

3/103/23

SYBB1

Reg. Sem-IV

Max Time: 2 ½ hrs.
Subject: Cost Accounting

Max Marks: 75
Q.Code:

- N.B. : 1. All questions are compulsory.
2. Each question has internal options.
3. Figures to right indicate full marks.
4. Working notes are part of your answer.
-

Q.1 A: Fill in the Blanks: (Any eight)

[8M]

1. As units manufactured increase total variable cost will _____.
2. If profit is Rs.1000000 and profit volume ratio is 20% then margin of safety will be Rs. _____.
3. Cost of converting raw material to finished goods is called _____ costs.
4. Sale of factory scrap is deducted from _____ overheads.
5. Salaries to salesman is classified as _____ overheads.
6. _____ standard remains unaltered for a longer period.
7. Idle time variance is associated with _____ variance.
8. Salary to office staff is classified as _____ overheads.
9. Cost that changes with the level of output is called _____ cost.
10. Donations paid are recorded in _____ accounts only.

Q.1 B: State whether the following statements are True or False :(Attempt any seven)

[7M]

- a. Fixed costs are controllable costs.
- b. Cost centre is a location department for which the cost is ascertained.
- c. Carriage outward expenses are a part of selling and distribution overheads.
- d. Cost of rectifying defective part of machinery is a selling overhead.
- e. Loss by fire is recorded in financial profit and loss account.
- f. Purchase of machinery for factory is recorded in cost.
- g. Current standard remains in operation for a long term period.
- h. Standard costing is a method of costing.
- i. Any increase in cost price will affect contribution.
- j. In marginal costing value of closing stock includes fixed cost.

Q. 2.A. From the following data prepare a cost sheet for the year 2005. number of units produced: [15M]
10,000 units.

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Opening stock of Raw material	3,00,000	Factory	30,000
Purchase of raw material	8,00,000	Office	20,000
Closing stock of raw material	1,00,000	Selling	20,000
Carriage outward	8,000	Direct salary	50,000
Wages indirect	20,000	Advance interest received	40,000
Salary: Office	50,000	Custom duty paid for purchase of raw material	5,00,000
Sales office	40,000	Debenture interest paid	50,000
Other factory expenses	50,000	Freight inward	20,000
Trade fair expenses	20,000	Custom duty paid for purchase of plant	50,000
Depreciation:		Direct wages	2,00,000
Goodwill written off	5,000	Other direct charges	50,000

- Number of units sold 8,000 units at cost plus 12% profit
- Direct salary is to be allotted to factory, office and selling in the ratio of 2:1:2

OR

Q.2.B. The following particulars have been extracted from the books of M/s. Sonam manufacturing company for the year ended 31-03-2018: [15M]

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Opening stock of raw materials	2,35,000	Salesmen's salaries & commission	42,000
Closing stock of raw materials	2,50,000	Productive wages	7,00,000
Raw materials purchase	10,40,000	Depreciation on plant & machinery	35,500
Drawing office salaries	48,000	Depreciation on office furniture	3,000
Royalty on production	70,000	Directors fees	30,000
Carriage inwards	41,000	Gas and water charges (factory)	7,500
Cash discount allowed	17,000	Gas and water charges (office)	1,500
Repairs to plant & machinery	53,000	Manager's salaries	60,000
Rent, rates & taxes (factory)	15,000	Cost of catalogues printing	10,000
Rent, rates & taxes (office)	8,000	Loose tools written off	8,000
Office conveyance	15,500	Trade-fair expenses	10,000

- Out of 48 hours in a week, manager devotes 40 hours for factory, 8 hours for office per week for the whole year.
- The management has fixed the selling price @ 110% of cost.
- Prepare detailed cost statement for the year ended 31-03-2018.

Q.3.A. Following data is available of:

[15M]

Budgeted:

A 500 units @ RS 5.4 per unit
B 700 units @ RS 8.2 per unit

Actual :

A 635 @ RS 5.4 per unit
B 865 @ RS 8.2 per unit

Calculate all material variances.

