



SOMAIYA

VIDYAVIHAR UNIVERSITY

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

QUESTION PAPERS

BRANCH: Bachelor of Business Management	SEM: IV
	APR-2026

Sr. No.	Subject	Available
1.	231U07C401 – Entrepreneurship Management & Venture Development	
2.	Customer Relationship Management	
3.	Corporate Finance	
4.	Rural Marketing	
5.	Risk Management	
6.	231U06I401 – Research Methodology	
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		



LIBRARY



SOMAIYA
VIDYAVIHAR UNIVERSITY



BBM
114126
Sem-IV

Semester (November 2025 to April 2026)		
Examination: End Semester Examination April 2026 (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: 231U07C401	Name of the Course: Entrepreneurship Management and Venture Development	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1) Figure to the right indicate maximum marks		

Question No.		Max. Marks	CO Attainment
Q.1.	<p>Ishaan worked as a production manager in a mid-sized firm. He ensured smooth operations, met targets, and maintained efficiency. However, he often found himself thinking beyond routine tasks—questioning existing methods and suggesting new ways to reduce costs and improve output.</p> <p>While his role required him to execute plans, Ishaan increasingly felt the urge to design something of his own. He began exploring ideas that could transform waste materials into usable products. Yet, he hesitated, unsure whether he was ready to move from managing processes to creating a venture.</p> <p>Ishaan now finds himself reflecting on whether his current role limits his potential or prepares him for something larger.</p>	15	CO1

	<p>(a) Based on the case, differentiate between the roles of an entrepreneur and a manager, and evaluate where Ishaan currently stands. (8 Marks)</p> <p>(b) Examine how entrepreneurship as a creative and knowledge-based activity is reflected in the case. (7 Marks)</p>		
Q.2.A	Explain the concept of innovation and disruptive innovation. How does disruptive innovation differ from sustaining innovation? Discuss the process through which disruption occurs in markets.	15	CO2
	OR		
Q.2.B	Discuss the development of social entrepreneurship as a global and Indian phenomenon. Explain the key dimensions that shape social entrepreneurship.	15	CO2
Q.3.A.	Entrepreneurial failure is common in early-stage ventures. Discuss the major causes of business failure, particularly financial issues, mismanagement, and poor financial planning, and suggest ways to overcome them.	15	CO3
	OR		
Q.3.B.	Discuss the execution plan of a business venture. Explain the key roadblocks and challenges faced by entrepreneurs during implementation of a business plan.	15	CO3
Q.4.A.	Explain the concept and structure of family businesses. Discuss the HUF as a form of family business and examine the advantages and challenges faced by family firms.	15	CO4
	OR		
Q.4.B.	Evaluate how modern startups use various types of intellectual property rights to protect innovation and maintain a competitive advantage within the rapidly evolving digital economy	15	CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY



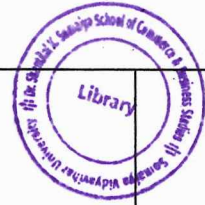
BBM
Sem-IV

06 APR 2028

Semester (November 2025 to March 2026)			
Examination: End Semester Examination March 2026 (UG Programmes)			
Programme code:06/07	Class: SY	Semester: IV	
Programme: BBM/ BBA			
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies	
Course Code:	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><u>Read the case carefully and answer the given questions-</u></p> <p>BrightStyle Retail is a clothing retail company that started as a small store selling garments to walk-in customers. In the beginning, the company relied on traditional methods of managing customers, such as keeping records of regular customers in notebooks and remembering their preferences.</p> <p>As the business expanded to multiple outlets and an online store, the management realized that manual methods were not effective. The company started using CRM systems to manage their customers. This will automate many business operations and help the business in generating more sales.</p> <p>However, some employees found it difficult to adapt to the new system, and the company is still trying to convince them.</p>		

	<p>Questions:</p> <ol style="list-style-type: none"> 1. Describe the major stages in the evolution of CRM. 2. Discuss all the enablers of CRM along with its importance with reference to the case. 3. Analyse how data analytics improve customer relationships? 	5 marks	CO1
		5 Marks	CO1
		5 Marks	CO3
Q.2.A	<p>SkyHigh Airlines struggles with managing frequent flyer programs, customer feedback, and service personalization across its flights and online portal. They aim to implement a CRM system to enhance customer satisfaction and loyalty.</p> <ol style="list-style-type: none"> 1. Discuss the benefits SkyHigh Airlines can achieve by adopting a CRM system. 2. Recommend the type of CRM most appropriate for the airline, with justification. 	8 marks	CO1
		7 marks	CO2
	OR		
Q.2.B	<p>AutoDrive Motors wants to increase repeat purchases of vehicles and accessories and strengthen relationships with existing customers. Currently, sales executives manually track leads, test drives, and follow-ups, leading to lost opportunities. The company plans to adopt SFA to streamline sales processes and track customer engagement.</p> <ol style="list-style-type: none"> 1. Analyze how AutoDrive Motors can use the loyalty ladder to convert first-time buyers into loyal advocates. 2. Discuss how SFA can support the company interactions, and explain the main components of an SFA system. 	8 marks	CO2
		7 marks	CO3
Q.3.A.	<p>Serenity Spa & Resort faces low repeat bookings despite offering premium services. Guests complain about long check-in</p>		



