

**N-2051****COURSE CODE****200313**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**First Year - First Semester**  
**(BUSINESS ADMINISTRATION)**  
**PRINCIPLES OF ECONOMICS**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. What is the central problem of economics?

(a) Inflation

(b) Unemployment

(c) Scarcity of resources

(d) Population growth

2. The opportunity cost of a good is:

(a) The money spent on it

(b) The cost of production

(c) The next best alternative foregone

(d) The market price

3. Which of the following is considered a microeconomic issue?

(a) Inflation

(b) National income

(c) Pricing strategy of a firm

(d) Fiscal deficit

4. Market equilibrium occurs when:

(a) Supply exceeds demand

(b) Demand exceeds supply

(c) Demand equals supply

(d) Price is maximum

5. Which of the following is NOT a feature of managerial economics?

(a) Normative in nature

(b) Forward-looking

(c) Uses microeconomic tools

(d) Focuses only on government policies

**N-2051**

6. Which of the following best explains the Law of Diminishing Marginal Utility?
- (a)The total satisfaction increases at an increasing rate (b)The marginal satisfaction from each additional unit declines  
(c)Utility remains constant as consumption increases (d)The total utility becomes negative after a point
7. Which of the following is the basis of the Law of Equi-Marginal Utility?
- (a)Equal expenditure on all goods (b)Maximizing utility by allocating income where marginal utility per rupee is equal  
(c)Consuming more units of a single commodity (d)Spending less to get more utility
8. Which of the following statements about an indifference curve is true?
- (a)It slopes upward from left to right (b)It represents combinations that yield increasing satisfaction  
(c)It represents different combinations of two goods yielding equal satisfaction (d)It intersects the budget line at more than one point
9. The Law of Demand states that, other things being equal, when the price of a good falls:
- (a)Demand remains constant (b)Quantity demanded increases  
(c)Quantity demanded decreases (d)Supply increases
10. A movement along the demand curve is caused by:
- (a)Change in consumer income (b)Change in preferences  
(c)Change in the price of the good (d)Change in population

N-2051
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11. An increase in demand due to change in factors other than price leads to:
- (a) Upward movement along the demand curve      (b) Downward movement along the demand curve  
(c) Leftward shift of the demand curve      (d) Rightward shift of the demand curve
12. Which of the following is not considered a factor of production?
- (a) Land      (b) Labour  
(c) Capital      (d) Consumers
13. In the short run, at least one factor of production is:
- (a) Variable      (b) Fixed  
(c) Absent      (d) Substituted
14. The Law of Variable Proportion applies to:
- (a) Long-run only      (b) Short-run only  
(c) Both short-run and long-run      (d) Only under perfect competition
15. Which of the following is an explicit cost?
- (a) Rent paid for factory building      (b) Interest on own capital  
(c) Salary of owner      (d) Depreciation of self-owned machine

N-2051
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16. Implicit costs refer to:

- (a) Actual cash payments
- (b) Opportunity costs of self-owned resources
- (c) Costs recorded in the books
- (d) Costs paid to outsiders

17. In the short run, which cost is never zero even if output is zero?

- (a) Variable cost
- (b) Marginal cost
- (c) Fixed cost
- (d) Total cost

18. Marginal cost is defined as:

- (a) Total cost divided by total output
- (b) Additional cost of producing one more unit of output
- (c) Cost of all inputs used in production
- (d) Fixed cost of one unit

19. Marginal revenue refers to:

- (a) Total revenue divided by quantity
- (b) Revenue from all units produced
- (c) Additional revenue earned by selling one more unit
- (d) Average revenue

20. A firm is said to be in equilibrium when:

- (a) Marginal cost is greater than marginal revenue
- (b) Marginal cost equals marginal revenue
- (c) Marginal revenue becomes zero
- (d) Total revenue is maximum

N-2051

21. Fixed costs are those which:

- (a) Vary with output
- (b) Remain constant regardless of output
- (c) Include raw material cost
- (d) Increase as output increases

22. Which of the following is an example of a variable cost?

- (a) Rent of the factory building
- (b) Insurance premium
- (c) Wages of casual labour
- (d) Interest on borrowed capital

