

Note: 1) All questions are compulsory.

2) Figures to the right indicate full marks

(1) (A) Choose the correct alternative. (Any Eight) (8)

- 1) Growth with \_\_\_\_\_ is one of the important objectives of monetary policy.  
a) inflation b) profit c) price stability d) Supervision
- 2) The Central Board of Directors of the Reserve Bank of India consist of \_\_\_\_\_ members.  
a) 30 members b) 20 members c) 15 members d) 10 members
- 3) Forecasting or fixing rate of inflation is called \_\_\_\_\_.  
a) reflection b) inflation targeting c) deflection d) exchange
- 4) The money market is divided into \_\_\_\_\_ and \_\_\_\_\_ market.  
a) primary & secondary b) organized and unorganized c) asset & liquid d) dependent and interdependence
- 5) The Bretton woods Conference led to the establishment of \_\_\_\_\_.  
a) RRA b) RBI c) IBF d) IMF
- 6) Which of the following function of a central bank may potentially conflict with its monetary policy role? \_\_\_\_\_.  
a) Manager of the national debt b) Banker to the banking system c) Issuer of currency d) Banker to the government.
- 7) Who works as RBI's agent at places where it has no office of its own? \_\_\_\_\_.  
a) State Bank of India b) Ministry of Finance c) Government of India d) International Monetary Fund
- 8) The Bank for International Settlements is located at \_\_\_\_\_.  
a) Zurich, Switzerland b) Basel, Switzerland c) Lucerne, Switzerland d) Bern, Switzerland
- 9) Monetary policy in India is formulated by \_\_\_\_\_.  
a) monetary policy b) monetary policy committee c) monetary policy fund d) monetary policy value
- 10) Managed float system involves the intervention of the \_\_\_\_\_ in the forex market.  
a) Federal Bank b) World Bank c) Central Bank d) RBI

(1) (B) State whether the following statements are true or false (Any Seven) (7)

- 1) The Reserve Bank of India competes with all other banks of the country.
- 2) The affairs of the Reserve Bank of India are managed by the Central Board of Directors.
- 3) Transparency refers to the degree of public understanding of Central Bank's policies of decision-making process.

- 4) An electronic payment is any kind of non-cash payment that doesn't involve a paper check.
- 5) World Bank is playing main role of providing loans for development works to member countries,
- 6) The RBI can increase the money supply in the market by selling government securities
- 7) A financial system is a network of financial institutions, financial markets, financial instruments and financial services to facilitate the transfer of funds.
- 8) Inspection is a tool that helps RBI to stabilize money supply and prices of Government securities.
- 9) The Foreign Exchange Regulation Act. (FERA) passed by the government empowered RBI to have full control over management of foreign exchange.
- 10) India is a member of the International Monetary Fund.

**Q2) (A)** Evaluate the important functions of RBI from the point of view of the overall development of Indian financial system. (8)

**(B)** Analyse the factors limiting RBI's autonomy. (7)

**OR**

**(C)** Enumerate the factors responsible for the changing face of central banking in India. (3)

**(D)** Define Inflation targeting and assess its role in controlling inflation. (7)

**Q3 (A)** Summarize the functions of various departments of RBI. (8)

**(B)** Define monetary policy and examine the significant objectives of monetary policy in the context of economic development. (7)

**OR**

**(C)** Elaborate and summarise various instrument of monetary policy. (8)

**(D)** Evaluate the limitations of Fiscal policy. (7)

**Q4 (A)** Explain important provisions of Banking Regulation Act of 1949. (8)

**(B)** Summarise the changing trends witnessed in the banking sector in the post liberalised era. (7)

**OR**

(C) Enumerate core principles for effective supervision applicable for the supervisors.

