	14.848	32.007	35.172	38.076	41.638	44.181
24	9.886	10.856	12.401	13.848	15.659	33.196	36.415	39.364	42.980	45.559
25	10.520	11.524	13.120	14.611	16.473	34.382	37.652	40.646	44.314	46.928
26	11.160	12.198	13.844	15.379	17.292	35.563	38.885	41.923	45.642	48.290
27	11.808	12.879	14.573	16.151	18.114	36.741	40.113	43.194	46.963	49.645
28	12.461	13.565	15.308	16.928	18.939	37.916	41.337	44.461	48.278	50.993
29	13.121	14.257	16.047	17.708	19.768	39.087	42.557	45.722	49.588	52.336
30	13.787	14.954	16.791	18.493	20.599	40.256	43.773	46.979	50.892	53.672
40	20.707	22.164	24.433	26.509	29.051	51.805	55.758	59.342	63.691	66.766
50	27.991	29.707	32.357	34.764	37.689	63.167	67.505	71.420	76.154	79.490
60	35.534	37.485	40.482	43.188	46.459	74.397	79.082	83.298	88.379	91.952
70	43.275	45.442	48.758	51.739	55.329	85.527	90.531	95.023	100.425	104.215
80	51.172	53.540	57.153	60.391	64.278	96.578	101.879	106.629	112.329	116.321
90	59.196	61.754	65.647	69.126	73.291	107.565	113.145	118.136	124.116	128.299
100	67.328	70.065	74.222	77.929	82.358	118.498	124.342	129.561	135.807	140.169





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VIDYAVIHAR UNIVERSITY

ATKT June 2025  
SY BBM/BBA  
Sem IV  
EMVD



Semester (November 2024 to March 2025)

Examination: End Semester Examination April 2025 (UG Programmes)

Programme code: 06 / 07

Programme: BBM / BBA

Class: SY

Semester: IV

Name of the Constituent College: S K Somaiya College

Name of the Department: Business  
Studies

Course Code: 231U06C401

Name of the Course: Entrepreneurship Management & Venture  
Development

Duration : 2 Hrs.

Maximum Marks : 60

Instructions:

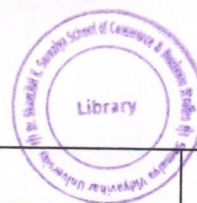
1. Read all questions carefully before answering.
2. Answer all questions in a structured and coherent manner.
3. Support your answers with **proper examples, case studies and real world applications** wherever applicable.
4. Clearly indicate the question numbers in your answer sheet.
5. Use **diagrams, flowcharts, or tables** wherever necessary for better clarity.
6. Marks are assigned based on **concept clarity, depth of analysis, application of knowledge, and structural presentation.**

Question No.		Max. Marks	CO
Q.1.	UrbanFit Gym, a mid-sized fitness center located in a busy city district, had been in operation for nearly a decade. Initially, it attracted a steady membership base, but in recent years, the business started struggling due to increasing competition from budget-friendly gym chains, boutique fitness studios, and the growing popularity of at-home workout programs. Rising rent, high equipment maintenance costs, and expensive marketing efforts further strained its profitability.	15	CO3



	<p>Owners Kevin and Lisa realized they needed to rewrite their business plan with a frugal approach to cut costs while still maintaining high-quality services. However, they faced key challenges:</p> <ol style="list-style-type: none"> <li>1. <b>High Operational Costs:</b> UrbanFit leased a large facility in a prime location, with expensive rent and high utility bills.</li> <li>2. <b>Declining Memberships:</b> More people were opting for lower-cost alternatives or canceling due to financial constraints.</li> <li>3. <b>Costly Equipment Maintenance:</b> The gym had a large selection of high-end machines, many of which were underutilized but required regular upkeep.</li> <li>4. <b>Ineffective Marketing Spend:</b> Paid advertisements were costly and didn't bring enough new members to justify the expense.</li> </ol> <p>Question:</p> <p>You are hired as a business consultant and asked to create a new, leaner business plan for UrbanFit Gym that focuses on sustainability, cost-efficiency, and long-term success. What strategies would you propose?</p>		
Q.2.A	<p>Shaan, a seasoned corporate executive, decides to leave his stable job to start a social enterprise focused on providing clean water solutions in rural areas. He's driven by a strong sense of purpose and a willingness to take calculated risks.</p> <p>How does Shaan's transition from a corporate role to social entrepreneurship highlight key entrepreneurial traits?</p>	15	CO1
	OR		
Q.2.B	<p>Fatima, a budding entrepreneur in the tech industry, finds it challenging to access the same level of networking opportunities and mentorship that her male counterparts enjoy. She notices a lack of female representation in industry events and struggles to find experienced female mentors.</p> <p>What are the <b>specific challenges women entrepreneurs face and enumerate the schemes for promoting entrepreneurship in India .</b></p>	15	CO2