23. Interest is considered a reward for:

- (a) Labour services
- (b) Capital consumption
- (c) Postponing present consumption
- (d) Immediate expenditure

24. The Liquidity Preference Theory of interest was proposed by:

- (a) Adam Smith
- (b) Alfred Marshall
- (c) J.M. Keynes
- (d) David Ricardo

25. A market in economics refers to:

- (a) A physical place where goods are sold
- (b) A place where only agricultural goods are traded
- (c) The system of buyers and sellers interacting to determine price
- (d) A supermarket

N-2051

26. Perfect competition is characterized by:

- (a) Single seller
- (c) Price-taking firms

- (b) Differentiated products
- (d) Price-making firms

27. In perfect competition, the price of a product is:

- (a) Determined by individual firms
- (c) Set by the government

- (b) Constant and set by the industry
- (d) Based on customer loyalty

28. Under monopoly, price is determined by:

- (a) The buyer
- (c) The monopolist

- (b) Industry supply
- (d) Market demand only

29. The Marginal Productivity Theory of Wages states that wages are determined by:

- (a) Government policy
- (c) Productivity of the last unit of labour

- (b) Minimum wage laws
- (d) Demand for goods

30. Wage differentials exist due to:

- (a) Equal skills
- (c) Differences in education, skill, and location

- (b) Uniform working conditions
- (d) Standardised wage laws

N-2051

31. Scarcity rent arises due to:

- |  |                           |
|--|---------------------------|
| (a) Differences in fertility of land         | (b) Excess supply of land |
| (c) Limited availability of homogeneous land | (d) Rent control laws     |

32. Differential rent is associated with:

- |   |                               |
|---|-------------------------------|
| (a) Monopoly pricing                          | (b) Uniform quality land      |
| (c) Differences in land fertility or location | (d) Short-run cost advantages |

33. The Classical Theory of income and employment assumes:

- |   |   |
|---|---|
| (a) Government intervention is necessary  | (b) Markets fail to clear automatically |
| (c) Full employment is a normal condition | (d) Money has a real effect on output   |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the central problems of an economy with the help of suitable examples.

[OR]

(b) Differentiate between microeconomics and macroeconomics. Which is more relevant to managerial decision-making and why?

35. (a) Explain the Law of Diminishing Marginal Utility with the help of a diagram and example.

[OR]

(b) Define income elasticity of demand and cross elasticity of demand. How do they help in business decisions?

36. (a) Distinguish between fixed and variable factors of production with suitable examples.

[OR]

(b) Explain the difference between short-run cost and long-run cost with the help of a diagram.

37. (a) Distinguish between an optimum firm and a representative firm with examples.

[OR]

(b) Distinguish between fixed costs and variable costs with examples. How do they behave in the short run?

38. (a) Describe the liquidity preference theory of interest as proposed by Keynes.

[OR]

(b) What is competition? Explain the nature and implications of competition in a market economy

39. (a) Describe pricing under monopoly. How does the monopolist maximize profit?

[OR]

(b) Describe the factors influencing wage determination in modern labour markets.

40. (a) Define economic rent. Explain the concept of rent as surplus over transfer earnings.

[OR]

(b) Distinguish between the Classical and Keynesian theories of income and employment.

N-2051

N-2052

COURSE CODE

200314

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**First Year - First Semester**  
**(BUSINESS ADMINISTRATION)**  
**FINANCIAL ACCOUNTING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. What is the primary function of accounting?