	<p>times, inconsistent staff behavior, and limited personalized services. The management plans to implement retention programs to retain high-value customers.</p> <ol style="list-style-type: none"> 1. Identify retention initiatives Serenity Spa & Resort can adopt to increase repeat visits, and explain the role of loyalty programs in building long-term customer loyalty. 2. Analyze the role of SERVQUAL in identifying service gaps at the resort. 	<p>8 marks</p> <p>7 marks</p>	<p>CO2</p> <p>CO3</p>
	OR		
<p>Q.3.B.</p>	<p>TechShop, a retail company serving both corporate (B2B) and individual (B2C) customers, struggles to manage diverse customer relationships and personalize services. The company also collects large volumes of sales and customer data and wants to integrate it, recommend products based on user preferences, and identify items frequently bought together to boost cross-selling.</p> <ol style="list-style-type: none"> 1. Evaluate how the use of data mining, collaborative filtering, and market basket analysis can help TechShop. 2. Use CRM effectively for B2B and B2C customers. 	<p>8 marks</p> <p>7 marks</p>	<p>CO3</p> <p>CO3</p>
<p>Q.4.A.</p>	<p>LearnEdge uses a CRM to track student enrollments, course progress, and feedback. Management observed that certain students require excessive support but rarely complete courses, making them costly to serve.</p> <ol style="list-style-type: none"> 1. Apply your knowledge to evaluate CRM effectiveness at LearnEdge. 2. Suggest ways to identify and manage unprofitable students. 	<p>8 marks</p> <p>7 marks</p>	<p>CO4</p> <p>CO4</p>
	OR		

Q.4.B.	<p>FashionHub, an online fashion retailer, wants to improve customer engagement and sales. The company plans to implement a CRM system but is unsure about the stages of implementation. They also want to use RFM analysis.</p> <ol style="list-style-type: none"> 1. Discuss the key stages FashionHub should follow while effectively implementing a CRM system. 2. Explain how RFM analysis can help FashionHub identify valuable customers and improve marketing effectiveness. 	8 marks	CO4
		7 marks	CO4



SOMAIYA
VIDYAVIHAR UNIVERSITY



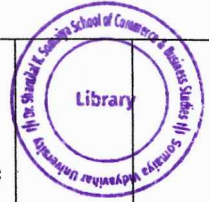
BBM
Sem IV

06 APR 2028¹

Semester IV			
Examination: End Semester Examination (UG Programmes)			
Programme code: 06		Class: SY	Semester: IV
Programme: BBM			
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies	
Course Code:	Name of the Course: Corporate Finance		
Duration : 2 Hrs.	Maximum Marks : 60		
Instructions: 1) Figures to the right side indicate total marks for the question 2) All workings shall form part of your answer			

Question No.		Max. Marks	CO Attainment																								
Q.1. A	<p>Prepare Cash Budget of Jaggi Ltd. for 3 months commencing from April with the help of following information:</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th>Month</th> <th>Sales</th> <th>Purchases</th> <th>Wages</th> </tr> </thead> <tbody> <tr> <td>March</td> <td>8,00,000</td> <td>2,50,000</td> <td>--</td> </tr> <tr> <td>April</td> <td>3,00,000</td> <td>3,20,000</td> <td>80,000</td> </tr> <tr> <td>May</td> <td>4,00,000</td> <td>3,20,000</td> <td>80,000</td> </tr> <tr> <td>June</td> <td>4,00,000</td> <td>4,80,000</td> <td>1,00,000</td> </tr> <tr> <td>July</td> <td>6,00,000</td> <td>4,00,000</td> <td>1,00,000</td> </tr> </tbody> </table> <p>Additional Information:</p> <ol style="list-style-type: none"> 1. Cash sales are 25% of total sales. 2. 60% of credit sales are collected in the same month and balance 40% in the following month. 3. Payment for purchases is made 40% in the same month and balance 60% in the following month. 	Month	Sales	Purchases	Wages	March	8,00,000	2,50,000	--	April	3,00,000	3,20,000	80,000	May	4,00,000	3,20,000	80,000	June	4,00,000	4,80,000	1,00,000	July	6,00,000	4,00,000	1,00,000	15	CO3
Month	Sales	Purchases	Wages																								
March	8,00,000	2,50,000	--																								
April	3,00,000	3,20,000	80,000																								
May	4,00,000	3,20,000	80,000																								
June	4,00,000	4,80,000	1,00,000																								
July	6,00,000	4,00,000	1,00,000																								