Q.3.A.	<p>Verma Foods, a family-owned packaged snacks company, faced declining sales as customer preferences shifted towards <b>health-conscious products</b>. The younger generation proposed <b>introducing organic and gluten-free options</b>, while the older generation resisted change. After conducting <b>market research and pilot testing</b>, the family agreed to innovate while retaining their classic recipes. The new product line became a <b>best-seller, revitalizing the brand</b>.</p> <p>Questions:</p> <p>What are <b>family-managed businesses (FMBs)</b>, and elaborate on their advantages and disadvantages.</p> <p>What are the <b>different types of FMBs</b></p> <p>How do some FMBs ensure long-term sustainability across generations</p>	15	CO4
	OR		
Q.3.B.	<p>TechNova, a tech startup founded by Aman and Priya, had an innovative AI product but needed heavy funding for research and marketing. After pitching to <b>angel investors and venture capitalists</b>, they secured funding in exchange for equity. This allowed them to scale rapidly, hire top talent, and dominate the market. However, investor expectations meant <b>faster scaling and strategic exits</b>, requiring them to balance <b>growth with investor demands</b>.</p> <p>Questions:</p> <p>What are the <b>different sources of funding</b> for startups and businesses?</p> <p>What are the benefits and challenges of <b>venture capital and angel investments</b>?</p>	15	CO3, CO4
Q.4.A.	<p>David, a tech startup founder, experiences rapid growth but struggles with cash flow management and talent acquisition. What are the common challenges faced by entrepreneurs during the growth phase of a startup and what advice can be given to them ?</p>	15	CO4
	OR		

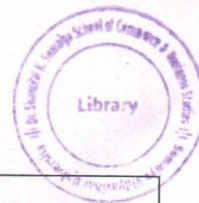
Q.4.B.	<p>i) Sarah, a sustainable fashion designer, leverages social media and e-commerce platforms to reach a global audience. She prioritizes ethical sourcing and circular economy principles. What new trends in entrepreneurship are reflected in Sarah's approach? How are technology and sustainability shaping the entrepreneurial landscape?</p>	08	CO2, CO4
	<p>ii)A university-led EDP focuses on fostering student entrepreneurship by providing workshops on idea generation, prototyping, and pitching to investors.What are the key stages involved in such programs?</p>	07	CO2



ATKT JUNE 2025



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Semester (November 2024 to March 2025)

Examination: End Semester Examination April 2025 (UG Programmes)

Programme code: 07/06		Class: SY	Semester: IV
Programme: BBA/BBM			
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies	
Course Code: 231U07C402/ 231U06C402	Name of the Course: Customer Relationship 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><b><u>Read the given case and answer the following case-</u></b></p> <p>Fresh Mart Supermarket, a local grocery chain, has noticed a decline in repeat customers over the past year. Although they offer competitive pricing and a wide variety of products, customer loyalty appears to be weakening. The management team decides to implement a Customer Relationship Management (CRM) system to improve their customer service and boost repeat business. The CRM system is designed to track customer preferences, purchase history, and feedback, allowing Fresh Mart to offer personalized promotions and a more tailored shopping experience.</p> <p>Despite implementing the system, initial reports show that while customer satisfaction is improving, the store's retention rates are still not reaching the desired level. The management realizes that CRM alone is not enough—they need to develop stronger relationships with customers through better communication,</p>		



consistent follow-up, and personalized experiences beyond just transactional data.

**Questions**

- |     |   |         |     |
|-----|---|---------|-----|
| i.  | Discuss the elements of service quality for Fresh mart Supermarket which would result in customer loyalty.  | 8 Marks | CO3 |
| ii. | Imagine you are tasked with improving Fresh Mart's CRM strategy. Decide the type of CRM along with the provider after analysing criteria for choosing technological solution. | 7 Marks | CO2 |

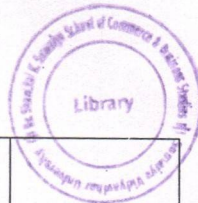
- |       |   |         |     |
|-------|---|---------|-----|
| Q.2.A | Sara runs a small online fashion boutique. Initially, she struggled to keep track of customer preferences, follow up on inquiries, and manage repeat orders. After implementing a Customer Relationship Management (CRM) system, she noticed a significant improvement. |         |     |
|       | i. Analyze the benefits of CRM to organization and customers with reference to the given case.  | 8 Marks | CO1 |
|       | ii. Elucidate the use of data by Sara for improving her business  | 7 Marks | CO1 |