(Any eight) (8)

(D) Evaluate the benefits of OSMOS to central bank and other banks. (7)

Q5 (A) Explain the structure and functions of the Euro System. (8)

(B) Define e-banking and explain the advantages of e-banking. (7)

OR

Q5 (C) Write short notes on (Any three) (15)

- 1) IMF
  - 2) World Bank
  - 3) E- payments
  - 4) IBRD
  - 5) Federal Reserve System
-

Duration: 2½ Hours

Marks: 75

N.B. 1) All questions are compulsory.

2) Figures to the right indicate full marks.

1. (A) Multiple choice Question (Any 8)

8 Marks

- 1) Holding period Return =  $\frac{\text{Investment}}{\text{Investment}} \times 100$   
 a) Profit b) Total returns c) Sale price d) Purchase price
- 2) The concept of financial investment means addition to \_\_\_\_\_.  
 a) Capital stock b) Future income c) rate of return d) risk
- 3) Investors who prefer lower returns with known risks rather than higher Returns with unknown risks is called as \_\_\_\_\_.  
 a. Risk Averse b. Risk aggressive c. Risk Neutral d. Active
- 4) \_\_\_\_\_ is a speculator who expects decline in price  
 a) Bull b) Bear c) Stag d) Deer
- 5) Shares of known and financially sound companies are called as \_\_\_\_\_.  
 a. Blue chip shares b. Red chip shares c. Green chip shares d. Black chip shares
- 6) Beta is type of \_\_\_\_\_.  
 a.. Portfolio risk b. Systematic risk c. Unsystematic risk d. total risk
- 7) \_\_\_\_\_ form of efficient market reflects both public and private information  
 a) Weak b) Strong c) Semi-strong d) Bear
- 8) \_\_\_\_\_ is a technique of reducing the risk involved in a portfolio.  
 a) Diversification; b) Specification; c) Different ; d) Investment
- 9) Current Ratio =  $\frac{\text{Current Assets}}{\text{Current Liability}}$  divided by \_\_\_\_\_.  
 a) Liability b) Current Liability c) Liquid Liability d) Quick liability
- 10) Technical Analysis was developed by \_\_\_\_\_.  
 a. William Sharpe b. Charles Dow c. Treynor d. Markowitz

(B) Give True or False: (Any 7)

7 Marks

- 1) Diversification helps to reduce unsystematic risk.
- 2) Fundamental analysis is a method of evaluating a security.
- 3) Examples of Profitability ratio include current ratio and quick ratio.
- 4) The efficient market hypothesis (EMH) states that the financial markets are inefficient.
- 5) Business risk is example of unsystematic risk.
- 6) Jensen measure is based on CAPM.
- 7) Stock Market Index shows the performance of the company.
- 8) Portfolio Management involves changing the existing mix of securities.
- 9) Operating leverage represents ability to use fixed operating cost.
- 10) Time is important factor for investment.

Q2 (A) Explain concept of investment & its characteristics.

8 Marks

(B) Explain the phases of Portfolio Management.

7 Marks

OR

Q2. (C) The rate of return of stock of SAM Ltd and CAM Ltd under different State of economy are given below :

15 Marks

	Probability	Returns of SAM LTD %	Returns of CAM LTD %
Boom	0.33	6	9
Normal	0.33	18	12
Recession	0.34	15	19

(a) Calculate the expected return and standard deviation of return on both the stock.

12 Marks

(b) If you could invest in either stock, but not in both, which stock would you prefer?

3 Marks

Q3) Following information is available relating to LG Limited and PG limited

15 Marks

Particulars	LG Limited	PG limited
Equity Share Capital (Rs. 10 face value)	Rs. 400 lakhs	Rs. 500 lakhs
Reserves & Surplus	Rs 30 lakhs	Rs 50 lakhs
12 % Preference Shares	Rs. 160 lakhs	Rs 200 lakhs
10% Debentures	Rs 100 lakhs	Rs 150 lakhs
Profit after tax	Rs. 100 lakhs	Rs 140 lakhs
Proposed Dividend	Rs. 70 lakhs	Rs. 80 lakhs
Market Price Per Share	Rs. 400	Rs. 560
Current Assets	Rs. 160 lakhs	Rs. 180 lakhs
Quick assets	Rs 110 lakhs	Rs 130 lakhs
Current Liabilities	Rs. 80 lakhs	Rs. 90 lakhs

Calculate :

- (i) Earnings per share (ii) P/E Ratio (iii) Dividend Payout Ratio (iv) Return on Equity Shares (v) Current Ratio ,( vi) Quick ratio ,( vii) Debt-equity ratio (viii) Which company is good in investing.