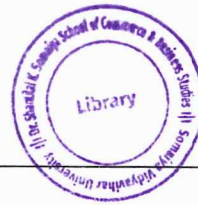
	<p>4. Interest @ 6% on debentures of Rs. 1,00,000 is paid in the month of June.</p> <p>5. Rent of Rs. 4,000 paid per month.</p> <p>6. Dividend received in May Rs. 11,000.</p> <p>7. Cash balance as on 31st March is Rs. 1,00,000.</p>																																
	OR																																
Q.1. B	<p>Prepare Cash budget for the three months ending 30th June, 2025 from the following information.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Months</th> <th style="text-align: center;">Sales</th> <th style="text-align: center;">Purchases</th> <th style="text-align: center;">Wages</th> <th style="text-align: center;">Overheads</th> </tr> </thead> <tbody> <tr> <td>February</td> <td style="text-align: right;">1,40,000</td> <td style="text-align: right;">96,000</td> <td style="text-align: right;">30,000</td> <td style="text-align: right;">17,000</td> </tr> <tr> <td>March</td> <td style="text-align: right;">1,50,000</td> <td style="text-align: right;">90,000</td> <td style="text-align: right;">30,000</td> <td style="text-align: right;">19,000</td> </tr> <tr> <td>April</td> <td style="text-align: right;">1,60,000</td> <td style="text-align: right;">92,000</td> <td style="text-align: right;">32,000</td> <td style="text-align: right;">20,000</td> </tr> <tr> <td>May</td> <td style="text-align: right;">1,70,000</td> <td style="text-align: right;">1,00,000</td> <td style="text-align: right;">36,000</td> <td style="text-align: right;">22,000</td> </tr> <tr> <td>June</td> <td style="text-align: right;">1,80,000</td> <td style="text-align: right;">1,04,000</td> <td style="text-align: right;">40,000</td> <td style="text-align: right;">23,000</td> </tr> </tbody> </table> <p>Additional Information:</p> <ol style="list-style-type: none"> 1. Credit terms are – Sales / Debtors – 10% sales are on cash, 50% of the credit sales are collected next month and the balance in the following month. 2. Creditors – Material 2 months, Wages $\frac{1}{4}$ month, Overheads $\frac{1}{2}$ month. 3. Cash and Bank balance on 1st April is expected to be Rs.60,000. 4. Other relevant information are: <ol style="list-style-type: none"> i) Plant and Machinery will be installed in February at a cost of Rs.9,60,000. The monthly installments of Rs.12,000 are payable from April onwards. ii) Dividend @ 5% on preference share capital of Rs,12,00,000 will be paid on 1st June. iii) Advance to be received for sale of vehicles Rs.90,000 in June. iv) Dividends from investments amounting to Rs.10,000 are expected to be received in June. v) Income tax (advance) to be paid in June is Rs.20,000. 	Months	Sales	Purchases	Wages	Overheads	February	1,40,000	96,000	30,000	17,000	March	1,50,000	90,000	30,000	19,000	April	1,60,000	92,000	32,000	20,000	May	1,70,000	1,00,000	36,000	22,000	June	1,80,000	1,04,000	40,000	23,000	15	CO3
Months	Sales	Purchases	Wages	Overheads																													
February	1,40,000	96,000	30,000	17,000																													
March	1,50,000	90,000	30,000	19,000																													
April	1,60,000	92,000	32,000	20,000																													
May	1,70,000	1,00,000	36,000	22,000																													
June	1,80,000	1,04,000	40,000	23,000																													
Q.2. A	<p>M/s. Vikram & co. has the following capital structure on 31/03/2024:</p> <p><u>Equity Share Capital:</u></p> <p>5,000 Equity Shares of Rs. 10 each- Rs. 5,00,000</p> <p>9% Preference Shares- Rs. 2,00,000</p>	15	CO2																														



	<p>10% Debenture of Rs. 100 each- Rs. 3,00,000</p> <p>Total Rs. 10,00,000</p> <p>The equity shares of the company are quoted at Rs. 102 and the company is expected to declare dividend of Rs. 9 per share and expected growth rate is 5%.</p> <p>(i) Assuming tax rate at 50% calculate WACC</p> <p>(ii) Assuming in the exercise, that the company can raise additional term loan at 12% for Rs. 5,00,000 to finance an expansion, calculate the revised WACC. The company's assessment is that it will be in a position to increase the dividend from Rs. 9 per share to Rs. 10 per share, but the business risk associated with new financing way bring down the market value from Rs. 102 to Rs. 96 per share.</p>																																		
	OR																																		
Q.2. B	<p>From the following information available for 3 firms, calculate the Earnings before interest & tax (EBIT), Earnings Per Share (EPS), Operating Leverage, Financial Leverage & Combined Leverage:</p> <table border="1" data-bbox="351 1041 1244 1534"> <thead> <tr> <th>Particulars</th> <th>P</th> <th>Q</th> <th>R</th> </tr> </thead> <tbody> <tr> <td>Sales (Units)</td> <td>20,000</td> <td>25,000</td> <td>30,000</td> </tr> <tr> <td>Selling Price per unit (Rs.)</td> <td>15</td> <td>20</td> <td>25</td> </tr> <tr> <td>Variable cost per unit (Rs.)</td> <td>10</td> <td>15</td> <td>20</td> </tr> <tr> <td>Fixed cost (Rs.)</td> <td>30,000</td> <td>40,000</td> <td>50,000</td> </tr> <tr> <td>Interest (Rs.)</td> <td>15,000</td> <td>25,000</td> <td>35,000</td> </tr> <tr> <td>Tax (%)</td> <td>40</td> <td>40</td> <td>40</td> </tr> <tr> <td>Number of Equity shares</td> <td>5,000</td> <td>9,000</td> <td>10,000</td> </tr> </tbody> </table>	Particulars	P	Q	R	Sales (Units)	20,000	25,000	30,000	Selling Price per unit (Rs.)	15	20	25	Variable cost per unit (Rs.)	10	15	20	Fixed cost (Rs.)	30,000	40,000	50,000	Interest (Rs.)	15,000	25,000	35,000	Tax (%)	40	40	40	Number of Equity shares	5,000	9,000	10,000	15	CO2
Particulars	P	Q	R																																
Sales (Units)	20,000	25,000	30,000																																
Selling Price per unit (Rs.)	15	20	25																																
Variable cost per unit (Rs.)	10	15	20																																
Fixed cost (Rs.)	30,000	40,000	50,000																																
Interest (Rs.)	15,000	25,000	35,000																																
Tax (%)	40	40	40																																
Number of Equity shares	5,000	9,000	10,000																																
Q.3. A.	<p>Sandha Ltd has Equity Share Capital of Rs. 10,00,000 divided into shares of Rs.100 each. It wishes to raise further Rs. 15,00,000 for expansion.</p> <p>The company plans the following financing alternatives:</p> <p>a) By issuing Equity Shares Only at premium of 20%.</p> <p>b) Rs. 7,00,000 by issuing Equity Shares at par and Rs. 8,00,000 through Debentures @ 10% p.a.</p> <p>c) By raising term loan only at 11% p.a.</p>	15	CO4																																