OR

Q. 3.B. Following data is available from the records of a X manufacturing company.

[15M]

Standard (per unit)

Materials: 6 kg @ Rs. 4 per kg

Labour: 4 hours @ Rs. 4 per hour

Standard production for the month: 12,000 units

Actual production for the month: 12,000 units

Material consumed during the month: Rs. 4.50

Direct labour hours worked: 7,800 kg

Actual wage rate per hour: Rs. 3.50

Calculate:

- (1) Material cost variance
- (2) Material usage variance
- (3) Material price variance

- (4) Labour cost variance
- (5) Labour efficiency variance
- (6) Labour rate variance

Q.4.A. From the following information calculates:

[15M]

- a. P/V Ratio
- b. Sales to earn profit Rs. 6000
- c. Margin of Safety
- d. Break Even Cost (sales)

- e. Break Even Point (Units)
 Fixed Cost = Rs. 4500
 Sales = Rs. 15000
 Variable Cost = Rs. 7500
 Unit Sold = 500 units

OR

Q.4.B. The following is the information of sales and cost of sales of cool Ltd for the last two years are as follows: [15M]

Years	Sales(Rs.)	Cost of sales (Rs.)
2019	2,00,000	1,20,000
2020	1,20,000	80,000

From the above information calculate

- Profit-volume ratio
- Break-Even point
- Sales to earn a profit of Rs. 3,50,000
- Profit when sales are Rs. 12,00,000
- Revised BEP if fixed cost is increased by 20%

Q.5.A. Classify the following terms into:

[8M]

(a) Direct and indirect cost, Fixed and Variable cost:

- | | |
|-------------------------------------|---------------------------|
| 1. Cost of cotton in a textile unit | 5. direct material |
| 2. Lighting and heating | 6. Foremen's wages |
| 3. Postage | 7. Phone Charges |
| 4. Carriage inwards | 8. Works manager salaries |

Q.5.B. What is Cost Accounting System? What are its essential?

[7M]

OR

Q.5.C. Write short notes on any three of the following:

[15M]

- Advantages of Standard Costing
- Marginal Cost and Marginal Costing
- Scope of Cost Accounting
- Cost Unit v/s Cost Centre
- Utility of a cost sheet

Duration: 2HRS 30 MIN

Q. P. Code:

75 Marks

- N.B.** 1. All the questions are compulsory
2. Figures at the right indicate full marks

Q.1. A. Multiple Choice Question (any 8)**8 Marks**

1. Number of units = 20000, rate of raw material = Rs. 5, period of stock = 3 months. Find the value of Raw material. _____
- a) 300000 b) 240000 c) 150000
2. To achieve wealth maximization, finance manager has to care of: _____
- a) Investment b) Policies c) Taxes
3. Permanent working capital _____
- a) varies with seasonal needs. b) includes fixed assets. c) is the amount of current assets required to meet a firm's long-term minimum needs.
4. The budget which is dynamic _____
- a) Fixed Budget b) Sales Budget c) Flexible Budget
5. Number of units = 4000, rate of raw material = Rs. 15, credit allowed to supplier = 2 months. Find the value of creditors. _____
- a) 240000 b) 400000 c) 120000
6. The abbreviation "EOQ" stands for _____
- a) Emergency order quantity b) Economic order quantity c) Economic order quality
7. _____ is an example of current Liability
- a) Bills receivable b) bills payable c) Cash
8. _____ represents the quantity which must be maintained in hand at all times.
- a) Minimum Level b) Maximum Level c) Danger Level
9. Combine leverage is calculated as
- a) $OL \times CL$ b) $FL \times CL$ c) $OL \times FL$

10. The term _____ refers to the managerial process of forming a strategic vision setting objectives, crafting a strategy, implementing and executing the strategy, and then over times initiating whatever corrective adjustments are deemed appropriate

- a) Business management b) operating management c) strategic management

Q.1. B. State whether the following statements are True or False (any 7) 7 Marks

1. In India, all types of short-term financing from banks must be secured.
2. Flexible budgeting involves a careful differentiation between fixed and variable expenses
3. EOQ model assumes a constant usage rate for a particular item.
4. The term net working capital refers to the liquid assets.
5. A flexible budget is a budget for semi-variable overhead costs only
6. The amount of funds invested in current assets is called the net working capital.
7. Ageing schedule of receivables is one way of monitoring the receivables.
8. Credit purchase can be a good source of short-term finance.
9. Permanent Working Capital is the same as Fixed Capital.
10. The process of creating a formal plan and translating goals into a quantitative format is Process costing.