**OR**

Q3) a) Explain different types of charts

8 Marks

b) Explain the Efficient Market Hypothesis.

7 Marks

Q4) a) The details of three portfolios are given below.

8 Marks

Portfolio	Average Returns (%)	Beta	Standard Deviation(%)
B LTD	18	1.4	0.30
K LTD	12	0.9	0.35
Market Index	14	1.0	0.25

Compare the portfolios B Ltd and K Ltd on performance using Sharpe, Treynor and Jensen measures and rank the portfolios. Risk Free return is 8%.

b) A Government of India bond of Rs.1,100 each has a coupon rate of 9% p.a. and maturity period is 7 years. If the current market price is Rs.1020. Find YTM. **7 Marks**

OR

Q4) a) Explain various Investment Avenues. **8 Marks**

b) What are the different types of risks. **7 Marks**

Q5) a). Calculate of Beta **8 Marks**

Year	Sachi Ltd	Market Return
1	18	15
2	16	17
3	13	15
4	14	16
5	17	18

b) Calculate the operating leverage, financial leverage and combined leverage from the following data **7 Marks**

Particulars	Xion LTD	Yion LTD
Output (in units)	2,00,000	1,00,000
Sales (per unit (Rs.))	3.00	2.50
Variable cost per unit ( Rs)	1.00	1.50
Fixed cost ( Rs)	Rs 1,60,000	Rs 70,000
Interest ( Rs)	Rs 40,000	Rs 20,000
Income tax	30%	30%

OR

5. Give short notes on: (Any three) **15 Marks**

1. Dow Theory
2. Arbitrage Pricing Theory
3. Difference between Fundamental Analysis and technical analysis
4. Difference between Investment and Speculation
5. Types of investors

Time: 2Hrs. 30 Mins.

Total Marks: 75

Instructions: (a) All questions are compulsory subject to internal choice.  
(b) Figure to the right indicates marks.

**Q.1a) Select the most appropriate option to complete the following sentences (Any Eight)**

08

- 1) Appointment of first Auditor should be done within \_\_\_\_\_ days of registration of the company  
a) 40                                      b) 50                                      c) 60                                      d) 30
- 2) The Auditor has a right to receive notice of the \_\_\_\_\_  
a) Office meeting                      b) General meeting c) Staff meeting d) Managers meeting
- 3) The Audit working papers are: the property of \_\_\_\_\_.  
a) Shareholder                      b) Auditor                      c) Manager                      d) Employee
- 4) The auditors should obtain \_\_\_\_\_ management representations to complement the audit procedures.  
a) oral                                      b) written                      c) spoken                      d) verbal
- 5) In Marine Insurance, reserve for unexpired risk is \_\_\_\_\_ % of net premium.  
a) 25%                                      b) 50%                                      c) 75%                                      d) 100%
- 6) IRDA regulates \_\_\_\_\_ sector in India.  
a) Banking                                      b) Auditing                      c) Accounting                      d) Insurance
- 7) Operational audit is \_\_\_\_\_.  
a) Annual audit                      b) audit of day to day activities                      c) Weekly audit                      d) Interval audit
- 8) Books of Accounts of a company must be preserved for \_\_\_\_\_.  
a) 5 years                                      b) 6 years                                      c) 7 years                                      d) 8 years
- 9) \_\_\_\_\_ approach is also known as auditing through computer.  
a) White box                                      b) Black box                      c) Yellow box                      d) Red box
- 10) There should be effective screening done at the time of credit cards \_\_\_\_\_.  
a) cancellation                                      b) issue                                      c) payment                                      d) termination