	<p>d) Rs. 8,00,000 by issuing Equity Shares at 25% premium and Rs. 7,00,000 by issuing 9% Preference Shares at par.</p> <p>You are required to suggest the best alternative giving your comments assuming that the estimated “Earnings Before Interest and Taxes (EBIT)” after expansion is Rs. 7,50,000. And corporate rate of tax is 30%.</p>		
	OR		
Q.3. B.	<p>The Swami Ltd is considering methods to finance its investment proposal. It is estimated that initially Rs. 5,00,000 will be needed. Two alternative methods of raising fund are available to the firm.</p> <p>a) 50% by 15% Loan and balance by equity shares of Rs. 100 each.</p> <p>b) Issue of Equity shares of Rs. 100 each.</p> <p>The appropriate tax rate is 35%. Assuming operating profit (EBIT) of (a) Rs. 85,000 and (b) Rs. 1,00,000, which financing proposal would you recommend and why?</p>	15	CO4
Q.4. A.	<p>Explain the following concepts (5 marks - 3 questions)</p> <p>a) Mr. Sawant can invest Rs. 5,00,000 today for 10 years, a bank promises him Rs. 10,00,000 at maturity. What is the rate offered by bank?</p> <p>b) Nishant is considering an investment opportunity of Rs. 12,000 which will give her cash inflows of Rs. 5,000, Rs. 4,000, Rs. 3,000, Rs. 2,000 and Rs. 1,000. If the time preference rate is 12% (discounting), state whether investment is profitable or not.</p> <p>c) Calculate the Financial Leverage from the following information. Sales is Rs. 5,00,000, Variable cost is Rs. 3,00,000, Fixed cost is Rs. 50,000 and Interest is Rs. 50,000.</p>	15	CO1

*****END*****



Semester: March-April 2026		
Examination: ISE Examination		
Programme code: 06 Programme: BBM	Class: SY	Semester: IV (SVU 2025-26)
Name of the Constituent College: Dr. Shantilal K Somaiya School of Commerce and Business Studies		Name of the department: Business Studies
Course Code: 231U06C403	Name of the Course: Rural Marketing	
Instructions: 1) Figures to the right indicate maximum marks.		

Q 1		15	CO3&4
	<p>Read the following case carefully and answer the questions given at the end:</p> <p>Power Tractors Ltd is the manufacturer of large, medium, & small size (With respect to HP.) tractors planned to market their tractors in the Baitul District of Madhya Pradesh, where there are two other strong competitors already have their stronghold. Power Tractor Ltd. appointed a Distributor & 5 retail dealers under him in the Baitul District.</p> <p>The Distributor is an entrepreneur. The Power Tractor Ltd. has given the distributor total responsibility to increase the Power Tractor's market share. The Distributor conducted the market survey & studied the land holding patterns, soil nature of the Agricultural land in the district & observed that soil is sandy & major land holding is larger to medium & those farmers prefer Higher H. P. Tractors. A few percentages of farmers are also holding small land holdings who use small HP Tractors.</p> <p>He prepared the list of large , medium & Small land holder farmers in all the villages of the Baitul District. He divided the villages in following categories based on Population of the villages as follows.</p> <p>Category of Villages A-large sized Villages Category of Villages B-Medium-sized Villages Category of Villages: C- Small-Sized Villages</p> <p>After a period of starting marketing activities in Baitul District, the Distributor has further fine-tuned the Market. He classified the villages as follows.</p>		

	<p>High Market share Villages: In these villages, the Power Tractor Ltd. have market leader Position. The Distributor asked the salespersons of the company to maintain good relations with the farmers of these villages. Here the sales of the Power tractors are high. Competitors in these villages are trying to regain their past leadership position with aggressive marketing strategies.</p> <p>Medium Market share Villages: In these villages the Power tractor sales are average. The Distributor asked the salespersons to conduct demonstrations of the Power tractor supported by promotional activities like Product display, farmer meetings, wall paintings, etc. Also, Credit schemes are introduced in these villages for potential buyers. All these initiatives by the company resulted into the increased sales & enquiries for their tractors.</p> <p>Low Market Share Villages: In these villages, the sales of Power Tractors are negligible. So the company has done only wall paintings in these villages. There are a few enquiries starting to come from the farmers of these villages about credit schemes. The company also have tractor accessories (spare parts) division.</p> <p>In the accessories /spares, the company has better profit margins. The Power Tractor Company has one retail outlet at Baitul for spares & one service center for tractors. The farmers used to come to Baitul for the purchase of spares & servicing the tractor. The Power Tractor Company have marginal growth rate in sales of their tractors, which is lower than the Industry Growth rate in Baitul District.</p> <p>Questions</p> <ol style="list-style-type: none"> Discuss in detail the marketing strategies implemented by Power Tractor Ltd. in Baitul district. Are you satisfied with the company's overall marketing strategy? What kind of additional marketing actions do you think the company should initiate in High Market share villages & Low Market share villages to get the sustained & higher market share of tractor sales? What is the key reason you think for the lower growth rate of Power tractor sales in the Industry sales growth rate in Baitul District? 		
Q 2	A) Evaluate the effectiveness of multiple government schemes and efforts for rural development in reducing rural poverty.	15	CO1