OR

- |       |  |         |     |
|-------|--|---------|-----|
| Q.2.B | Glow Mart, a beauty retail chain, moved from manual records to a basic CRM but still struggled with customer retention. To improve loyalty, they upgraded to an AI-driven CRM with automated engagement and omnichannel support. |         |     |
|       | i. Analyze how Glow Mart's CRM evolution has improved customer management?   | 8 Marks | CO1 |
|       | ii. Describe Customer loyalty stages with the efforts to be undertaken by Glow Mart to convert every prospect into a partner   | 7 marks | CO2 |

- |        |   |  |  |
|--------|---|--|--|
| Q.3.A. | Swift Bank noticed a 15% rise in customer churn as clients switched to competitors for better services. To strengthen loyalty bonds, the bank introduced a rewards program and enhanced its |  |  |
|--------|---|--|--|





	CRM system for personalized engagement. While retention improved, some customers still left for better offers.		
	<p>i. Identify which type of loyalty bond was developed by Swift bank. Also suggest other loyalty bonds with examples for swift bank.</p> <p>ii. Assess the possible reasons for increasing churn rate and suggest ways of reducing the same.</p>	8 Marks	CO2
		7 Marks	CO2
	OR		
Q.3.B.	Nova Tech Solutions faced challenges in tracking leads and managing customer interactions, leading to lost sales. To address this, they implemented Sales Track Pro, an SFA system with automated follow-ups and performance analytics. However, sales reps resisted due to fear of micromanagement and software complexity.		
	i. Convince the sales representative by explaining to them the components of SFA and its advantages to the business.	8 Marks	CO3
	ii. Analyze in detail the advantages of data mining and data Warehousing and its impact on business	7 marks	CO3
Q.4.A.	Your company provides industrial machinery to manufacturers. A potential client has shown interest but takes months to decide. How would you use CRM to keep them engaged and improve Customer retention?		
	i. Discuss the aspects to be focused on CRM while offering B2B Services.	8 Marks	CO3
	ii. Suggest some of loyalty evaluation programs or model to assess the effectiveness of CRM.	7 Marks	CO4
	OR		
Q.4.B.	Luxe Wheels, a luxury car dealership, faced declining customer retention despite strong initial sales. Many customers purchased a vehicle but never returned for servicing, accessories, or referrals. The company implemented a CRM system to improve		



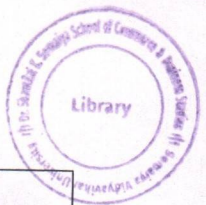
	customer relationships and long-term engagement but encountered challenges in its execution.	8 Marks	CO4
i.	Enlist various steps to be undertaken for CRM implementation.	7 Marks	CO4
ii.	Highlight some customer retention Strategies for Luxe Wheels.		



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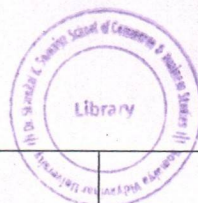
<b>Semester (July 2023 to November 2023)</b>		
<b>Examination: End Semester Examination March/April 2024 (UG Programmes)</b>		
<b>Programme code:07</b>	<b>Class:</b>	<b>Semester: IV</b>
<b>Programme: BBA</b>	<b>SYBBA</b>	
<b>Name of the Constituent College:</b>		<b>Name of the Department</b>
<b>S K Somaiya College</b>		<b>Business Studies</b>
<b>Course Code: 231U06C5014</b>	<b>Name of the Course: Strategic Financial Management</b>	
<b>Duration : 2 Hrs.</b>	<b>Maximum Marks : 60</b>	
<b>Instructions: 1) Figures to the right indicate full marks</b> <b>2) Q1 – Q3 have internal option. Q4 is compulsory</b> <b>3) Working notes should form part of your answer</b>		