Q2A) A firm's inventory planning period is one year. Its inventory requirement for this period is 16000 units. Assume that its order costs are Rs. 50 per order. The carrying costs are expected to be Rs. 1 per unit per year for an item.

The firm can procure inventories in various lots as follows : (i) 16000 units, (ii) 8000 units, (iii) 4000 units, (iv) 2000 units and (v) 1000 units. Which of these order quantities is the economic order quantity? Use Table Method.

8 marks

Q2 B) Calculate the Working Capital with the help of the following details:

7 marks

1. Production: 2000 units per month
2. Selling price per unit : Rs. 10.
3. Raw material per unit: Rs. 6
4. Labour per unit : Rs.1
5. Overheads per unit : Rs. 2
6. Material In Hand : 2 months
7. Finished goods in store: 3 months
8. Credit for material : 2 months
9. Credit allowed to customer: 3 months
10. Cash: Rs. 50000
11. There is no Working in Process and there is no Outstanding labour and overheads.

OR

Q2 C) Rajesh manufacturing company gives you the following details. Estimated level of activity 26000 units of production for the year 2013-14. 15 marks

Estimated Cost per Unit is:

	Rs.
Raw materials	20
Direct Wages	8
Overheads	16
Selling Price	50

Further Information:

1. Raw material in stock average 4 weeks consumption.
2. Work-in Progress 2 weeks
3. Finished Goods in stock 2 weeks
4. Credit allowed by supplier 2 weeks
5. Credit allowed to debtors 3 weeks.
6. Lag in payment of wages and overheads 1 week.
7. Cash at bank Rs. 24000
8. 25% purchases and 20% sales are against cash.

You are required to prepare a statement showing working capital requirement for the year 2013-14.

Q3 A) X Ltd. manufactures a special product 'ABC' and provides the following information :

Demand of ABC is 2,000 units per month.

Semi-annual carrying cost - 6%

Ordering cost per order – Rs.90

Purchase price of Input unit – Rs. 25 per kg

Required : Calculate (a) Economic order quantity and (b) Total Annual Carrying and Ordering Cost at that quantity. **8 marks**

Q3 B) In a company, weekly minimum and maximum consumption of material A are 100 and 260 units respectively. The reorder quantity as fixed by the company is 700 units. The material is received within 4 to 8 weeks from issue of supply order.

Calculate a) Re-order Level b) minimum-level c) maximum-level d) Average-Level. 7 marks

OR

Q3 C) X Ltd. has a present annual sales of 10,000 units at Rs 300 per unit. The variable cost is Rs 200 per unit and the fixed costs amount to Rs 3,00,000 per annum. The present credit period allowed by the company is 1 month. The company is considering a proposal to increase the credit period to 2 months and 3 months and has made the following estimates: 15 marks

	Existing	Proposed	
Credit Policy	1 month	2 months	3 months

Increase in sales	-	15 %	30%
% of bad debts	1%	3%	5%

There will be increase in fixed cost by Rs 50,000 on account of increase of sales beyond 25% of present level.

The company plans on a pre-tax return of 20% on investment in receivables.

You are required to calculate the most paying credit policy for the company.

Q4 A) A firm has sales of Rs. 40 lakhs; Variable cost of Rs. 25 lakhs; Fixed Costs of Rs. 6 lakhs; 10% debentures of Rs 30 lakhs; and Equity Capital of Rs. 45 lakhs of Rs. 10 each. Calculate operating leverage, financial leverage and EPS. **8 marks**

Q4 B) From the following particulars, calculate operating leverage, financial leverage and combined leverage: **7 marks**

Sales = Rs 1,20,000 Variable Cost = Rs. 72,000

Interests =Rs. 12,000 Fixed Cost= Rs. 8,000

OR

Q4 C) At 90% capacity , ABC Ltd. Produces 10800 units and incurred the expenses as under:

15 marks

Particulars	Cost per Unit (Rs)
Direct Material	7
Direct Labour	5
Other variable Expenses	4.5
Administrative Overheads	6 (40% variable)
Selling Overheads	3 (75% variable)
Production Overheads	4 (20% variable)
Selling Price per unit	60

Prepare flexible budget for 80% and 100% utilisation of the capacity.