**Q.1b) State whether the following statements are True or False (Any Seven)**

07

- 1) A Chartered accountant can advertise in newspapers to solicit professional assignments.
- 2) Auditor need to have technical knowledge to perform audit in computerized environment.
- 3) An insurance company should have joint auditors.
- 4) An auditor can audit maximum 30 companies at a time, as per Companies Act 2013.
- 5) Management representations serve as an evidence to the auditor.
- 6) Unqualified report is also known as clean report.
- 7) Auditor is liable only if there is a loss to the party.
- 8) Every Insurer must keep separate accounts relating to funds of shareholders and policyholders.
- 9) Books of accounts of company should be maintained at the auditor's office.
- 10) Company cannot pay dividends without providing full depreciation.

- Q.2 a) What are the duties of company auditor? 08  
Q.2 b) Distinguish between Audit certificate and Audit Report. 07

OR

- Q.2 c) What are the different types of liabilities of company auditor? 08  
Q.2 d) Explain the provisions relating to the appointment of the company auditor. 07  
Q.3 a) How would the auditor verify items appearing in the financial statements of an Insurance company? 08  
i) Premium  
ii) Claims  
Q.3 b) What is LFAR? Explain its significance. 07

OR

- Q.3 c) How would an auditor evaluate internal control system of a bank? 08  
Q.3.d) Explain the applicable provisions for audit of accounts in Insurance company. 07  
Q.4 a) What are the features of an effective Computerised Audit Program. 08  
Q.4 b) Write note on Environment Audit. 07

OR

- Q.4 c) What are the approaches to audit in CIS Environment? 08  
Q.4 d) What is Forensic Audit? Explain the scope and the use of Forensic Audit. 07  
Q.5 a) Discuss the various instances of professional misconduct indicated in Part II and Part III of First Schedule of Chartered Accountant Act 1949. 08  
Q.5 b) what do you mean by professional ethics? Explain the objectives of code of ethics. 07

OR

- Q.5) Write short notes on the following (Any THREE) 15  
i. Status of company auditor  
ii. AS - 17  
iii. Social Audit  
iv. Branch Audit  
v. Classification of Non-Performing Assets of banks

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[Time:2.30 Hrs

[ Marks:75 ]

Please check whether you have got the right question paper.

- N.B:
1. All questions are compulsory.
  2. Figures to the right indicate full marks.
  3. Students answering in the regional language should refer in case of doubt to the main text of the paper in English.

- 1 A Multiple Choice Question (Any Eight) 8
- 1 Acquiring and \_\_\_\_\_ good people is critical to the success of every organization.
    - a) Maintaining
    - b) Promoting
    - c) Terminating
    - d) Developing
  - 2 HRM activity of updating the quality of manpower avoids managerial \_\_\_\_\_.
    - a) Control
    - b) Skill
    - c) obsolescence
    - d) Quality
  - 3 Job design refers to the way a set of tasks or an entire job is \_\_\_\_\_.
    - a) Organised
    - b) Semi Organised
    - c) Unorganised
    - d) Vertical
  - 4 Movement of an employee from one job to another is called as
    - a) Job Enlargement
    - b) Job Enrichment
    - c) Work Simplification
    - d) Job Rotation

- 5 In \_\_\_\_\_ Form of an interview several candidates are interviewed or evaluated simultaneously.
- a) Group interviews
  - b) Unstructured Interviews
  - c) Structured Interviews
  - d) Discussion Interviews
- 6 \_\_\_\_\_ refers to advancement of an employee to a higher post carrying greater responsibilities, higher status and better salary.
- a) Manpower inventory
  - b) Promotion
  - c) Human Resource Planning
  - d) Transfer
- 7 \_\_\_\_\_ is more specific job related information..
- a) Development
  - b) Training
  - c) Case study
  - d) Management institutions
- 8 \_\_\_\_\_ is the systematic description of an employee's job relevant strengths & weaknesses
- a) Performance Appraisal
  - b) Performance Feedback
  - c) Job Evaluation
  - d) Executive Development
- 9 In \_\_\_\_\_ wage system workers are paid according to the amount of work done or the number of units produced
- a) Slice
  - b) Piece
  - c) Definite
  - d) Classic