Question No.		Max. Marks	CO															
Q.1. A	Discuss the meaning and benefits of Strategic Financial Management in success of a business unit	15	01															
	OR																	
Q.1. B	<p>TeslX Ltd was founded in 2018 as a football manufacturing company which exports its footballs all over the world. Mr. Elon, MD of TeslX Ltd convened a meeting in his office to discuss the ideas of increasing the product portfolio offered by the company.</p> <p>After a long discussion, Mr. Elon showed interest in a proposal of a four-year project to manufacture related items like Air pumps, Boot bags, Goalkeeper gloves etc</p> <p>Financial data for the new proposal is provided as follows:</p> <ol style="list-style-type: none"><li>Initial investment required for the project is Rs.90,00,000, which will be depreciated on SLM basis such that it reaches zero value at the end of 4 year of life, Working capital of Rs.10,00,000 is needed to support the inventory , although as soon this project ends, the whole amount of working capital is recoverable.</li><li>Company expects pre tax profits of Rs.43,00,000 in year 1, Rs.48,00,000 in year 2, Rs.39,00,000 in year 3 and Rs.32,00,000 in year 4 respectively. Tax rate is 30% and cost of capital is 10%</li><li>Scrap value of the project at the end of each year is as follows: End of year 1: Rs.50,00,000 End of year 2: Rs.40,00,000 End of year 3: Rs.18,00,000 End of year 4: NIL</li></ol> <p>Working capital can be recovered fully in addition to scrap value mentioned above. You are required to determine the viability of the project based on Net Present Value method. Will your answer change if the project is abandoned at the end of 2<sup>nd</sup> Year.</p>	15	02															
Q.2. A	<p>Calculate Profitability Index and Payback period of Project-1 and Project-2 from the following information:</p> <table><tr><td>Particulars</td><td>Project-1</td><td>Project- 2</td></tr><tr><td>Outflows (refer note-1)</td><td>20,00,000</td><td>30,00,000</td></tr><tr><td>Inflows:</td><td></td><td></td></tr><tr><td>End of year 1</td><td>9,00,000</td><td>10,00,000</td></tr><tr><td>End of year 2</td><td>6,00,000</td><td>12,00,000</td></tr></table>	Particulars	Project-1	Project- 2	Outflows (refer note-1)	20,00,000	30,00,000	Inflows:			End of year 1	9,00,000	10,00,000	End of year 2	6,00,000	12,00,000	15	02
Particulars	Project-1	Project- 2																
Outflows (refer note-1)	20,00,000	30,00,000																
Inflows:																		
End of year 1	9,00,000	10,00,000																
End of year 2	6,00,000	12,00,000																



	End of year 3	5,50,000	7,00,000					
	End of year 4	6,00,000	6,00,000					
	End of year 5	5,00,000	7,00,000					
	Cost of capital is 10%.							
	Note-1 : Outflows include working capital of Rs.5,00,000 which can be recovered fully at the end of useful life of the project.							
	OR							
Q.2 B	a) Discuss the factors determining dividend policy			08	03			
	b) Explain the features of XBRL			07	02			
Q3 A	Following information is available from the books of Fast Forward limited			15	04			
	Particulars	2023	2024	Particulars	2023	2024		
	Equity Share Capital	10,00,000	12,00,000	Machineries	10,00,000	11,00,000		
				Buildings	6,00,000	6,60,000		
	12% Preference share capital	6,00,000	NIL	Cash & Bank	1,20,000	1,80,000		
	11% Debentures	NIL	4,00,000	Other Current assets				
	Reserves	2,00,000	3,60,000		2,80,000	2,60,000		
	Bank Overdraft	NIL	20,000					
	Other Current Liabilities							
		2,00,000	2,20,000					
	Total	20,00,000	22,00,000		20,00,000	22,00,000		
	Additional Information :							
	1. Depreciation on machinery and on buildings amounted to Rs.60,000 & Rs.40,000 respectively							
	2. Part of machinery worth Rs.50,000 sold at a loss of Rs.20,000							
	3. Equity capital issued at premium of Rs.40,000, premium credited to reserves account							
	4. 11% Debentures issued at a discount 5%, discount on issue transferred to reserves account							
	Prepare Cash flow statement for the year 2024							
	OR							
Q3 B	Particulars	2023	2024	Particulars	2023	2024	15	04
	Equity Share Capital	20,00,000	24,00,000	Machineries	20,00,000	36,00,000		
	11% Preference share capital	12,00,000	18,00,000	Buildings	18,00,000	16,00,000		
	11% Debentures	6,00,000	10,00,000	Cash & Bank	1,00,000	1,60,000		
				Investments	2,00,000	NIL		
				Other current				





	Profit/Loss a/c	3,00,000	5,00,000	assets	11,00,000	20,40,000		
	Bank Overdraft	4,00,000	NIL					
	Tax provision	4,00,000	12,00,000					
	Proposed dividend	3,00,000	5,00,000					
	Total	52,00,000	74,00,000		52,00,000	74,00,000		
	Additional Information:							
	1. Depreciation on machinery: Rs.2,00,000							
	2. Preference shares redeemed during the year at a premium of Rs.60,000, credited to profit/loss account							
	3. Buildings purchased during the year: Rs 1,20,000							
	4. Investments sold at a profit of Rs.60,000							
	5. Tax paid during the year: Rs.4,40,000							
	6. Interim dividend paid during the year: Rs. 40,000							
	Prepare Cash flow Statement for the year 2024							
Q.4	Explain the following (5 marks each)						15	
	1. Digital finance							02
	2. Dividend per share: Rs.3 Growth rate: 5% Cost of Capital: 16% Calculate market price per share as per Gordon's model							03
	3. Rate of return: 20% Cost of Capital : 16% Dividend per share: Rs.3 Earnings per share : Rs.5 Calculate market price per share as per Walters model							03





