ZANTYE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYE COLLEGE OF COMMERCE
BICHOLIM – GOA
S.Y. B.COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (CC 9) Business Finance

Date: 22/10/2019   at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80
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INSTRUCTIONS: 1.) All questions are compulsory however internal choice is available.
2.) Figures to the right indicates full marks.

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Q.1) Answer any four of the following questions   **(4x4 = 16)**
    i) Explain any four features of business finance.
    ii) Write short note on promotional capital and development capital.
    iii) Explain various types of financial plans.
    iv) Explain any four benefits of cost theory of capitalization.
    v) Write any two principles of business finance.
    vi) Write a short note on earnings theory of capitalisation.

Q.2) Answer any four of the following questions   **(4x4 =16)**
    i) Explain types of trading on equity.
    ii) Explain any four features of sound capital structure.
    iii) Suggest any four measures to remove undercapitalisation.
    iv) Explain any four benefits of capital gearing.
    v) Write a short note on balanced capitalization.
    vi) High capital gearing V/S low capital gearing. Explain.

Q.3) a) Explain the characteristics of a good financial plan.   **(12)**
OR
    b) What is fixed capital? Explain factors determining fixed capital requirement.   **(12)**

Q.4) a) What is working capital? What are the various sources of raising working capital. **(12)**
OR
    b) Explain the factors determining capital requirement for an organization.   **(12)**

Q.5) a) What is overcapitalization? Explain its causes.   **(12)**
OR
    b) Explain the concept of undercapitalization and its effects on company and
      shareholders.   **(12)**

Q.6) a) Explain the factors influencing capital structure of a firm.   **(12)**
OR
    b) What is trading on equity? Explain its advantages and disadvantages.   **(12)**

!!!THE END!!!

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BICHOLIM – GOA
S.Y. B. COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (CC 10) Fundamentals of Cost Accounting

Date: 24/10/2019   at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80
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INSTRUCTIONS: 1.) Q.No.1 is compulsory
2.) Answer any 3 questions from Q .No. 2 to Q .No 6
3.) Figure to the right indicate full marks.
4) Working notes are part of the solution.

Q.1) Following information is available from cost records of M/s. D Manufactures
for the year ended 31st March,,2019   **(20 Marks)**

Particulars	Rs
Direct material	18,00,000
Direct labour	14,00,000
Chargeable expenses	5,50,000
Factory Overheads:	
Fixed	15,00,000
Variable	Rs 10 p.u.
Office overheads:	
Fixed	12,50,000
Selling overheads:	
Fixed	5,00,000
Variable	Rs 25 p.u
Unit produced and sold	50,000
Selling price per unit	Rs 210

Following changes are anticipated during the year ended 31st March 2020:
a) Production and sales will increase by 60%.
b) Direct material cost per unit will increase by 12.5%.
c) Direct labour per unit will decrease by 5%.
d) Chargeable expenses per unit will decrease by 10%.
e) Variable factory overheads per unit will increase by 25%.
f) Variable selling overheads will decrease by 25%.
g) All fixed overheads will increase by 20%.
h) Total output will be sold at a profit of 20% on sales.

Q.2) The following details are extracted from the costing records of an oil **(20 Marks)** refinery which has three continuous processes. In each process 5% of total weight is lost and 20% is scrap which is realised at Rs 10 per ton from process A and B and Rs 5 per ton from process C. The product is dealt with as follows:

Particulars	A	B	C
Material introduced (tonnes)	1,000	550	200
Cost of Material introduced (Rs)	10,000	15,000	2,000
Wages (Rs)	4,000	2,000	6,000
Expenses (Rs)	6,000	3,000	2,000
Passed on to the next process	60%	80%	--
Sent to warehouse	40%	20%	100%

Prepare process accounts.