		OR		
	B)	Create a pricing model suitable for low but irregular incomes under the Economic Environment of Rural Markets.	07	CO2
	C)	A marketer wants to modify product, price, place, and promotion for villages. Design a suitable marketing mix decision by considering the key Characteristics of Rural Markets.	08	CO2
Q 3	A)	How would you advise a small-scale farmer in a rural area to ensure they are purchasing genuine agricultural inputs and not counterfeit (Fake products) products?	07	CO3
	B)	Design various types of packaging for a new luxury chocolate brand targeting high-end consumers.	08	CO3
		OR		
	C)	Create a hypothetical scenario where a company must innovate its product offerings to meet changing consumer preferences for nondurable goods.	07	CO3
	D)	Develop a plan for utilizing local events and festivals as part of the promotion strategy to maximize brand visibility in rural areas.	08	CO3
Q 4	A)	A rural area suffers from unemployment and low income. Analyze how the contribution of cooperative societies to the rural economy can improve economic conditions.	07	CO4
	B)	A company launches a new pesticide but farmers are not adopting it. How can effective messaging improve acceptance?	08	CO4
		OR		
Q 4	C)	A brand wants to sell agricultural tools. How should it align products' interest with rural consumer needs?	07	CO4
	D)	A firm uses door-to-door selling. How does personalized media improve communication? Explain with a suitable example?	08	CO4

08 APR 2026

BBM

Sem-IV



SOMAIYA
VIDYAVIHAR UNIVERSITY



Semester (Nov 2025 to April 2026)		
Examination: End Semester Examination November-2026 (UG Programmes)		
Programme code: 05/06	Class: SY BBA/BBM	Semester: iv
Programme: BBA /BBM	Finance	
Name of the Constituent College: Dr.Shantilal K Somaiya School of commerce & business studies		Name of the Department: Business Studies
Course Code:	Name of the Course: Risk Management	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions: 1)Draw neat diagrams 2)Quote suitable examples as required.3)Q1 is COMPULSORY		

Question No.		Max. Marks	CO Attainment
Q.1.	<p>1. In 2025, Mumbai's New India Co-operative Bank was rocked by a ₹122 crore fraud.</p> <p>2. The former General Manager, Hitesh Pravinchand Mehta, allegedly siphoned funds from the Dadar and Goregaon branches over several years.</p> <p>3. The fraud involved misuse of authority, falsification of records, and weak internal controls, exposing systemic vulnerabilities in cooperative banking.</p> <p>4. A court later denied bail to the accused, citing the seriousness of allegations and scale of financial damage</p> <p>Key Issues</p> <ul style="list-style-type: none"> • Risk Management Failure: Lack of checks on loan disbursement and fund transfers. • Governance Breakdown: Board and auditors failed to detect irregularities. • Regulatory Oversight: RBI's monitoring mechanisms were bypassed. • Impact: Loss of depositor trust, reputational damage to cooperative banks, and calls for stronger compliance frameworks. <p>Answer all 3 questions for 5 marks each :</p> <p>1. Risk Management Perspective: How did weak internal controls and concentration of authority in one individual contribute to the ₹122 crore fraud? Suggest two risk management practices that could have prevented this.</p>	15	CO 1,2,3,4

	<p>2. Governance & Accountability: Discuss the role of the board of directors and auditors in detecting fraud. How did governance failures worsen the situation at New India Co-operative Bank?</p> <p>3. Regulatory Oversight & Impact: Evaluate the effectiveness of RBI's regulatory framework in cooperative banks. What lessons can be learned from this case to strengthen depositor protection and systemic stability?</p>		
Q.2.A	<p>A mid-sized manufacturing company recently faced multiple challenges such as fluctuating raw material prices, cyber threats, supply chain disruptions, and regulatory compliance issues. During a strategy meeting, the Chief Risk Officer suggested adopting a structured risk management process and recommended shifting from the traditional risk management approach to a more integrated Enterprise Risk Management (ERM) framework.</p> <p>Based on the situation, explain the seven-step process of risk management and analyze how Enterprise Risk Management differs from traditional risk management in addressing complex organizational risks.</p>	15	CO2
	OR		
Q.2.B	<p>An Indian exporter receives a large order from an overseas buyer. However, the buyer insists on financial assurance before making advance payments. The exporter approaches his bank, which suggests using instruments such as Bank Guarantees (BG) and Letters of Credit (LC) to reduce the risk of non-payment.</p> <p>Analyze the different types of Bank Guarantees and Letters of Credit used in banking transactions, and explain how a business entity can obtain a Bank Guarantee from a bank, highlighting the practical requirements and process involved.</p>	15	CO3
Q.3.A.	<p>Two investment professionals are discussing market opportunities. One of them notices a temporary price difference of the same security in two different markets and suggests making profits through arbitrage. At the same time, another trader proposes entering into a swap agreement to manage interest rate exposure.</p> <p>Using the above scenario, explain the concepts of arbitrage and swaps, and illustrate with examples how these financial instruments are used by investors and institutions to manage risk and exploit market inefficiencies.</p>	15	CO1
	OR		
Q.3.B.	<p>A business owner deposits several cheques received from customers into his bank account. The bank employee explains that cheques are processed through MICR technology, which allows faster clearing and accurate identification of bank branches. The owner also learns that cheques are governed by specific legal provisions under banking laws.</p> <p>In this context, explain what a cheque is, discuss the legal aspects governing cheque transactions, and analyze the role of MICR technology and the information contained in the MICR line in modern banking operations.</p>	15	CO4
Q.4.A.	<p>FreshSip Beverages Ltd., a mid-sized company in Bengaluru, plans to launch a new line of organic fruit juices. The management is optimistic but realizes that external factors could influence the success of the product.</p>	15	CO3