Q5 A) Explain the importance of Strategic Financial management

8 marks

Q5 B) Explain how Cash shortages be managed.

7 marks

OR

Q5 C) Write short notes (any 3)

15 marks

1. Write A Note On Types Of Leverage
2. Write A Short Note On Strategic Decision Making
3. Write A Short Note On Inventory Management
4. Explain Meaning And Features Of Receivable Management
5. Write A Short Note On Economic Order Quantity (EOQ)

- 1) All questions are compulsory
- 2) Figures to right indicate full marks.
- 3) Draw diagram wherever necessary.

Q.1 (A) Multiple choice questions :(Any Eight)**8marks**

1. The four sector circular flow economy does not include
 - a) World economy
 - b) Financial market
 - c) Crude oil reserves in oil wells
 - d) Factor services

2. Marginal propensity to consume is the ratio of
 - a) Change in saving to income
 - b) Saving to income
 - c) Consumption to income
 - d) Change in consumption to income

3. The inverse of price level measures
 - a) Inflation
 - b) Value of money
 - c) Deflation
 - d) Multiplier

4. Automatic stabilizers are a form of
 - a) Countercyclical fiscal policy
 - b) Cyclical fiscal policy
 - c) Welfare state policy
 - d) Budget policy

5. FRBM Act was passed in the year.
 - a) 2004
 - b) 2000
 - c) 2003
 - d) 2001

6. Ricardian theory measures comparative cost in terms of
 - a) Money
 - b) Labour ays
 - c) Cost of inputs
 - d) All the above

7. Inflation is beneficial to....
 - a) Fixed income earners
 - b) Business people
 - c) Creditors
 - d) none of above

8. According to H-O theory product price depends on
- a) Factor intensity
 - b) Factor abundance
 - c) land
 - d) none of above

9. International trade

- a) Stimulates innovation
- b) Bring down the cost of production
- c) Diversifies the consumption
- d) All the above

10. Income terms of trade tell increase capacity to.....

- a) Export
- b) Imports
- c) Investment
- d) None

Q.1(B) State whether the following statements are true or false.(Any seven) 7marks

1. Subsidies increase the circular flow.
2. National income is a flow concept.
3. Trade cycle occur at regular intervals.
4. Income and consumption are inversely related.
5. Money is what money does.
6. A mild inflation is good for economy.
7. All modern states are welfare states.
8. Infant industries needs free trade to flourish.
9. Quotas are more effective then tariffs.
10. The monetary policy is concerned with the raising of government revenue and incurring of government expenditure.

Q.2 Answer the following:

- a) Explain the concept of circular flow of income and expenditure in a three sector economy **8marks**
- b) Explain the features of trade cycle and discuss the characteristics of prosperity **7marks.**

OR

- c) Explain concept of multiplier and bring out various leakages of the multiplier. **8marks**
- d) Explain the factors determining consumption function. **7marks**

Q.3 Answer the following:

- a) Explain the factors influencing velocity of circulation of money. **8marks**
- b) Explain the effects of inflation. **7marks**

OR

c) Explain the fishers equation of exchange

8marks

d) What are the indirect methods of credit control adopted by RBI.

7marks

Q.4 Answer the following:

a) Discuss the role of government in the provision of public goods.

8marks

b) Explain the factors affecting the incidence of taxation.

7marks

OR

c) Discuss the limitations of FRBM Act 2003.

8marks

d) What is Fiscal policy? What are the objectives of Fiscal policy.

7marks

Q.5 Answer any two

a) Discuss the argument for protection.

8marks

b) Explain the role of Multinational Corporation.