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Q.3) M/s N construction undertook a contract of Rs 1000000 on 1st August 2017. The contract was completed on 31st March 2019. The details of the contract are as follows: **(20 Marks)**

Particulars	2017-18	2018-19
Material issued	46,000	94,000
Direct wages	70,000	13,500
Direct expenses	5,000	9,500
Indirect Expenses	1,000	2,000
Work certified	4,75,000	10,00,000
Work uncertified	5,000	--
Plant issued	7,500	--
Material on site at year ended	2,500	3,500
Architects fees	4% of work certified	4% of work certified
Cash received	80% of work certified	80% of certified

Charge depreciation on plant @20% p.a. on original cost.
Prepare contract A/C for the year 2017-18 and 2018-19

Q.4) a) K.G. undertakes large contracts. The position of bridge contract which commenced on 1st April 2018 is as follows: **(10 Marks)**

Material purchased	--	Rs 60,000
Wages paid	--	Rs 70,000
Sundry expenses	--	Rs 3,000
Plant installed	--	Rs 10,000
Wages accrued	--	Rs 1,000

On 31st March 2019, Material in hand was Rs 2,400. The value of work certified was Rs 14,4,000 of which Rs 1,08,000 has been received. The work finished but uncertified was valued at Rs. 4,000. The plant at site on 31st March 2019 was valued at Rs 8,000. The contract price was Rs 2,40,000.

b) The following particulars have been extracted from the books of M/s. T Ltd for the year ended 31-03-2019. **(10 Marks)**

Particulars	Rs
Opening Inventories Finished stock Rs 60,000 Raw material Rs 50,000 Work-in-progress Rs 70,000	1,80,000
Building at cost	2,25,000
Material purchased	25,000
Fright incurred on materials	3,500
Direct labour	15,700
Carraige & freight outwards	6,500
Factory supervision	6,700
Rent and rates ($^2/_3$ to factory)	9,000
Office salaries	75,000
Depreciation on machinery	15,000
Managers remuneration	50,000

Further details are available as follows:
i) The manager has the over all charges of the company and his remuneration is to be allocated as Rs 20,000 to the factory, Rs 15,000 to the office and Rs 15,000 to the selling department.
ii) Closing inventories:- Finished goods Rs 15,000 raw materials Rs 18,000 and work-in-progress Rs 19,200.
iii) Depreciation to be provided on building @ 10% p.a. and building is apportioned to factory, office and selling in the ratio 6:2:2 respectively.

With the help of the above information, prepare a statement of cost showing various elements of cost.

Q.5) a) Explain the classification of cost   **(10 Marks)**

   b) A Ltd. Manufactures three types of products, namely P,Q and R
      The total joint cost is as follows: **(10 Marks)**

Material   - Rs 50,000
Labour   - Rs 30,000
Overheads   - Rs 20,000

Subsequent processing cost (in Rs):

Particulars	P	Q	R
Materials	16,000	4,000	8,000
Labour	17,000	7,000	4,000
Overheads	6,000	6,000	6,000

Estimated sales(in Rs):
   P - 6,56,000
   Q - 2,64,000
   R -   96,000
Estimated net profit on sales:
   P - 50%
   Q - 20%
   R - 30%
   Prepare a statement showing apportionment of joint cost.

Q.6) Write a short notes on Any four of the following: **(4x5 = 20)**
   a) Financial Accounting V/s Cost Accounting.
   b) Importance of cost accounting to management.
   c) Work certified and work certified.
   d) Purpose of cost sheet.
   e) Features of process costing.

!!THE END!!!

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BICHOLIM – GOA
S.Y. B. COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
(CC 11) ENTREPRENEURSHIP DEVELOPMENT

Date: 26/10/2019   Time: 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80

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INSTRUCTIONS: 1.) All questions are compulsory. However internal choice is available.
2.) Numbers to the right indicate full marks.
3) Q .No. 1 & Q. No.2 to be answered in not more than 100 words
4) Q. No. 3 to Q. No. 6 to be answered in not more than 400 words.