- The government is tightening food safety and labeling regulations, which could increase compliance costs.
- Economic conditions show rising disposable incomes among urban consumers, but rural markets remain price-sensitive.
- Social trends indicate growing health consciousness and preference for natural products, yet many consumers still choose cheaper, sugary alternatives.
- Technological innovations in packaging and cold-chain logistics are emerging, but adopting them requires significant investment.

Answer all 3 for 5 marks each

1. Define PEST analysis and explain its four dimensions.
2. Discuss why PEST analysis is important for FreshSip Beverages Ltd. before launching its organic juices.
3. Apply PEST analysis to the caselet and suggest how the company can leverage opportunities and mitigate threats.

OR

Q.4.B.

Rita, a young investor, has savings of ₹10 lakh and wants to invest in the stock market. She is considering investing in shares of companies from different industries such as banking, technology and pharmaceuticals. Her financial advisor explains that instead of investing in a single stock, she should create a diversified portfolio to balance risk and return.

The advisor refers to the portfolio selection model developed by Harry Markowitz, which emphasizes that investors can reduce overall portfolio risk through diversification and by selecting an optimal combination of assets.

Question

Using the above situation, explain the Markowitz Portfolio Model and analyze how diversification helps investors achieve an optimal risk–return portfolio. Illustrate your explanation with a simple portfolio diagram or concept of the efficient frontier to support your answer.

15

CO3



Semester (November 2025 to March 2026) Examination: End Semester Examination April 2026 (UG Programmes)		
Programme code: 07 / 06 Programme: BBA / BBM	Class: SY	Semester: IV
Name of the Constituent College: S K Somaiya College		Name of the Department: Business Studies
Course Code: 231U07I401 / 231U06I401	Name of the Course: Research Methodology	
Duration : 2 Hrs.	Maximum Marks : 60	
Instructions:		
<ol style="list-style-type: none"> 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. 		

Question No.		Max. Marks	CO Attainment																				
Q.1.	<p>Construct ANOVA Table and test the hypothesis for the following data.</p> <p>A company is studying how working hours (40 vs. 50 hours per week) and work mode (Remote, Hybrid, Office) affect employee satisfaction scores.</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>Work Mode</th> <th>40 Hours - Employee 1</th> <th>40 Hours - Employee 2</th> <th>50 Hours - Employee 1</th> <th>50 Hours - Employee 2</th> </tr> </thead> <tbody> <tr> <td>Remote</td> <td>85</td> <td>87</td> <td>75</td> <td>77</td> </tr> <tr> <td>Hybrid</td> <td>80</td> <td>82</td> <td>70</td> <td>72</td> </tr> <tr> <td>Office</td> <td>70</td> <td>72</td> <td>60</td> <td>62</td> </tr> </tbody> </table>	Work Mode	40 Hours - Employee 1	40 Hours - Employee 2	50 Hours - Employee 1	50 Hours - Employee 2	Remote	85	87	75	77	Hybrid	80	82	70	72	Office	70	72	60	62	15	1,2,3,4
Work Mode	40 Hours - Employee 1	40 Hours - Employee 2	50 Hours - Employee 1	50 Hours - Employee 2																			
Remote	85	87	75	77																			
Hybrid	80	82	70	72																			
Office	70	72	60	62																			
Q.2.A	<p>Hanuman, a Senior Strategist at Ayodhya Logistics & Solutions, is intrigued by the recurring delays in the "Setu" global supply chain project. His Chief Operations Officer, Sugriva, assigns him the task of conducting research on different approaches to identifying bottlenecks, including technical failures, human coordination, and environmental factors. Hanuman wants to ensure his research follows a rigorous, systematic approach to ensure the "Setu" project meets its launch deadline.</p> <p>Define Research in a professional organizational context. Using examples from Hanuman's investigation into supply chain delays, differentiate between the following three research designs:</p>	15	1,2																				