7marks

OR

Q.5 (c) Write short notes on (Any three)

15marks

- 1) Scope of macroeconomics
 - 2) Money supply
 - 3) Cost push inflation
 - 4) MNC
 - 5) Argument against fixed exchange rate
-

- N.B.** 1. All the questions are compulsory
2. Figures t right indicate full marks

75 Marks

Q.1. A. Fill in the blanks (10 Sentence each with three options Any 8)

8 Marks

- (i) OTP stands for _____.
- (a) Online Timely Payment, (b) Online Telephone Payments,
(c) One Time Password (d) None of These
- (ii) _____ stores e-cash, e-cheques, card details etc.
- (a) Electric Wallets, (b) Electric purses,
(c) Electronic Wallets, (d) None of These
- (iii) _____ banking is the delivery channel of the future.
- (a) Mobile, (b) Internet,
(c) Branch, (d) None of These
- (iv) UPI stands for _____.
- (a) Unified Payment Interface, (b) Union Payment of India,
(c) United Payment Interface, (d) None of These
- (v) _____ is the conversion of a physical cheque into a substitute electronic form for transmission to the paying bank.
- (a) ECS, (b) Cheque truncation,
(c) NEFT, (d) None of These
- (vi) _____ pen is used to detect CTS fraud.
- (a) Ball pen, (b) Ink pen,
(c) Smart Quill Pen, (d) None of These
- (vii) ACH stands for _____.
- (a) Automated Clearing House, (b) Augmented Clearing House,
(c) Artificial Clearing House, (d) None of These
- (viii) _____ refers to online buying and selling of goods.
- (a) E-Commerce, (b) Traditional Commerce,
(c) Retail Commerce, (d) None of These
- (ix) SMS stands for _____.
- (a) Short Message Service, (b) Short Mail System,
(c) Short Mobile System, (d) None of These
- (x) _____ is a plastic money.
- (a) Debit Card, (b) Credit Card,
(c) All of these, (d) None of These

Q.1. B. State whether the following statements are True or False (10 Sentence each with three options Any 7)

7 Marks

- Through SMS banking a client automatically receives information about his account Balance.
- Office banking refers to the aspect of providing banking services to corporate.
- Mobile banking can be done only through an app.

4. RBI has proposed that a customer will not be liable to make the payment if the fraud or negligence is on part of the bank.
5. As Indian economy grows at a very fast rate, one sector that is seeing tremendous growth is banking sector.
6. Requirements are translated into design. Code is produced according to the design which is called executional phase.
7. Digital signature doesn't add authenticity to electronically received document for customer to establish trust with the sender.
8. CCIL stands for Clearing Corporation of India Limited.
9. NEFT system provides for batch settlements at hourly intervals.
10. EFT stands for Electronic Fund Transfer.

- Q.2. A. Explain the various mode of electronic payment? 8 Marks**
- Q.2. B. write about various E-banking business models. 7 Marks**
- OR**
- Q.2. C. Explain Internet Banking with its advantages? 8 Marks**
- Q.2. D. Explain Telephone banking and SMS banking. 7 Marks**
- Q.3. A. Explain SDLC in details. 8 Marks**
- Q.3. B. What is project management? Explain project management in details. 7 Marks**
- OR**
- Q.3. C. What is Data Centre? Explain component of Data Centre. 8 Marks**
- Q.3. D. What is DBMS? Explain the role of DBMS in banking. 7 Marks**
- Q.4. A. What is Data Warehouse? Explain its advantages and disadvantages. 8 Marks**
- Q.4. B. What is Data Mining? Explain its advantages and disadvantages. 7 Marks**
- OR**
- Q.4. C. What are the current trends in banking and information technology? 8 Marks**
- Q.4. D. Explain the role of RBI in Indian banking? 7 Marks**
- Q.5. A. Explain E-commerce and E-banking? 8 Marks**
- Q.5. B. Explain plastic money with Example. 7 Marks**
- OR**
- Q. 5. C. Short Notes (out of 5 Any 3) 15 Marks**
- (1) Explain NEFT in details.
 - (2) What is CIBIL?
 - (3) Explain Video Teleconference in details.
 - (4) Explain MICR technology in details.
 - (5) Explain Credit card and Debit Card in details.