Q.1) Write short notes on **Any Four** of the following.   **(4x4=16)**

    a) Qualities of an entrepreneur (any four)
    b) Intrapreneur v/s Entrepreneur
    c) Benefits of swot analysis
    d) Features of women entrepreneurs
    e) Benefits of environment scanning
    f) Concept of entrepreneur

Q.2) Write short notes on **Any Four** of the following.   **(4x4=16)**

    a) Importance of a project report.
    b) Test marketing.
    c) Sources of business ideas.
    d) Role of Incubation centres
    e) Role of Self Help Group
    f) Break even analysis

Q.3) a) Explain any six functions of an entrepreneur.   **(12 Marks)**

<div align="center">OR</div>

    b) Explain any six skills which an entrepreneur should have.   **(12 Marks)**

Q.4) a) Explain the role of entrepreneurs in the economic development of the country.   **(12 Marks)**

<div align="center">OR</div>

    b) Explain any six types of entrepreneur.   **(12 Marks)**

Q.5) a) Explain the elements of project formulation.   **(12 Marks)**

<div align="center">OR</div>

    b) What is a project Report? Explain the contents of a project report.   **(12 Marks)**

Q.6) a) Explain the principles of purposeful innovation as advocated by Peter Drucker.   **(12 Marks)**

<div align="center">OR</div>

    b) Explain the factors of purposeful innovation.   **(12 Marks)**

!!!THE END!!!

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S.Y. B. COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (SEC 1) Business Laws

Date:30/102019   at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 60
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INSTRUCTIONS:

1. *Figures to right indicate maximum marks*
2. *Answer Question No. 1 to 3 in not more than 600 words.*
3. *Answer Sub- Questions in Q. No. 4 and Q. No. 5 each in not more than 150words*

Q.1) A) Explain the meaning of Contract of sale and its essential
characteristics.   **(12mks)**

OR

Q.1) B) Define Proposal. Explain the essentials of a valid offer and distinguish
between an offer and an invitation to offer.   **(12mks)**

Q.2) A) Explain the term Delivery as used in the Sale of Goods Act, 1930
and state the legal rules regarding valid delivery of goods.   **(12mks)**

OR

Q.2) B) What is Negotiable Instruments? What are its essential elements? Mention
the presumptions made in favor of Negotiable instruments.   **(12mks)**

Q.3) A) What is Discharge in relation to Negotiable Instruments Act? Explain different
ways by which Negotiable Instruments may be discharged.   **(12mks)**

OR

Q.3) B. Explain the concept of Contract. Elaborate essential elements of Contract in
detailed according to the Indian Contract Act, 1872.   **(12mks)**

Q.4) Write short notes on **ANY THREE** of the following: **(4 x 3= 12)**
   a) Right of Lien
   b) Perishing of goods
   c) Crossing of Cheques
   d) Arbitration agreement.
   e) Contingent contract

Q.5) Write short notes on **ANY FOUR** of the following: **(4X 3= 12)**
   a) Rights of surety
   b) Quasi contracts
   c) Difference between conditions and warranties
   d) Noting and protesting
   e) Kinds of arbitration
   f) Undue influence

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S.Y. B. COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (SEC 1) New Venture Planning
Date: 30/102019   at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80

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INSTRUCTIONS: 1.) All questions are compulsory. However internal choice is available.
2.) Figure to the right indicates full marks.

Q.1) Answer **Any Four** from the following   **(4X4=16)**
    a) Source of innovation ideas.
    b) Advantages of Sole Proprietorship.
    c) What is a Franchise?
    d) Meaning of Intellectual Property Protection.
    e) Features of a Joint Stock Company.
    f) What is opportunity identification?

Q.2) Answer **Any Four** from the following: **(4X4=16)**
    a) What is Venture Capital?
    b) Functions of State Financial Corporations.
    c) Meaning of Customer Analysis.
    d) Executive Summary of Business Plan.
    e) Importance of Business Incubators.
    f) Government policy Packages for Entrepreneurs.

Q.3) A) Explain the impediments to creativity in detail   **(12)**
                        OR
    B) Explain the various franchise laws in India.   **(12)**

Q.4) A) What is trademark? Explain the procedure of filling a trademark in India. **(12)**
                        OR
    B) Explain the advantages and limitations of Partnership firm.   **(12)**

Q.5) A) Explain the internal factors influencing the Pricing decision.   **(12)**
                        OR
    B) What is Sales forecasting? Explain its importance in detail.   **(12)**

Q.6) A) What is a Business Plan? Explain it benefits in detail.   **(12)**
                        OR
    B) Explain the elements of Business plan.   **(12)**

!! THE END !!