- 10 Incentive plans are broadly classified into \_\_\_\_ incentive plans and group incentive plans.
- a) Individual
  - b) Dominant
  - c) Factory
  - d) External
- 1 B State whether the following statements are True or False (Any Seven) 7
- 1 The factor comparison method is used for job analysis.
  - 2 Job analysis helps in performance appraisal.
  - 3 Organization that lacks a corporate plan have SHRM.
  - 4 HR managers need to think of themselves as strategic partner.
  - 5 Recruitment & Selection are the same.
  - 6 Promotion serves as an incentive to employees.
  - 7 In training the Supervisor can concentrate on more important activities such as planning and controlling.
  - 8 Off the job training is to improve knowledge about latest development.
  - 9 Piecework is an incentive plan based on the number of units produced.
  - 10 Job satisfaction is not an element of the work situation that affects incentives.
- 2 a) Explain the scenario of HRM in the global context 8
- b) Explain the scope of human resource management. 7
- or
- c) Explain the structure of Human Resource department in detail along with diagram. 8
- d) Explain the scope and objectives of human resource management in brief. 7
- 3 a) Explain Job Analysis and its importance. 8
- b) Define Job design and explain the various techniques of Job design. 7
- OR
- c) Define Job Evaluation and Explain its objectives. 8
- d) Explain the term Job description along with the information contained in it. 7

- 4 a) Define Recruitment. What are the different sources of external recruitment. 8  
b) Explain On-the-Job training methods. 7  
OR  
c) What is Human Resource Planning? Explain the steps involved in the Human Resource Planning Process. 8  
d) Define training Explain the benefits of training to the organization. 7
- 5 a) Briefly enumerate the factors affecting wages and salaries. 8  
b) What are the advantages of incentive plans? 7  
OR  
c) Write short notes (Any 3) 15  
1) Guidelines for personnel manual  
2) Direct observation method  
3) Objectives of transfer  
4) Training process  
5) Incentives

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Time: 2.30 min.

75 Marks

Note: All questions are compulsory.

Figures to the right indicate marks.

**Q.1 (a) Fill in the blanks with the appropriate choices given below (Any 8) (08)**

1. It is the organisation \_\_\_\_\_ which binds managers together and brings proper adjustment and co-ordination in their work.
  - a. Structure
  - b. Plan
  - c. Policy
  - d. Practice
2. In PESTLE, P stands for \_\_\_\_\_.
  - a. Primary
  - b. Political
  - c. Privatization
  - d. Public
3. A \_\_\_\_\_ concern will be an innovator and can easily face the risk of competition.
  - a. Growing
  - b. Disappearing
  - c. Falling
  - d. Fading
4. Mother Dairy has added 'Curd and Lassi' to its range of milk products, this is an example of \_\_\_\_\_.
  - a. Horizontal Integration
  - b. Vertical Integration
  - c. Conglomerate Integration
  - d. Related Diversification
5. Industrial Sickness contribute to the \_\_\_\_\_ cost economy.
  - a. High
  - b. Medium
  - c. Average
  - d. Low
6. As per the principles of TQM, Most of the TQM structure includes \_\_\_\_\_.
  - a. Ethics
  - b. Recognition
  - c. Training
  - d. Communication
7. The process of eliminating errors thereby improving the overall quality is \_\_\_\_\_.
  - a. TQM
  - b. BPR
  - c. Restructuring
  - d. None of these
8. \_\_\_\_\_ is focused on routine involvement of each individual and group in the organisation.
  - a. Restructuring
  - b. Downsizing
  - c. Turnaround Management
  - d. TQM
9. \_\_\_\_\_ means eliminating anything that is unnecessary for the equipment to work properly.
  - a. Seiso
  - b. Shitsuke
  - c. Seiton
  - d. Seiri
10. \_\_\_\_\_ style of decision making can also be termed as 'Autocratic Style'.
  - a. Analytical
  - b. Conceptual
  - c. Directive
  - d. Behavioural