**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



Semester (November 2024 to March 2025)		
Examination: End Semester Examination April 2025 (UG Programmes)		
Programme code:06/07 Programme: BBA & BBM	Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya College	Name of the Department: Business Studies	
Course Code: 231U06C405	Name of the Course: Risk Management	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Write suitable examples as applicable		

Question No.		Max. Marks	CO Attainment
Q.1.	<p>There is no way to eliminate all risk, but there are ways to avoid, minimize, or protect yourself and your family from risk.</p> <p>SecureLife Ltd. is a well-established insurance company offering a range of insurance products, with rising uncertainties in life, the company has seen an increase in policy subscriptions.</p> <p>SecureLife Ltd. must analyse all types of insurance products available in the industry to be discussed in this customer meet so that maximum products can be offered to the customers as per their preferences, risk factors, and industry trends and we can create suitable insurance plans to protect their life.</p>	15	CO4
Q.2.A	Examine the different types of financial risks and break down how each type can impact a business's financial health.	10	CO1
Q.2.B	Choose "Forward contract" as an example to explain the Concept.	5	CO3
<b>OR</b>			
Q.2.C	Evaluate the effectiveness of bancassurance as a distribution channel for insurance & other financial products. Present and defend your opinion on its advantages and disadvantages based on a set of criteria such as customer reach, cost efficiency, and	10	CO4



	market penetration.		
Q.2.D	Debate on the topic of Fire & Travel Insurance in the industry.	5	CO4
Q.3.A.	Discuss the importance of top 10 fintech companies globally.	8	CO2
Q.3.B	Insurance enthusiast group of students wants you to Analyse the Organisation 'IRDA'	7	CO3
	<b>OR</b>		
Q.3.C	Distinguish between Traditional vs enterprise risk management.	7	CO2
Q.3.D	An Individual needs to know Major types of Personal Risks. List down and discuss the same with examples.	8	CO1
Q.4.A	Give your opinion on concept of ERM and Explain the ERM Process thereon.	10	CO2
Q.4.B	How will you motivate people to take Health insurance.	5	CO4
	<b>OR</b>		
Q.4.C	Examine the importance and need of 8 ERM Components.	10	CO2
Q.4.D.	The world is an open space to travel , Please discuss the Travel Insurance and importance in the industry.	5	CO4





**SOMAIYA**  
VIDYAVIHAR UNIVERSITY



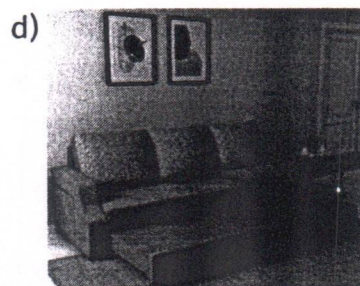
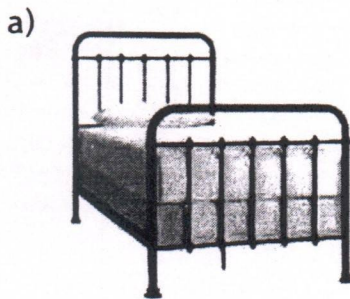
Semester (November 2024 to March 2025)			
Examination: End Semester Examination April 2025 (UG Programmes)			
Programme code: 07 Programme: BBA		Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies	
Course Code: 231U07C410	Name of the Course: Spanish		
Duration: 2 Hrs.	Maximum Marks: 60		
<b>Instructions:</b> <ol style="list-style-type: none"> <li>Questions 1 (A, B, C), 2 (A, B, C), 3A and 4A are compulsory. Only one question from 3B or 3C needs to be attempted and one question from 4B or 4C needs to be attempted.</li> <li>Wherever applicable, just writing the options a, b, or c against the question numbers would be sufficient. Do not waste time in writing full sentences.</li> <li>Kindly write in legible handwriting. Spelling errors would lead to loss of marks.</li> </ol>			



Question No.		Max. Marks	CO Attainment
	<p>Lea este correo electrónico. A continuación responda las cinco preguntas sobre el texto. Elija las respuestas correctas: a), b), c) o d).</p> <p>Para: paco@dominio.es</p> <p>Asunto: Fiesta</p> <p>Hola, Paco:</p> <p>¿Qué tal? Yo estoy bastante bien. Estoy con Margarita de vacaciones en Torrevieja en el apartamento de sus abuelos. La ciudad no es muy bonita, pero el piso está cerca de la playa y hace bastante calor para tomar el sol y bañarse. Tiene dos dormitorios, una terraza grande, cocina (en el salón), televisión y aire acondicionado. Me gusta mucho.</p> <p>No conocemos a mucha gente aquí, pero tenemos unos vecinos ingleses muy simpáticos que tienen muchos amigos porque viven todo el año en Torrevieja.</p> <p>Los vecinos y nosotras queremos hacer una fiesta este fin de semana. Creo que no vives lejos de aquí, en Orihuela, ¿no? ¿Te gustan las fiestas? ¿Quieres venir? Puedes dormir en el salón el sábado y el domingo: hay un sofá cama.</p> <p>Esperamos tu respuesta. Creo que tienes mi número de teléfono, pero no el del móvil: es el 658 348 225.</p> <p>Saludos,</p> <p>Silvia.</p>	5	CO4