S.Y. B. COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (SEC 1) Computer Application for Business I

Date:30/10/2019   at 10.00 a.m. to 11.30 a.m.   Duration: 2 Hours   Max. Marks: 40

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INSTRUCTIONS: -   1) Attempt all questions, internal choice is available.

2) Figures to the right indicate maximum marks.

Q.1) Answer the following question   **(2+2+6=10)**

  A) What is data processing? Mention the steps of data processing.

    Differentiate between transaction and master file with suitable example.

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OR   **(5+5=10)**

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  X) Write short notes on (i) Data integration (ii) Data forecasting

Q.2) Answer the following question   **(2+2+6=10)**

  A) What is spreadsheet? What is the structure of spreadsheet? How

    spreadsheet is useful for organizing charts and graphs.

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OR   **(3+3+4=10)**

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  X) Write short notes on (i) Functions (ii) Formula (iii) Macro

Q.3) Answer the following question   **(2+6+2=10)**

  A) What is Business Analytics (BA)? Discuss the importance of Business Analytics.

    Mention some   Business Analytics applications.

<div align="center">

OR   **(5+5=10)**

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  X) Write short notes on (i) Missing data (ii) Data mining

Q.4) Answer the following question   **(5+5=10)**

  A) Write short notes on (i) IP Address (ii) E mail

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OR   **(5+5=10)**

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  X) Write short notes on (i) Blog (ii) Protocols

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S.Y. B.COM. SEMESTER – **III** (REGULAR & REPEAT) **CBCS** PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (GE 3) Business Statistics I

Date:01/11/2019   at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80

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INSTRUCTIONS: 1.) Attempt all questions.

                2.) Internal choice is available.

                3.) Calculator compulsory.

Q.1) a) Define term "Statistics". Give any two functions of statistics.   **(3)**

    b) Draw less then ogive for following data and hence find   **(6)**

        i) Median   and   ii) P_{40} graphically

Class interval	0-10	10-20	20-30	30-40	40-50
Frequency	4	8	6	12	20

    c) Find Arithmetic mean and Harmonic mean and state relation between two.   **(7)**

X	5	8	18	12	10	10
F	10	16	36	24	20	30

OR

Q.1) w) What is difference between attribute and variable terms in statistics,   **(3)**
        Giving one example each.

    x) Represent following data given using sub-divided Bar diagram.   **(6)**

Items	Food	Clothing	Saving	Other expenses	Miscellaneous
Family 'B' Income, total = 5,000	1600	1500	500	400	1000

    y) Find missing frequency for following data. If Arithmetic mean = 38   **(7)**

Marks of students	10	20	30	40	50	60	70
No. of students	8	11	20	25	--	10	3

Q.2) a) Explain Secondary data in brief   **(3)**

    b) For data given   **(6)**

Class interval	10-20	20-30	30-40	40-50	50-60
frequency	15	10	14	12	24

Find   i) D_6 (6th decile)

ii) P_{94} (94th percentile)

c) For data given   **(7)**

Commodity	Year 1975		Year 1985	
A	6	10	10	12
B	--	16	9	20
C	3	23	4	25

If Laspeyre's price Index no = Paasche's price index no.
Find missing value.

OR

Q.2) w) States methods of collecting primary data.   **(3)**

x) For data given median = 28 find missing value.   **(6)**

Class interval	0-10	10-20	20-30	30-40	40-50
frequency	5	15	-	18	11

y) i) Calculate real income and state which year income was highest.   **(4)**

Years	2001	2002	2003	2004	2005
Income (Rs)	700	840	980	1050	1100
Index No	140	175	200	210	220

ii) Reconstruct index numbers by shifting base to year 2000.   **(3)**

Years	2000	2001	2002	2003
Price	110	105	108	120

Q.3) a) Explain Pie-Diagram in brief   **(3)**

b) Draw trend line by method of semi-Averages.   **(6)**

Years	2001	2002	2003	2004	2005	2006
No of Students	330	335	340	345	353	349

Hence find from graph trend value for no. of students in year 2007

c) Following is information regarding monthly salary paid to employees of two
Banks A and B.   **(7)**

Bank	No of employees	Average monthly salary in Rs.	Variance
A	500	186	81
B	600	175	100

i) What is combined arithmetic mean of monthly salary of all employees taken together.

ii) Which banks has greater variability or changes in individual salary or which Bank is stable in salary.

iii) Which Bank pays larger salary bill per month.