**Q.1 (b) State whether the following statements are true or false (Any 7) (07)**

1. External consultants are not all required in BPR team.
2. The process of comparing operations with that of the direct competitors is called as functional benchmarking.
3. Business undertakings are free from risk and uncertainty.
4. The idea of SBU is to centralise on the basis of strategy elements.
5. Forward integration involves moving towards the input of the present product.
6. Spinoff is another version of growth strategy.
7. An appropriate product mix can cause sickness to an industry.
8. Commitment on the part of the management is optional for the rehabilitation of a sick unit.
9. Insolvency follows bankruptcy.
10. Communication flow in BPR is bottom-up approach.

**Q.2 (a) Define Business. Explain the importance of Business. (08)**

**(b) Define Globalization. Explain various problems related to globalization. (07)**

**OR**

**(c) What do you mean by survival & growth strategy? Explain the growth strategies of 21<sup>st</sup> Century. (15)**

- Q.3 (a) Define Industrial Sickness. Explain the stages of industrial sickness in detail. (08)  
(b) Explain various internal reasons leading to industrial sickness. (07)  
OR  
(c) Explain various remedial measures that can be undertaken to overcome industrial sickness in an organisation. Also explain the role of BIFR in industrial sickness. (15)
- Q.4 (a) What is BPR? How BPR is different from other business philosophies? (08)  
(b) Define BPR? Explain some pitfalls which makes the best of re-engineering efforts fail. (07)  
OR  
(c) Define Outsourcing? Explain various reasons for outsourcing. (08)  
(d) What is freelancing? Explain the merits of freelancing. (07)
- Q.5 (a) What are the skills required by the managers to effectively undertake turnaround strategy? (08)  
(b) What are the most important areas that the company must focus on during turnaround? (07)  
OR  
(c) Write Short notes on (Any 3) (15)  
1. Different ways of diversification.  
2. Process Mapping  
3. Indicators of successful turnaround.  
4. Benefits of using external consultants in BPR.  
5. 5S Principles.

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Time: 2 ½ hours

Marks: 75

**Note: All the questions are compulsory  
Figures towards right indicate marks**

## Q1 A Multiple Choice Questions (Any 8)

8

1. \_\_\_\_\_ refers to a variety of unconventional international trade practices which link exchange of goods directly or indirectly in an attempt to dispense with currency transactions.  
a. mergers and acquisition b. counter trade c. third country location d. strategic alliance
2. NAFTA is an example of  
a. common market b. customer union c. economic community d. Free trade area
3. EPCG scheme is applicable for  
a. capital goods b. technology c. raw materials d. consumables
4. The IEC no is issued by .....  
a. central govt. b. state govt. c. DGFT d. Ministry of commerce
5. The importer has very less risk in this type of shipment  
a. FOB b. CIF c. CAF d. FOR
6. Which of the following is a document of the title of sale of goods  
a. Bill of lading b. Bill of lading c. Bill of credit d. Sight Bill
7. Who forwards the original GR to RBI after retaining it?  
a. chamber of commerce b. clearing agent c. customs d. commercial bank
8. If the export performance is USD 500 million the applicant falls into which category  
a. One star b. Two star c. Three star d. Four Star
9. This strategy is a promotion strategy that calls for using the sales force and trade promotion to push the product through channels  
a. Pull b. Push c. Niche d. Concentrated
10. The employees belonging to a country of the firm where the corporate headquarter is  
a. Home country b. Host country c. Third country d. Neutral

## B State whether the following is True or False (Any seven)

7

1. If a company knows how to manage a technology in one country, it has experience that is relevant for the rest of the world.
2. The Foreign Trade Policy 2015 makes all duty-free scrips freely transferable.
3. SEZs are deemed export zones.
4. World Bank is also known as International Bank for Reconstruction and Development (IBRD).
5. In Niche marketing companies keep higher margin of profits
6. The nature and scope of International HRM is very narrow
7. Language is not a challenge in international business.