1. Silvia escribe un correo electrónico porque...
  - a) Esta en Torrevieja.
  - b) Quiere alquilar su apartamento de Torrevieja.
  - c) No conoce a mucha gente en Torrevieja.
  - d) Quiere invitar a Paco a una fiesta.
2. El apartamento...
  - a) Esta cerca de la playa,
  - b) No tiene balcón
  - c) Es de los padres de Margarita
  - d) Es muy grande
3. Paco vive...
  - a) En ese apartamento
  - b) En Orihuela
  - c) En Torrevieja
  - d) Con los vecinos
4. La fiesta es...
  - a) En casa de los vecinos
  - b) En casa de Paco
  - c) El fin de semana
  - d) El sábado
5. En el salón hay





Q.1.B

Usted va a leer anuncios con ofertas de viajes y vacaciones. Debe relacionar los anuncios (A-J) con los textos (1-6). Hay diez anuncios, incluido el ejemplo. Seleccione seis.











6

CO1,  
CO2,  
CO4

Ejemplo:

Número 0: Queremos ir a bañarnos y a tomar el sol todos los días.


La opción correcta es la A.

<p><b>A</b></p>  <p><b>Apartamento en la playa</b> Se alquila apartamento, amueblado y totalmente equipado, en la costa alicantina. A cinco minutos de la playa. Mínimo 15 días.</p>	<p><b>B</b></p>  <p><b>Balneario</b> Disfruta de la paz, el silencio y la tranquilidad de nuestro balneario de aguas termales, con un servicio de masajes para relajarte, spa, sauna, jacuzzi.</p>	<p><b>C</b></p>  <p><b>Volar barato</b> Vuelos baratos, para jóvenes. Tienes todos los destinos que imaginas. Si te gusta la aventura y viajar sin maletas, esta es tu compañía aérea. La mejor compañía.</p>	<p><b>D</b></p>  <p><b>Esquí</b> Si te gusta practicar el esquí, ahora puedes pasar el fin de semana en nuestro hotel, muy cerca de la nieve, con acceso directo a las pistas de esquí.</p>	<p><b>E</b></p>  <p><b>Crucero</b> Visita los puertos más importantes del Caribe y disfruta de un lujoso barco. 2 piscinas, 3 restaurantes, 2 discotecas.</p>
<p><b>F</b></p>  <p><b>Parque temático infantil</b> Te va a encantar; con todos los personajes de cuentos y dibujos animados que les gustan a tus hijos. El lugar ideal para un viaje familiar.</p>	<p><b>G</b></p>  <p><b>Casa rural</b> En plena naturaleza. Si te gusta pasear por el bosque y hacer senderismo, ven al pueblo más bonito que hay en toda la provincia.</p>	<p><b>H</b></p>  <p><b>Toledo</b> Ven a pasear por sus calles y plazas, a ver sus monumentos y a aprender de la historia que guardan todos sus edificios.</p>	<p><b>I</b></p>  <p><b>Camping</b> Con tu tienda de campaña es suficiente. En el Camping de la Orilla, tienes todos los servicios de primera calidad.</p>	<p><b>J</b></p>  <p><b>Museos</b> Las grandes ciudades y sus museos ahora están muy cerca de ti. Con nuestro circuito cultural, vas a conocer todas las obras de arte del país.</p>





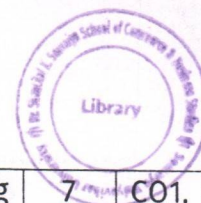
Textos	
0	Queremos ir a bañarnos y a tomar el sol todos los días
1	Tenemos pocos días de vacaciones, por eso vamos a ir a un pueblo cercano para estar muy tranquilos, sin nada que hacer.
2	Nos encantan los deportes de invierno y preferimos el frío al calor.
3	Me encanta la pintura, la escultura. Quiero ver todos los cuadros famosos.
4	Queremos hacer un viaje con toda la familia, estar en el mar y conocer diferentes ciudades.
5	No nos gustan los hoteles, porque son muy caros, por eso vamos en nuestro coche y dormimos en zonas de acampada.
6	Siempre pensamos en los niños a la hora de elegir el lugar para nuestras vacaciones.