OR

Q.3) w) State true of false **(3)**

   i) Pie diagram is one dimensional diagram.

   ii) Median is located by drawing ogive graph.

   iii) Ogives are not called cumulative frequency curves.

x) Find five yearly moving averages for no of students studying in Commerce College. State for which year value is highest. **(6)**

Years	2000	2001	2002	2003	2004	2005	2006	2007	2008
No of students	332	217	357	402	410	427	450	348	518

y) Find Bowley's measure of skewness. **(7)**

Class interval	0-1	2-4	4-6	6-8
Frequency	2	3	1	4

Q.4) a) i) With which component will you associate following given. **(3)**

     " Heavy rise in petrol due to war"

   ii) State multiplicative model of time series.

   iii) Give one example of one dimensional Diagram.

b) Fit a straight line or linear trend by method of least squares. **(6)**

Years	2002	2003	2004	2005	2006	2007	2008
Sales in (thousands)	77	88	94	85	91	98	90

Hence find sales for year '2009'

c) Find   i) Standard deviation **(7)**

     ii) Variance

     iii) Coefficient of variance

Marks	0-10	10-20	20-30	30-40	40-50
No of Students	10	21	23	34	10

Q.4) w) i) With which component of time, series will you associate following given. **(3)**
"Continuous increasing demand for cell phones in India"

ii) Define Time series in one sentence only.

iii) How points are joined after plotting points for frequency curve and polygon on graph.

x) Fit a straight line or linear trend by method of least squares. **(6)**

years	2001	2002	2003	2004	2005	2006
Assets	100	96	108	116	110	118

Hence estimate the value of assets for year '2008'

y) Find Karl pearson's coefficient of skewness. **(7)**

Class interval	0-10	10-20	20-30	30-40	40-50
Frequency	5	7	20	12	6

Median given 26.19

Q.5) a) Explain univariate table for frequency distribution. **(3)**

b) For data given regarding weekly expenditure of 7 boys. **(6)**

Weekly expenditure: 18,20,35,41,28,15,13

Calculate i) Quartile deviation (Semi inter - quartile range)

ii) Coefficient of Quartile deviation.

c) Calculate cost of living index no for middle class family for following data. **(7)**

Group	Food	Light	Clothing	Rent	Other expenses
Index No. 'I'	350	240	250	180	100
Weight 'W'	40	20	10	15	18

OR

Q.5) w) Define i) Relative frequency   ii) Class mark **(3)**

iii) Give one example of discrete variate and continuous variate each.

x) Find mean deviation from median for following data and also find coefficient **(6)**

44,88,47,37,59,44,78

y) Calculate **(7)**

i) Simple aggregative price index no.

ii) Weighted aggregative price index no.

for following data.

Group expenses	Weight	Price in 1985	Price in 1980
I	30	70	35
II	13	30	30

III	17	30	15
IV	20	40	10
V	20	50	40

!!!THE END!!

Q.1) Answer **ANY FOUR** of the following.   **(4x4=16)**
    (i) Explain the importance of Business Environment.
    (ii) Explain the components of Internal Business Environment.
    (iii) Explain the Micro external Business environment factors.
    (iv) Write a short note on "Nouveau rich" and their influence on business.
    (v) Explain the importance of organisational culture to business.
    (vi) What is migration? Explain the reasons for migration.