(a) Recording financial transactions

(b) Marketing products

(c) Managing human resources

(d) Designing business strategies

2. What is the accounting equation?

(a) Assets = Liabilities + Capital

(b) Income = Expenses – Profit

(c) Capital = Liabilities – Assets

(d) Sales = Purchases + Inventory

3. Which organization issues accounting standards in India?

(a) SEBI

(b) RBI

(c) ICAI

(d) IRDA

4. What is an accounting convention?

(a) A legal obligation

(b) A business event

(c) A common accounting practice

(d) An official meeting

5. Which side of a journal entry is a debit recorded on?

(a) Right side

(b) Left side

(c) Top side

(d) Bottom side

N-2052

6. What is a compound journal entry?
- (a) An entry with one account
  - (b) An entry involving multiple accounts
  - (c) An entry only for cash transactions
  - (d) An automated journal entry
7. What does a trial balance check?
- (a) Profit calculation
  - (b) Inventory levels
  - (c) Mathematical accuracy of accounts
  - (d) Employee performance
8. What type of balance do assets usually have?
- (a) Credit balance
  - (b) Debit balance
  - (c) Zero balance
  - (d) Negative balance
9. What does consignment accounting track?
- (a) Import taxes
  - (b) Goods sent to agents for sale
  - (c) Employee wages
  - (d) Market research
10. What does "average due date" calculate?
- (a) Tax deadline
  - (b) Payment due dates for multiple bills
  - (c) Inventory arrival dates
  - (d) Loan repayment period

N-2052
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11. Which side records incomes in the income and expenditure account?
- (a)Credit side (b)Debit side  
(c)Left side (d)Right side
12. What is a capital fund in non-trading concerns?
- (a)Fixed deposit (b)Long-term investments  
(c)Accumulated surplus (d)Working capital
13. Which capital method shows changes in capital due to profits and withdrawals?
- (a)Fixed capital method (b)Fluctuating capital method  
(c)Equity capital method (d)Current capital method
14. What type of account is used to record withdrawals by a partner?
- (a)Capital account (b)Drawing account  
(c)Appropriation account (d)Revaluation account
15. What happens to the revaluation profit in case of partner admission?
- (a)Credited to the new partner (b)Distributed among old partners  
(c)Added to reserves (d)Ignored

N-2052
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16. When a partner retires, goodwill is adjusted in:

- (a) Revaluation account
- (b) Profit and Loss account
- (c) Partner's capital account
- (d) Cash account

17. Which account is prepared to close all real and nominal accounts?

- (a) Capital account
- (b) Trading account
- (c) Realization account
- (d) Appropriation account

18. When a firm is sold to a company, the purchase consideration is credited to:

- (a) Cash account
- (b) Partner's capital account
- (c) Revaluation account
- (d) Loan account

19. Shares issued at a price higher than face value are called:

- (a) Shares issued at discount
- (b) Shares issued at premium
- (c) Bonus shares
- (d) Preference shares

20. What represents a company's borrowing?

- (a) Share capital
- (b) Reserves
- (c) Debentures
- (d) Retained earnings

N-2052

21. On forfeiture, the share capital account is:

- (a) Debited
- (b) Credited
- (c) Not affected
- (d) Transferred to reserves

22. What happens to the amount received on forfeited shares?

- (a) Refunded to shareholders
- (b) Transferred to the Capital Reserve
- (c) Credited to Profit and Loss account
- (d) Used to pay dividends

23. Income earned but not yet received by a bank is called:

- (a) Deferred revenue
- (b) Accrued income
- (c) Prepaid expense
- (d) Contingent liability

24. Prudential accounting principles ensure:

- (a) Maximized profits
- (b) Fair reporting and safety
- (c) High dividend payouts
- (d) Tax reduction

25. Income from non-performing assets (NPA) is recognized:

- (a) On an accrual basis
- (b) When realized
- (c) On approval by auditors
- (d) At the discretion of the bank

N-2052

26. Which category of assets requires the highest provision?

- (a) Standard assets
- (c) Doubtful assets

- (b) Sub-standard assets
- (d) Secured assets

27. Asset classification under prudential norms includes:

- (a) Standard, sub-standard, doubtful, loss
- (c) Revenue and capital

- (b) Liquid and fixed
- (d) Debtors and creditors

28. Capital adequacy ensures that:

- (a) Banks can expand operations
- (c) Banks can absorb financial shocks

- (b) Customer deposits are insured
- (d) Credit risks are eliminated

29. In a partnership, drawings reduce which component?

- (a) Assets
- (c) Liabilities

- (b) Partner's capital or current account
- (d) Reserves

30. What is required to change the profit-sharing ratio in a partnership?

- (a) Majority vote of partners
- (c) Consent of all partners

- (b) Consent of senior partners
- (d) No consent required

N-2052

31. Unrecorded assets during dissolution are:

- |   |                                    |
|---|------------------------------------|
| (a) Debited to capital accounts         | (b) Transferred to profit and loss |
| (c) Credited to the realization account | (d) Ignored                        |