External Examination

Class: SYBBI-IV

Subject: Corporate Securities Law

Time: 2 ½ hrs

Maximum Marks: 75

Q1) a) Match the columns: (Any 7)

(7)

Column A

Column B

- | | |
|-------------------------|------------------------------|
| 1) Companies Act | a) Beyond the power |
| 2) Ultra Virus | b) Object Clause |
| 3) Shares Securities | c) 1992 |
| 4) MOA | d) Electronic form of shares |
| 5) Listing | e) AOA |
| 6) SEBI | f) 2013 |
| 7) Advertisement | g) Stock Exchange |
| 8) DMMAT | h) Shares |
| 9) NSDL | i) Newspapers |
| 10) Internal Management | j) Depository |

Q1) b) State whether the following statements are true or false: (Any 8)

(8)

- 1) To form a company registration is compulsory.
- 2) To form OPC Company one member is required.
- 3) The liability of the members of the company is unlimited.
- 4) Demutualisation means segregation of owner & management.
- 5) Main object of SEBI is to protect interest of Investors.
- 6) NSDL is not a depository.
- 7) Major shareholders holds upto 40% of the shares of a company .
- 8) Goods means every kind of movable property.
- 9) The SEBI board consists of 8 members.
- 10) Securities shall not include government securities.

Q2) A) Define company and explain the features of company

(8)

B) What do you mean by form of organisation explain the silent features of the company form of organization.

(7)

OR

C) What is company explain Lifting or piercing of corporate veil.

(8)

D) Define Company and explain the types of registered company.

(7)

Q3) A) Explain the procedure for registration of the company.

(8)

B) Explain the electronic filling of documents as per section 398. (7)

OR

C) Explain the memorandum of association and its fundamental clauses. (8)

D) What do you mean by capital. Explain, the kinds of share capital. (7)

Q4 A) Distinguish between MA and AA. (8)

B) Explain briefly company law to banking and insurance sector. (7)

OR

C) What do you mean by corporatization and demutualization explain briefly its procedure. (8)

D) Explain the powers of central Government to direct rules to be made or to make rules under sec 8

Q5 A) Explain the power of SEBI to make or amended to bye-laws of recognised stock. (8)

B) Define SEBI and explain the functions of SEBI. (7)

OR

Q5) Write short notes (Any 3) (15)

1) Portfolio Management

2) Government of depositaries

3) NSDL

4) Offer Document

5) Promoter

[Time: 2 ½ Hours]

Marks : 75

- Instructions:** (a) All questions are compulsory and carry equal marks
(b) Figures to the right indicate marks
(c) Support answers with examples wherever necessary

1) A. Choose the correct option: (Any 8)

(08)

1. There are _____ E's in E-CRM.
(a) Four b) Three c) Eight
2. _____ Module is to run different marketing programs in the organization.
(a) Computer Telephony Integration b) Mobile CRM c) Enterprise Marketing Automation
3. Transactional Analysis was developed by _____ an American Psychiatrist in the 1950s.
(a) Peter Drucker b) Dr. Eric Berne c) Dr. Williams
4. Data refers to the collection of _____.
(a) Raw facts and figures b) Final Information c) Business view Data
5. _____ customers are most trend oriented and product focused.
(a) Undated Striver b) Savvy Maximiser c) Content Streamer
6. _____ is a business strategy that focuses on 'Single Point of Sale' transaction.
(a) Relationship Marketing b) Transactional Marketing c) Permission Marketing
7. Quality = Customer's Perception- _____.
(a) Customer Expectations b) Loyal Customers c) Customer Dissatisfaction
8. The cost of any CRM solution must be considered both in terms of _____.
(a) Internal Cost and External Cost b) Hard Cost and Soft Cost c) Long Term Cost and Soft Term Cost
9. _____ being the central authority gives guidelines for implementation of CRM in Insurance Sector.
(a) RBI b) LIC c) IRDA
10. _____ is the ability to caller from the phone queue to the next available agent.
(a) Call routing b) EPOS c) Cyber Agent

1.B State whether True or False: (ANY 7)

(07)

1. CRM management combines elements of operational and analytical CRM.
2. Content streamer customer is a suspicious of everyone, believing that all people are selfish.

- 3. Insurance is a stable sector.
- 4. Data control is all about understanding your data.
- 5. Web based CRM software is installed on the service provider's server or on partner service.
- 6. Effective customer segmentation is only possible through a multi-dimensional customer view.
- 7. CRM is all about merging marketing efforts with business processes to be able to identify, pursue and manage valuable customer relationships.
- 8. Service quality gap indicates the difference between the service expected by customers and the service they actually receive.
- 9. Bank must maintain secrecy about its customer's affair.
- 10. Call routing is the ability to move callers from the phone queue to the next available agent.