Q.2) Answer **ANY FOUR** of the following.   **(4x4=16)**
    (i) Explain the impact of Natural Environment of business.
    (ii) Write a short note on Indigenous Technology and its importance.
    (iii) Explain the different types of Innovation.
    (iv) What is the need for demographic studies in business.
    (v) What is Government bureaucracy? Explain its role in business.
    (vi) Explain any four factors of Political Environment.

Q.3) (A) Explain ANY 6 characteristics of Business Environment.   **(12)**
                         OR
    (B) Explain the components of External Macro Business Environment.(Any 6)   **(12)**

Q.4) (A) Explain the effect of socio cultural environment factors on business.   **(12)**
                         OR
    (B) Explain the meaning and composition of Demographic Environment.   **(12)**

Q.5) (A) What is Natural Environment of a business? Explain the components of
       Natural Environment.   **(12)**
                         OR
    (B) What is Technological Dynamics? Explain the factors which determine
       Technological dynamics.   **(12)**

Q.6) (A) Explain the important role of Government in Business.   **(12)**
                         OR

(B) What is local Self Government? Explain the types and functions of local self government. **(12)**

!!!THE END!!

INSTRUCTIONS: 1.) All questions are compulsory however internal choice is available
2.) Figures to the right indicate full marks.

Q.1) Answer **any four** of the following questions **(4x4=16)**
   i) Which factors are contributing to the growth of rural markets (any four points)
   ii) Explain need for tapping rural markets.
   iii) Explain any four macro factors affecting rural markets environment.
   iv) What ate the features of market segmentation?
   v) Explain any four problems of Rural Marketing.
   vi) Write short notes on geographic and socio economic market segmentation.

Q.2) Answer **any four** of the following questions **(4x4=16)**
   i) Explain any four factors affecting consumer behaviour.
   ii) Explain any four ways to counter fake brands.
   iii) Write short note on changing pattern of rural demand
   iv) Write short note on Micro finance.
   v) Explain any four methods of motivating rural consumers.
   vi) Write short note on cooperative marketing in India.

Q.3) a) What is rural marketing? Explain its features **(12)**
OR
   b) Bring out the difference between Urban marketing and Rural marketing. **(12)**

Q.4) a) What is market segmentation? Explain the guidelines for effective market segmentation. **(12)**
OR
   b) Explain demographic and psychographic market segmentation. **(12)**

Q.5) a) Explain the profile of Rural consumer. **(12)**
OR
   b) Explain the factors contributing to the change in rural demand. **(12)**

Q.6) a) Explain the scope of Rural marketing in India. **(12)**
OR
   b) What are the Rural market opportunities in India.
(12)

!!THE END!!

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BICHOLIM – GOA
S.Y. B. COM. SEMESTER – III (REGULAR & REPEAT) CBCS PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (GE 4)   Economics of Resources

Date: 02/11/2019   at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80

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INSTRUCTIONS: 2.) Figure to the right indicate full marks.

Q.1) Answer Any Four of the following questions.   **(4 X 4=16)**

    i) Write short note on linkages between Economy & Environment.
    ii) What is economic efficiency?
    iii) Write short not on overuses of open access resources.
    iv) What is energy security?
    v) Write short note on water scarcity?
    vi) Write note on national water policy.

Q.2) Answer Any Four of the following questions.   **(4 X 4=16)**

    i) Write short note on optimists model of economic development & resource use.
    ii) Explain role of education in human resource development.
    iii) Briefly explain any four health status indicators in India.
    iv) Explain importance of health in economic growth of country.
    v) Write short note on financing of health services in India.
    vi) Write any four determinants of demand for health care.