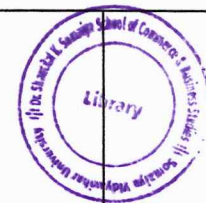
	<ol style="list-style-type: none"> 1. How would Hanuman use this to find "unknown" reasons for the delays? What specific metrics would he record to provide a "snapshot" of the current transit times? Identify the Independent Variable and Dependent Variable? 2. Explain how Hanuman can apply the SMART (Specific, Measurable, Achievable, Relevant, Time-bound) research objectives framework to his study. Draft one complete SMART objective that Hanuman could present to Sugriva to justify his research timeline and resource needs. 3. If Hanuman decides to conduct a survey among 300 Field Agents and Drivers regarding their communication hurdles with headquarters, what five specific steps should he take to ensure the data collected is accurate, representative, and free from "Fear of Authority" bias? 		
	OR		
Q.2.B	<p>Karn, the Chief Technical Officer at Anga Tech, has noticed a significant disparity in the performance of his software engineering teams. While the "Kuru-1" team in Delhi consistently meets deadlines with zero bugs, the "Anga-Remote" team is struggling with burnout and low output. His CEO, Duryodhan, has tasked him with identifying the "X-factor" that drives high performance and implementing it company-wide. Karna wants to move beyond "gut feelings" and use a formal, systematic research process to find a solution. You are appointed to help Karn to design a well structured research process to meet the above objective.</p>	15	1,2
Q.3.A.	<p>Yudhisthira, the Director of Indraprastha Relief (IR), is tasked with assessing the impact of a new "Universal Basic Nutrition" program across the sprawling, diverse Kuru region. The region is divided into five distinct districts, ranging from high-income urban centers to remote, impoverished forest villages.</p> <p>With a limited budget and a strict deadline from the board of directors (the Kuru Elders), Yudhisthira cannot speak to every single citizen. He must use a systematic Sampling Design to ensure his findings are accurate enough to influence national policy.</p> <p>As Yudhisthira's Lead Data Scientist, provide a strategic sampling plan by answering the following three sections (5 Marks each):</p> <ol style="list-style-type: none"> 1. Yudhisthira is confused between using Probability Sampling and Non-Probability Sampling (such as Convenience Sampling). <ul style="list-style-type: none"> • Define both methods in the context of this relief program. • Critically argue why Probability Sampling is essential if Yudhisthira wants to claim that his results represent the <i>entire</i> population of the Kuru region, rather than just the people who were easiest to find. 	15	3



	<p>2. The Kuru region has massive economic disparities (e.g., 10% Ultra-Rich, 30% Middle Class, 60% Below Poverty Line).</p> <ul style="list-style-type: none"> ● Explain how Yudhishthira can apply Stratified Sampling to this study. ● Why is this method superior to Simple Random Sampling in this specific case? (Hint: Consider the risk of accidentally "missing" the smallest or most vulnerable groups). <p>3. Yudhishthira has only three horses (field researchers) and a very small travel budget. He cannot send researchers to every single village in the five districts.</p> <ul style="list-style-type: none"> ● Propose a Cluster Sampling strategy. How would he select "clusters" to minimize travel costs while still maintaining a systematic approach? ● What is one potential drawback of Cluster Sampling that Yudhishthira should warn the Kuru Elders about before they finalize the budget? 		
	OR		
Q.3.B.	<p>Draupadi, a doctoral candidate and Lead Researcher at Narayan Research Pvt. Ltd., has been commissioned to conduct a study titled: "Impact of Personalized AI Recommendations on Impulse Buying Behavior."</p> <p>In the modern digital marketplace, Artificial Intelligence (AI) algorithms analyze vast amounts of user data—browsing history, past purchases, and even "hover time" on images—to generate hyper-personalized product suggestions. These "Recommended for You" prompts are designed to create a sense of urgency and relevance. Draupadi suspects that these AI-driven nudges significantly bypass a consumer's rational budgeting process, leading to Impulse Buying (unplanned, immediate purchases). However, to validate this for her thesis, she must establish a rigorous research framework that proves the link between the "precision" of the AI and the "spontaneity" of the purchase. Follow the 15-Questionnaire Structure as given below with the perform</p> <ol style="list-style-type: none"> 1. Demographic Questions 2. Dichotomous Questions (Yes/No) (4 Questions) 3. Likert Scale Behaviour - 4 Questions 4. Likert Frequency 4 Questions 5. Rank Order (1-5) 1 Question 6. Ordinal Rating (1 Question with rating 1-5) 7. Subjective Question (1 Question) 	15	3
Q.4.A.	<p>Kaikeyi, the Director of Ayodhya Retail Corp, is tasked with expanding the empire's trade footprint into the "Dandaka Region"—a territory with vast resources but highly</p>	15	4