Q.1.C	<p>Usted va a leer el catálogo de ropa de una tienda de modas por Internet. Debe completar las frases con la información del texto.</p> <p style="text-align: center;"><b>MODA ON LINE</b> <i>Fácil, barato y cómodo</i></p> <div style="text-align: right;"></div> <table border="1"><thead><tr><th>Artículo: vestido</th><th>Artículo: camiseta</th><th>Artículo: jersey</th><th>Artículo: zapatillas</th><th>Artículo: abrigo de hombre</th><th>Artículo: camisa</th></tr></thead><tbody><tr><td>Color: blanco</td><td>Color: verde</td><td>Color: negro</td><td>Color: blancas</td><td>Color: azul</td><td>Color: roja</td></tr><tr><td>Tienda: Telares</td><td>Tienda: Melopongo</td><td>Tienda: Lunita</td><td>Tienda: CompraPiel</td><td>Tienda: Mitos</td><td>Tienda: Peladito</td></tr><tr><td>Precio: 313 €</td><td>Precio: 6 €</td><td>Precio: 34,90 €</td><td>Precio: 165 €</td><td>Precio: 418 €</td><td>Precio: 214 €</td></tr></tbody></table> <table border="1"><thead><tr><th>Artículo: pantalón</th><th>Artículo: cartera</th><th>Artículo: falda</th><th>Artículo: camisa</th><th>Artículo: bolso</th><th>Artículo: zapatos</th></tr></thead><tbody><tr><td>Color: azul</td><td>Color: negra</td><td>Color: gris</td><td>Color: blanca</td><td>Color: marrón</td><td>Color: negros</td></tr><tr><td>Tienda: Vacuno</td><td>Tienda: Pielado</td><td>Tienda: Vacuno</td><td>Tienda: Melopongo</td><td>Tienda: Pielado</td><td>Tienda: CompraPiel</td></tr><tr><td>Precio: 45 €</td><td>Precio: 190 €</td><td>Precio: 220 \$</td><td>Precio: 39,75 €</td><td>Precio: 59 €</td><td>Precio: 80 €</td></tr></tbody></table>	Artículo: vestido	Artículo: camiseta	Artículo: jersey	Artículo: zapatillas	Artículo: abrigo de hombre	Artículo: camisa	Color: blanco	Color: verde	Color: negro	Color: blancas	Color: azul	Color: roja	Tienda: Telares	Tienda: Melopongo	Tienda: Lunita	Tienda: CompraPiel	Tienda: Mitos	Tienda: Peladito	Precio: 313 €	Precio: 6 €	Precio: 34,90 €	Precio: 165 €	Precio: 418 €	Precio: 214 €	Artículo: pantalón	Artículo: cartera	Artículo: falda	Artículo: camisa	Artículo: bolso	Artículo: zapatos	Color: azul	Color: negra	Color: gris	Color: blanca	Color: marrón	Color: negros	Tienda: Vacuno	Tienda: Pielado	Tienda: Vacuno	Tienda: Melopongo	Tienda: Pielado	Tienda: CompraPiel	Precio: 45 €	Precio: 190 €	Precio: 220 \$	Precio: 39,75 €	Precio: 59 €	Precio: 80 €	4	CO1, CO2, CO3, CO4
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	<b>Frases para completar</b> 1. El color de la ropa que vende Lunita es el _____. 2. Los _____ son de la tienda CompraPiel. 3. La _____ más barata es de Melopongo. 4. La _____ se compra en otro país y se paga con otra moneda.		
Q.2.A	Un amigo suyo quiere ayudar a una ONG (NGO). Ayúdele a completar el formulario de registro.	8	
	<p style="text-align: center;">ONG Nuestra América</p> <p style="text-align: center;">Ficha de socio</p> 1- Nombre: _____ 2- Apellido(s): _____ 3- Fecha de nacimiento: Día____/Mes____/Año_____ 4- Nacionalidad: _____ 5- Teléfono: _____ 6- Correo electrónico: _____ 7- N° de pasaporte o documento de identificación _____ 8- Dirección: a-Calle_____ b- Número _____ c- Piso _____ d -Letra_____ e- Ciudad: _____ f -Código Postal: _____ g- País: _____ 9- Frecuencia de pago: _____mes; _____tres meses; _____seis meses; _____ano _____10€; _____20€; _____30€; _____50€; _____100€; _____otra cantidad 10- Forma de pago: _____banco; _____tarjeta 11- Número de cuenta bancaria: _____ 12- Tarjeta de crédito: _____ 13- ¿Qué proyectos quieres hacer con tu dinero? _____ 14- ¿Te interesa algún país en particular? _____¿Cuáles? _____		CO1, CO2, CO3, CO4