Q.3) A) Explain in detail concept of social efficiency   **(12 Mks.)**
                        OR
    B) State & explain various ways of internalizing external cost.   **(12 Mks.)**

Q.4) A) Explain pessimists model of development.   **(12 Mks.)**
                        OR

    B) Write note on sustainable development.   **(12 Mks.)**

Q.5) A) Write note on pricing of water   **(12 Mks.)**
                        OR
    B) Explain various challenges of water sector.   **(12 Mks.)**

Q.6) A) Explain linkages between health & economic growth.   **(12 Mks.)**
                        OR
    B) Write note on health insurance.   **(12 Mks.)**

$$ THE END $$

S.Y. B.COM. SEMESTER – **III** (REGULAR & REPEAT) CBCS PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (GE 4) Training and Development

Date: 02/11/201   at 10. 00 a.m. to 12.00 noon   Duration: 2 Hours   Max. Marks: 80
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INSTRUCTIONS:
1. *All questions are compulsory. However internal choice is given.*
2. *Figures to the right indicate full marks.*

Q.1) Answer **ANY FOUR** of the following.   **(4 x 4 = 16 marks)**

  i.   Explain any 4 advantages of Training to the organization.

  ii.   Differentiate between On-the job training and Off-the training **(4 points).**

  iii.   State the various Indicators of Training Needs.

  iv.   What is training curriculum?

  v.   What do you mean by training evaluation? State its objectives.

  vi.   State the reasons for evaluating training.

Q.2) Answer **ANY FOUR** of the following.   **(4 x 4 = 16 marks)**

  i.   Write a short note on Training and Learning.

  ii.   What is Training Needs Assessment?

  iii.   List down the criteria of training evaluation.

  iv.   What do you mean by learning curve?

  v.   Write a short note classroom lecture and business games as methods of off the job training.

  vi.   Write 4 Points of distinction between experience and training.

Q.3) a) Explain in detail any six types of training.   **(12 marks)**
             OR
  b) Discuss System Approach to Training (SAT).   **(12 marks)**

Q.4) a) Explain the Approaches to Training Needs Assessment.   **(12 marks)**
             OR
  b) Explain the Process of identifying Training & Development needs with the help of chart.   **(12 marks)**

Q.5) a) What is off-the job training? State and explain off-the job training methods.   **(12 marks)**
             OR
  b) Explain the training and development process in detail with the help of a flow chart.   **(12 marks)**

Q.6) a) Briefly explain the methods of training evaluation.   **(12 marks)**
             OR
  b) What is on-the job trairaing? Discuss the various on-the job methods.   **(12 marks)**

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ZANTYE BROTHERS EDUCATIONAL FOUNDATION'S
NARAYAN ZANTYE COLLEGE OF COMMERCE
BICHOLIM – GOA
S.Y. B.COM. SEMESTER – **III** (REGULAR & REPEAT) CBCS PATTERN SEMESTER END EXAMINATION
OCTOBER/NOVEMBER 2019
Subject: (GE 4) Consumer Behaviour

Date: 02/11/2019 at 10.00 a.m. to 12.00 Noon   Duration: 2 Hours   Max. Marks: 80

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INSTRUCTIONS: 1.) Answer <u>Any two</u> from the questions given below.
2.) Figure to the right indicate full marks.

Q.1) Write short notes on Any **FOUR** of the following   **(4x4=16 Marks)**
   a) Consumer and Customer
   b) Perception
   c) Attitude
   d) Motivation
   e) Family Life Cycle
   f) Customer Satisfaction

Q.2) Write short notes on Any **FOUR** of the following   **(4x4=16 Marks)**
   a) Rights of consumers
   b) Reference Group
   c) Social Class
   d) Culture and Sub-culture
   e) Buying motives
   f) Loyalty Marketing

Q.3) (X) Discuss the nature and characteristics of Indian Consumers   **(12)**
                              OR
Q.3) (Y)   Discuss Maslow's Need Hierarchy Theory   **(12)**

Q.4) (X)   What do you understand by Learning? Discuss the Pavlov's Learning
               Theory.   **(12)**
                              OR
Q.4) (Y) Discuss the importance of Family in Consumer Behaviour.   **(12)**

Q.5) (X) Explain the factors influencing Consumer Buying Process.   **(12)**
                              OR
Q.5) (Y) Distinguish between Organisational Buying Behaviour and Consumer
               Buying Behaviour.   **(12)**

Q.6) (X)   Explain the salient features of Consumer Protection Act, 1986   **(12)**
                              OR
Q.6) (Y) Discuss the Festinger's Theory of Consumer's Post Purchase Dissonance   **(12)**

!!!THE END!!!