	<p>unpredictable consumer behavior and difficult terrain. To ensure the expansion is successful, she appoints a specialized research unit.</p> <p>Kaikeyi needs to know if they should build permanent physical marketplaces (Brick-and-Mortar) or a mobile "Caravan" distribution network (E-commerce/Direct-to-Consumer). She demands a systematic research report that justifies the multi-million <i>gold-coin</i> investment based on hard data rather than intuition.</p> <p>1. Kaikeyi is debating between Observational Studies (watching how traders currently interact in the Dandaka markets) and Surveys (asking potential customers what they want).</p> <ul style="list-style-type: none"> • Compare the advantages and disadvantages of Observational Research versus Questionnaire-based Surveys in this specific context. • Which method is more likely to reveal "unspoken" consumer habits that a survey might miss? Justify your choice. <p>2. Once the data on trade routes and competitor pricing is collected, Kaikeyi needs to make sense of it.</p> <ul style="list-style-type: none"> • Develop a Data Analysis Strategy for her team. This should include how they will use Descriptive Statistics (to summarize current market prices) and Trend Analysis (to predict seasonal demand). • Explain how Cross-Tabulation could help Kaikeyi understand if "Consumer Preference for Luxury Silk" is related to their "Proximity to the Capital City." <p>Q3. Kaikeyi requires a formal Executive Research Report to present to the Council of Ministers.</p> <ul style="list-style-type: none"> • Outline the Chapter Scheme for this report (from Introduction to Recommendations). • Specifically, draft a Limitations of the Study section for the final chapter. Why is it ethically and professionally important for Kaikeyi to disclose the "unreliable weather data" or "limited sample size" in the Dandaka region to the Council before they vote on the budget? 		
	OR		
Q.4.B.	<p>Yudhisthira, a Research Analyst at a leading HR consultancy, has been hired by the board of Gandhar Enterprises to investigate a disturbing trend. Employees under the department head, Shakuni, have shown a sharp increase in Workplace Deviance—specifically high absenteeism, intentional slowing of work, and "cyber-loafing."</p> <p>Initial interviews suggest that Shakuni's Abusive Supervision (public belittling, credit-stealing, and coercion) is the primary driver. Yudhisthira has completed his data collection and now</p>	15	4

needs to compile a formal Research Report to present his findings and recommendations to the board. As Yudhisthira, you are required to structure the final Research Report on the research topic: "Impact of Abusive Supervision on Employee Workplace Deviance". Based on the designated chapter scheme. Ensure you cover all the chapters and give brief outline wherever required.



ANOVA table

		F-table of Critical Values of $\alpha = 0.05$ for $F(df_1, df_2)$																								
		DF1=1	2	3	4	5	6	7	8	9	10	12	15	20	24	30	40	60	120	∞						
DF2=1		161.45	199.50	215.71	224.58	230.16	233.99	236.77	238.88	240.54	241.88	243.91	245.95	248.01	249.05	250.10	251.14	252.20	253.25	254.31						
2		18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.41	19.43	19.45	19.45	19.46	19.47	19.48	19.49	19.50						
3		10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.74	8.70	8.66	8.64	8.62	8.59	8.57	8.55	8.53						
4		7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96	5.91	5.86	5.80	5.77	5.75	5.72	5.69	5.66	5.63						
5		6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.68	4.62	4.56	4.53	4.50	4.46	4.43	4.40	4.37						
6		5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06	4.00	3.94	3.87	3.84	3.81	3.77	3.74	3.70	3.67						
7		5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.57	3.51	3.44	3.41	3.38	3.34	3.30	3.27	3.23						
8		5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.28	3.22	3.15	3.12	3.08	3.04	3.01	2.97	2.93						
9		5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.07	3.01	2.94	2.90	2.86	2.83	2.79	2.75	2.71						
10		4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.91	2.85	2.77	2.74	2.70	2.66	2.62	2.58	2.54						
11		4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.79	2.72	2.65	2.61	2.57	2.53	2.49	2.45	2.40						
12		4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.69	2.62	2.54	2.51	2.47	2.43	2.38	2.34	2.30						
13		4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.60	2.53	2.46	2.42	2.38	2.34	2.30	2.25	2.21						
14		4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.53	2.46	2.39	2.35	2.31	2.27	2.22	2.18	2.13						
15		4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.48	2.40	2.33	2.29	2.25	2.20	2.16	2.11	2.07						
16		4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.42	2.35	2.28	2.24	2.19	2.15	2.11	2.06	2.01						
17		4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.38	2.31	2.23	2.19	2.15	2.10	2.06	2.01	1.96						
18		4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.34	2.27	2.19	2.15	2.11	2.06	2.02	1.97	1.92						
19		4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.31	2.23	2.16	2.11	2.07	2.03	1.98	1.93	1.88						
20		4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.28	2.20	2.12	2.08	2.04	1.99	1.95	1.90	1.84						
21		4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.25	2.18	2.10	2.05	2.01	1.96	1.92	1.87	1.81						
22		4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.23	2.15	2.07	2.03	1.98	1.94	1.89	1.84	1.78						
23		4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.20	2.13	2.05	2.01	1.96	1.91	1.86	1.81	1.76						
24		4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.18	2.11	2.03	1.98	1.94	1.89	1.84	1.79	1.73						
25		4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.16	2.09	2.01	1.96	1.92	1.87	1.82	1.77	1.71						
26		4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.15	2.07	1.99	1.95	1.90	1.85	1.80	1.75	1.69						
27		4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.13	2.06	1.97	1.93	1.88	1.84	1.79	1.73	1.67						
28		4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.12	2.04	1.96	1.91	1.87	1.82	1.77	1.71	1.65						
29		4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.10	2.03	1.94	1.90	1.85	1.81	1.75	1.70	1.64						
30		4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.09	2.01	1.93	1.89	1.84	1.79	1.74	1.68	1.62						
40		4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.00	1.92	1.84	1.79	1.74	1.69	1.64	1.58	1.51						
60		4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.92	1.84	1.75	1.70	1.65	1.59	1.53	1.47	1.39						
120		3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.83	1.75	1.66	1.61	1.55	1.50	1.43	1.35	1.25						
∞		3.84	3.00	2.60	2.37	2.21	2.10	2.01	1.94	1.88	1.83	1.75	1.67	1.57	1.52	1.46	1.39	1.32	1.22	1.00						