32. The maximum discount allowed on reissue of forfeited shares is:

- |                      |         |
|----------------------|---------|
| (a) 5%               | (b) 10% |
| (c) Amount forfeited | (d) 15% |

33. Under prudential norms, banks must classify loans as NPA if overdue for:

- |              |              |
|--------------|--------------|
| (a) 90 days  | (b) 120 days |
| (c) 180 days | (d) 60 days  |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss the differences between Financial Accounting and Management Accounting

[OR]

(b) Explain the concept and conventions of accounting.

35. (a) Journalize the following transactions:

- Purchased goods worth ₹10,000 on credit from ABC Ltd.
- Sold goods for ₹15,000 in cash.
- Paid ₹5,000 as rent.
- Received ₹8,000 from a debtor.
- Owner invested ₹50,000 in the business.

[OR]

(b) Explain the process of posting entries from the journal to the ledger.

36. (a) What is a Bank Reconciliation Statement? Explain its importance.

[OR]

(b) Differentiate between Receipts and Payments Account and Income and Expenditure Account.

37. (a) Explain the difference between fixed capital and fluctuating capital.

[OR]

(b) Explain the implications of revaluation of assets during the admission of a partner.

38. (a) Explain the process of dissolution of a partnership firm.

[OR]

(b) Explain the process of issuing shares at a premium with an example.

39. (a) Explain the process of forfeiture of shares with journal entries.

[OR]

(b) Explain the format and preparation of the final accounts of a banking company.

40. (a) Discuss the prudential accounting and explain its significance in banking.

[OR]

(b) Explain the concept of capital adequacy and its importance in banking.

N-2052

**N-2053****COURSE CODE****200323**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**First Year - Second Semester**  
**BUSINESS ADMINISTRATION**  
**PRINCIPLES OF MANAGEMENT**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. The primary role of a manager at the operational level is to
  - (a) Set long-term strategies
  - (b) Make high-level decisions
  - (c) Supervise and oversee day-to-day operations
  - (d) Allocate resources across departments
  
2. In the behavioral approach to management, the emphasis is placed on:
  - (a) Economic incentives for productivity
  - (b) Human behavior, motivation, and group dynamics
  - (c) Structural organization and authority
  - (d) Cost-reduction techniques
  
3. Peter Drucker is widely known for his work in which area of management?
  - (a) Human behavior in organizations
  - (b) Theory of scientific management
  - (c) Modern management and the concept of management by objectives (MBO)
  - (d) Division of labor and specialization
  
4. Which of the following is a key element of Indian Management Thought?
  - (a) Individualism and competition
  - (b) Centralized decision-making
  - (c) Spirituality and ethical values in business
  - (d) Technological innovation
  
5. Business forecasting refers to:
  - (a) Predicting future outcomes based on historical data and analysis
  - (b) Making decisions based solely on intuition
  - (c) Developing new products
  - (d) Setting the mission and vision of the company

**N-2053**

6. Which of the following is NOT a step in the planning process?
- (a) Setting objectives  
(b) Formulating alternative courses of action  
(c) Implementing the plan  
(d) Ignoring external factors
7. Which of the following best describes the nature of planning in management?
- (a) It is a one-time activity  
(b) It is a continuous and systematic process  
(c) It is a rigid and fixed process  
(d) It is only relevant at the top management level
8. What does the "span of control" refer to in the context of organizing?
- (a) The number of subordinates a manager can effectively supervise  
(b) The extent of decision-making authority granted to managers  
(c) The division of labor in the organization  
(d) The total number of departments in an organization
9. Departmentation refers to:
- (a) The process of setting organizational goals  
(b) The grouping of activities and employees into units or departments  
(c) The process of recruiting employees  
(d) The management of employee compensation and benefits
10. Responsibility in an organization cannot be:
- (a) Transferred to others, but it can be delegated  
(b) Delegated along with the authority  
(c) Ignored once the task is assigned  
(d) Removed once assigned to a subordinate

N-2053
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11. The staffing function of management includes:

- (a) Hiring employees based on their experience only
- (b) Ensuring that employees have the necessary tools to perform their tasks
- (c) Recruiting, selecting, training, and developing the workforce
- (d) Providing direction and authority to employees

12. Delegation in management involves:

- (a) The distribution of authority to subordinates
- (b) The transfer of responsibility to others
- (c) The assignment of tasks without any authority
- (d) The process of removing authority from the manager

13. According to Douglas McGregor's Theory X, managers believe that:

- (a) Employees are self-motivated and seek responsibility
- (b) Employees need to be directed and controlled
- (c) Employees thrive in a participative environment
- (d) Employees will work autonomously if they are given goals

14. Which of the following best describes extrinsic motivation?

- (a) Motivation driven by personal satisfaction or growth
- (b) Motivation driven by external rewards such as money or recognition
- (c) Motivation that comes from completing a task for personal fulfillment
- (d) Motivation based on the intrinsic pleasure of solving problems

15. The trait theory of leadership suggests that:

- (a) Leadership skills can be learned through experience
- (b) Leadership is an innate ability possessed by certain individuals
- (c) A leader's success depends on their ability to manage resources
- (d) Leaders should rely on a balance of power and control

N-2053

16. A transformational leader is someone who:
- (a) Focuses on the status quo and maintaining order
  - (b) Prioritizes tasks and ensures work gets done
  - (c) Inspires and motivates followers to achieve beyond expectations
  - (d) Makes decisions based on strict policies and regulations
17. Which of the following is NOT a principle of directing?
- (a) Unity of Command
  - (b) Remuneration and Rewards
  - (c) Communication
  - (d) Motivation
18. What is the primary objective of the directing function in management?
- (a) To establish long-term goals
  - (b) To guide and supervise employees towards achieving organizational objectives
  - (c) To allocate resources effectively
  - (d) To monitor the performance of other managers
19. An effective control system should have which of the following characteristics?
- (a) It should be flexible and easy to understand
  - (b) It should focus only on financial results
  - (c) It should be rigid to ensure uniformity in operations
  - (d) It should rely solely on employee feedback
20. Which of the following is a feature of "concurrent control"?
- (a) Adjusting processes during their execution to ensure objectives are met
  - (b) Reviewing results after the completion of a task
  - (c) Preventing future problems by altering plans before execution
  - (d) Focusing on post-implementation analysis

N-2053
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21. Budgetary control is an example of:

- (a) Feedback control
- (b) Concurrent control
- (c) Feedforward control
- (d) A modern control technique

22. Strategic management in India has been particularly relevant due to:

- (a) The increasing number of startups
- (b) Rapid economic growth and market liberalization
- (c) A focus on only traditional industries
- (d) The dominance of government-owned enterprises

23. Which level of decision-making in strategic management involves top management, such as the CEO and Board of Directors?

- (a) Operational level
- (b) Tactical level
- (c) Strategic level
- (d) Supervisory level

24. Which of the following is a disadvantage of decentralization?

- (a) Increased decision-making speed at lower levels
- (b) Greater adaptability to local conditions
- (c) Duplication of activities and inefficiency
- (d) Encouragement of initiative among employees

25. A manager with a large span of management is likely to:

- (a) Have more layers of management to supervise
- (b) Have closer and more frequent interactions with subordinates
- (c) Need to delegate authority more frequently
- (d) Have a narrow span of control and more supervision

N-2053

26. Which of the following is NOT a key advantage of decentralization?
- (a) Empowering lower-level managers
  - (b) Quick decision-making at lower levels
  - (c) Greater flexibility and responsiveness to local conditions
  - (d) Increased control and uniformity at top levels
27. Noise in the communication process refers to:
- (a) Physical sounds that disturb communication
  - (b) A lack of feedback from the receiver
  - (c) Misinterpretation of the message
  - (d) Both A and C
28. How can organizational barriers to communication be overcome?
- (a) By ensuring that there is no feedback
  - (b) By enhancing the clarity of the message and improving organizational structure
  - (c) By encouraging one-way communication
  - (d) By using only written communication
29. Which of the following is a type of coordination in management?
- (a) Vertical coordination
  - (b) Horizontal coordination
  - (c) Internal coordination
  - (d) All of the above
30. Which of the following is NOT a benefit of corporate social responsibility (CSR)?
- (a) Improved brand reputation
  - (b) Increased employee loyalty and satisfaction
  - (c) Higher operational costs due to ethical practices
  - (d) Better relationships with stakeholders