Q.2.B.	<p>Usted quiere participar en un foro 'Mis platos favoritos'. Escribir un blog sobre tu plato favorito (60-70 palabras):</p> <ul style="list-style-type: none"> <li>-describir qué ingredientes tiene el plato y cómo se cocina</li> <li>-contar de dónde es típico y en qué época se suele comer</li> <li>-cuándo lo comí la última vez y con quién</li> </ul>	7	CO1, CO2, CO3, CO4
Q.3.A.	<p><b>Rellena los huecos con la opción correcta</b></p> <ol style="list-style-type: none"> <li>1. _____ tu diccionario, no he traído el mío. (a. me dejas, b. das, c. me presto)</li> <li>2. ¡_____ voy a ver el fin de mundo! (a. Qué bien, b. por fin, c. va bien)</li> <li>3. No se puede poner al teléfono, está _____. (a. durmiendo, b. no en casa, c. ha salido con amigos).</li> <li>4. El año que viene _____. (a. han cerrado la tienda, b. se van a casar c. viajemos a París)</li> <li>5. Esta vez, la cena _____ pago yo. (a. quiero, b. la, c. lo)</li> </ol>	5	CO1, CO2, CO3, CO4
Q.3.B.	<p><b>Traducir las frases al inglés</b></p> <ol style="list-style-type: none"> <li>1. Todavía no hemos visto una película española, pero queremos verla pronto.</li> <li>2. Durante las fiestas importantes, se preparan muchos tipos de dulces.</li> <li>3. Hace un par de meses viajé a Granada durante un fin de semana.</li> <li>4. Vale, estamos aquí para aprender y pasarlo bien.</li> <li>5. ¡Que película tan interesante! Me encantó.</li> </ol>	5	CO1, CO2, CO3, CO4
Q.3.C	<p><b>Conjuga los verbos correctamente en presente</b></p> <ol style="list-style-type: none"> <li>1. Yo _____ al cine todos los fines de semana. (ir)</li> <li>2. Los niños siempre discuten cuando _____ al Monopoly. (jugar)</li> <li>3. ¿_____ tú donde está Juan? (saber)</li> <li>4. Mi amiga _____ de Madrid en avión. (venir)</li> <li>5. No _____ coche por eso no puede conducir. (tener)</li> </ol>	5	CO1, CO2, CO3, CO4
	OR		



Q.3.D.	<b>Hacer frases con estos verbos en el presente según el pronombre del sujeto</b> 1. Usted - dibujar 2. él - encantar 3. Nosotros - preferir 4. yo - ir 5. Tú - aprender	5	CO1, CO2, CO3, CO4																				
Q.4.A.	<b>Unir las dos columnas con palabras relacionadas.</b> <table><tr><td>1. dejar</td><td>a) avión</td></tr><tr><td>2. es que</td><td>b) dulce</td></tr><tr><td>3. Caña</td><td>c) Dieta</td></tr><tr><td>4. Envaso</td><td>d) Cortesía</td></tr><tr><td>5. Dentro de</td><td>e) justificarse</td></tr><tr><td>6. frijoles</td><td>f) prestar</td></tr><tr><td>7. galleta</td><td>g) Marcador temporal</td></tr><tr><td>8. Podría</td><td>h) legumbre</td></tr><tr><td>9. volar</td><td>i) lata</td></tr><tr><td>10. estoy a régimen</td><td>j) cerveza</td></tr></table>	1. dejar	a) avión	2. es que	b) dulce	3. Caña	c) Dieta	4. Envaso	d) Cortesía	5. Dentro de	e) justificarse	6. frijoles	f) prestar	7. galleta	g) Marcador temporal	8. Podría	h) legumbre	9. volar	i) lata	10. estoy a régimen	j) cerveza	10	CO1, CO2, CO3, CO4
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10. estoy a régimen	j) cerveza																						
Q.4.B.	<b>Conjuga estos verbos según los pronombres de sujeto y en el tiempo indicado.</b> 1. Yo _____ (llevar, pretérito perfecto) 2. Usted _____ (ir, pretérito perfecto) 3. Tú _____ (ver, pretérito indefinido) 4. Vosotros _____ (describir, gerundio) 5. Usted _____ (venir, pretérito indefinido)	5	CO1, CO2, CO3, CO4																				
Q.4.C.	<b>Conjuga estos verbos según los pronombres de sujeto y en el tiempo indicado.</b> 1. Vosotros _____ (ver, pretérito perfecto) 2. Ellos _____ (comer, pretérito perfecto) 3. Tú _____ (venir, estar + gerundio) 4. Usted _____ (quedar, pretérito indefinido) 5. yo _____ (tener, pretérito indefinido)	5	CO1, CO2, CO3, CO4																				