- 2. a) Distinguish between Relationship Marketing and Transactional Marketing. (08)
- b) Elaborate the concept of Customer Value Management. (07)

OR

- c) Define CRM. Explain the features of CRM. (08)
- d) Explain Seven C's in CRM. (07)

- 3. a) What are various benefits of implementing CRM system in business? (08)
- b) Discuss service automation in CRM.. (07)

OR

- c) What is Data Management? Discuss Different types of Data. (08)
- d) What is role of Customer Service representative in CRM? (07)

- 4. a) Explain Walker Customer Loyalty Matrix in detail . (08)
- b) What are various types of cost incurred in implementation of CRM? (07)

OR

- c) State various Service Quality gaps. (08)
- d) Explain the process of developing Market Intelligence Enterprise. (07)

- 5. a) What is the role of CRM in insurance companies? (08)
- b) State various guidelines given by RBI for CRM in Banks. (07)

OR

- 5. c) Write Short Notes on: (ANY 3) (15)
 - 1. Data Warehouse.
 - 2. Service Automation in CRM.
 - 3. Electronic point of sales.
 - 4. Data Reporting.
 - 5. E-CRM in Insurance.

[Time: 2 ½ Hours]

Marks : 75

Instructions: (a) All questions are compulsory and carry equal marks
(b) Figures to the right indicate marks
(c) Support answers with examples wherever necessary

1)a . Choose the correct option: (. Any 8)

(08)

1. Floating policy is useful to cover fluctuate _____ in different
(a) Three b) Two c) One
2. The Current Motor Vehicle Act was established.
(a) 1988 b) 1998 c) 1991
3. Which one is the health insurance policy?
(a) Mediclaim policy b) Retirement policy c) Empowerment policy
4. Which one is not covered under Motor Insurance?
(a) Theft b) Landslide c) Depreciation
5. Full form of KYC _____
(a) Know your customer b) Know your client c) Know your city
6. Which is not covered in Fire Insurance?
(a) Lighting b) Bush fire c) Bomb blast
7. Cargo insurance is also called as _____.
(a) Logistics Insurance b) Marine Insurance c) Road Insurance
8. Risk transfer through risk pooling is called _____.
(a) Saving b) Insurance c) Investment
9. Which among the following is an intangible product?
(a) Car b) Life Insurance c) Soap
10. In decreasing term insurance, the premium paid _____ overtime.
(a) Remain constant b) Increase c) Decrease

1.b) State whether True or False: (ANY 7)

(07)

1. Premium amount decreases with the term of coverage.
2. Smart money back uses are a participating traditional life insurance.
3. Endowment assurance is similar to a term plan.
4. Premium remains same level throughout the term.
5. The principle of indemnity is applicable to non-life insurance policies.
6. The first premium receipt is the evidence that the policy contract has begun.
7. In case of accident claim, FIR document is not necessary.
8. Under indemnity policy, insured person has to take treatment only in network hospital.
9. A Fire Insurance contract is one whose principle object is insured against loss or damage by fire.
10. ULIPs are bundled products.

2. a) Define Insurance and Explain the features of life Insurance

(08)

b) List out the advantages of Life Insurance.

(07)

OR

c) Discuss the determinants of Risk Premium.

(08)

d) Explain the principles of Life Insurance contract

(07)

3. a) Define whole life insurance. What are the benefits of whole life insurance?

(08)

b) Describe the benefits of riders in life insurance products.

(07)

OR

c) Explain different types of health insurance scheme in India .

(08)

d) What is general insurance? Explain the essential of general insurance.

(07)

4. a) What is Motor insurance? Explain the types of vehicle under Motor Insurance.

(08)

b) Briefly discuss the benefits of motor insurance.

(07)

OR

c) What are the factors affecting motor insurance premium?

(08)

d) Define car go insurance and explain its importance.

(07)

5. a) What is 'home insurance? What are the features of home insurance?

(08)

b) Explain any 5 general rules and regulations of Fire Insurance.

(07)

OR

5. c) Write Short Notes on: (ANY 3)

(15)

1. Principle of Indemnity.

2. Vehicle insurance

3. Comprehensive Policy.

4. Micro Insurance.

5. Top up cover

ALL THE BEST