N-2053
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31. Which of the following is a primary objective of Total Quality Management (TQM)?
- (a) Reducing the number of employees in an organization  
 (b) Ensuring that quality is maintained at every step of the production or service process  
 (c) Maximizing profits without considering customer feedback  
 (d) Limiting customer involvement in the production process
32. Stress management in an organization focuses on:
- (a) Ignoring employee well-being for organizational growth  
 (b) Helping employees manage their stress levels to improve productivity and health  
 (c) Increasing the workload of employees to enhance performance  
 (d) Eliminating breaks and relaxation periods during work
33. What is the main challenge in International Management?
- (a) Standardizing products to fit all markets  
 (b) Understanding and adapting to different cultural, economic, and legal environments across countries  
 (c) Focusing only on local markets  
 (d) Ignoring international competition

## PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss the various levels of management. What are the different managerial skill required at each level, and how do they contribute to effective management?
- [OR]
- (b) Compare and contrast the Classical and Behavioral Schools of Management. How did these schools of thought differ in their approach to managing organizations and understanding workers?
35. (a) Discuss the importance of business forecasting in the planning process and the various techniques used for forecasting future business trends.
- [OR]
- (b) Define "Span of Control" in the context of organizing and Explain the factors that influence the span of control in an organization.
36. (a) Explain the staffing process and the role of recruitment, selection, training, and development in detail.
- [OR]
- (b) Elaborate the concept of Theory Z as proposed by William Ouchi.
37. (a) Describe the laissez-faire leadership style and their advantages and disadvantages.
- [OR]
- (b) Discuss the Managerial Grid developed by Blake and Mouton and define the five leadership styles depicted in the grid.
38. (a) Compare and contrast traditional and modern control techniques. Provide examples of each

[OR]

(b) How has the liberalization and economic growth in India influenced the adoption of strategic management practices in Indian companies?

39. (a) Discuss the relationship between responsibility and accountability in management.

[OR]

(b) What are the steps involved in overcoming semantic barriers in communication?

40. (a) Discuss the benefits and challenges of implementing corporate social responsibility (CSR) initiatives in an organization.

[OR]

(b) Discuss the role of cultural intelligence in international management

N-2053

**N-2054****COURSE CODE****200324**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**First Year - Second Semester**  
**BUSINESS ADMINISTRATION**  
**COST ACCOUNTING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. Which of the following is NOT a main element of cost?  

(a)Material	(b)Labour
(c)Overheads	(d)Profit
  
2. What is the primary objective of cost accounting?  

(a)To determine profitability	(b)To record financial transactions
(c)To ascertain and control costs	(d)To prepare balance sheets
  
3. The danger level of inventory refers to:  

(a)The level at which new orders must be placed	(b)The level below which stock should not fall to avoid production stoppage
(c)The minimum amount of stock required at all times	(d)The maximum allowable stock level
  
4. FIFO and LIFO are methods used for:  

(a)Valuation of material issues	(b)Labour costing
(c)Overhead absorption	(d)Cost centre allocation
  
5. The main difference between time wage and piece wage systems is:  

(a)Time wage is based on hours worked, while piece wage is based on output	(b)Time wage is based on output, while piece wage is based on hours worked
(c)Time wage is used for skilled workers, while piece wage is for unskilled workers	(d)There is no difference between them

**N-2054**

6. Which of the following is an individual incentive wage plan?
- (a)Halsey Plan (b)Profit-sharing plan  
(c)Group Bonus Plan (d)Standard Hour Plan
7. Which of the following is NOT a method of overhead absorption?
- (a)Machine Hour Rate (b)Labour Hour Rate  
(c)Direct Costing (d)Percentage of Direct Wages
8. Fixed overheads:
- (a)Vary directly with production volume (b)Remain constant regardless of production levels  
(c)Change with material costs (d)Increase with overtime payments
9. Which of the following is NOT a component of a cost sheet?
- (a)Prime cost (b)Factory cost  
(c)Administrative cost (d)Market price
10. The tender price is determined by adding
- (a)Direct cost and factory overheads (b)Total cost and a margin of profit  
(c)Selling and distribution cost (d)Prime cost and selling price