TIME -- 2 ½ hrs

MARKS-75

**Q.1. A. Select the appropriate options from those given below (Any 8) (8)**

1. \_\_\_\_\_ means giving suitable name or symbol to the product.  
(a) Branding (b) Labelling (c) Advertising (d) Motivation
2. \_\_\_\_\_ Marketing refers to introducing the product or service in a small segment of the market.  
(a) Test (b) Digital (c) E-Marketing (d) Modern
3. \_\_\_\_\_ refers to the person's pattern of living, activities, interest and opinions.  
(a) Lifestyle (b) Family (c) Friends (d) Packing
4. \_\_\_\_\_ is the driving force within individuals that compels them to action.  
(a) Motivation (b) Communication (c) Advertising (d) salesmanship
5. \_\_\_\_\_ is an important element of the rural marketing.  
(a) Communication (b) Salesmanship (c) Advertising (d) Ambience
6. \_\_\_\_\_ population forms a major portion of the Indian population.  
(a) Rural (b) Urban (c) District (d) ITC Ltd
7. Services are deeds, processes and \_\_\_\_\_.  
(a) Performances (b) delivery (c) exchanges (d) District
8. \_\_\_\_\_ enables production & transfer of goods & services strictly as per schedule.  
(a) Logistics (b) marketing (c) sales promotion (d) advertisement
9. Marketing research is \_\_\_\_\_ process.  
(a) Continuous (b) One time (c) Permanent (d) Non continuous
10. \_\_\_\_\_ means of marketing are like a monologue.  
(a) Traditional (b) Modern (c) Internet (d) E-choupal

**Q.1. B. State whether the following statements are True or False: (Any 7) (7)**

1. Pricing, Advertising and Marketing research are being used to win over consumer resistance.
2. Marketing is an important social environmental activity.
3. Culture refers to the values, practice of customs of the people in society.
4. In a typical buying process the consumer passes through seven stages.
5. The Indian rural market with its vast size and demand base, offers growing opportunities for marketing products.
6. Rural markets dominate Indian marketing scene and need special attention for the expansion.
7. Contact employees contributes to service quality by creating a favourable image for the firm, and by providing better service than the competitions.
8. The service process refers to how a service is provided or delivered to a customer.
9. E-marketing enables all businesses to have a truly global reach.
10. Digital Marketing is not a cost-effective business option for beginners.

Q2 a) Define marketing? Explain scope of marketing? (8)  
b) Explain Characteristics of service marketing? (7)

OR

Q2 c) Explain factors influencing marketing mix? (8)  
d) Explain importance of service marketing? (7)

Q3 a) What are the factors influencing buyer's behaviour? (8)  
b) Explain Features of Logistics? (7)

OR

Q3 c) Explain in different stages in buying process? (8)  
d) Explain Role of Marketing Channels? (7)

Q4 a) Explain Factors influencing Choice of location in service sector? (8)  
b) Explain Features of Marketing Research? (7)

OR

Q4 c) Explain Features of Rural markets? (8)  
d) Explain the 2P+2C+3S formula in e-marketing? (7)

Q5 a) Explain Benefits of E-Marketing? (8)  
b) Define Rural marketing and explain its scope. (7)

OR

Q5 Short Note On: (Any Three) (15)

1. Privatization of insurance sector
2. E-choupal
3. personal selling
4. Product research
5. Physical evidence