N-2054
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11. Which of the following is a method used to reconcile cost and financial accounts?
- (a)Balance sheet preparation (b)Profit and loss appropriation  
(c)Reconciliation statement (d)Cash flow statement
12. Overheads absorbed in cost accounts but under-absorbed in financial accounts result in:
- (a)Higher cost profits than financial profits (b)Equal profit in both accounts  
(c)No impact on reconciliation (d)Lower cost profits than financial profits
13. Which of the following is NOT considered abnormal wastage?
- (a)Spoiled units due to accidents (b)Expected loss in production  
(c)Loss from breakdowns (d)Excessive wastage due to inefficiency
14. Abnormal effectiveness arises when
- (a)The actual loss is more than expected loss (b)The actual loss is less than expected loss  
(c)No wastage occurs (d)All units are defective
15. Joint costs are usually apportioned based on:
- (a)Physical units, sales value, or market value at split-off point (b)Cost of labor only  
(c)Financial accounting methods (d)Overhead allocation only

N-2054
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16. Inter-process profit refers to:
- (a) Profit made in the final sale of the product
  - (b) Profit added when one process transfers goods to another process within the same company
  - (c) Loss incurred in a process
  - (d) Profit from selling waste material
17. A contract near completion usually includes:
- (a) A provision for losses
  - (b) Additional material costs
  - (c) A provision for recognizing profit based on work completed
  - (d) A revision of the contract terms
18. Cost-plus contracts are beneficial when:
- (a) The exact cost of the contract is known beforehand
  - (b) There is uncertainty in cost estimation, and profit is based on a percentage of cost
  - (c) The contractor wants to offer a fixed price to the client
  - (d) The project is completed in a very short period
19. Budgetary control involves:
- (a) Recording financial transactions for tax purposes
  - (b) Preparing cost sheets for production planning
  - (c) Comparing actual performance with budgeted performance and taking corrective action
  - (d) Maintaining stock levels in warehouses
20. Which of the following is NOT a benefit of budgetary control?
- (a) Improved cost control
  - (b) Increased financial transparency
  - (c) Elimination of all risks in business
  - (d) Effective resource allocation

N-2054
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21. Flexible budgeting is useful because
- (a) It remains the same regardless of business conditions
  - (b) It adjusts for changes in business activity levels and cost variations
  - (c) It eliminates all cost fluctuations
  - (d) It is only applicable to small businesses
22. Zero-based budgeting (ZBB) requires:
- (a) Every expense to be justified from scratch, rather than basing it on past budgets
  - (b) Budgets to be created based on previous year's expenses
  - (c) Only variable costs to be considered in budgeting
  - (d) The budget to remain unchanged regardless of company performance
23. How is a standard cost different from a budgeted cost?
- (a) There is no difference
  - (b) Standard cost is based on actual expenses, whereas budgeted cost is an estimate
  - (c) Standard cost is a pre-determined cost for cost control, whereas budgeted cost is an estimate of future expenses
  - (d) Budgeted cost is used only for financial reporting
24. Direct material variance is calculated as:
- (a) The difference between budgeted sales and actual sales
  - (b) The difference between standard material cost and actual material cost
  - (c) The difference between fixed and variable costs
  - (d) The total cost of production
25. The key factor in marginal costing refers to:
- (a) The most expensive cost component
  - (b) The factor that limits production and sales potential
  - (c) The factor that has the most significant impact on decision-making
  - (d) The total profit earned by the business

N-2054
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26. The angle of incidence in a break-even chart indicates:
- (a) The percentage of fixed costs
  - (b) The rate at which profit increases beyond the break-even point
  - (c) The total contribution margin
  - (d) The level of sales at the highest loss
27. The "Make or Buy" decision is based on:
- (a) The availability of external suppliers only
  - (b) The financial position of the company
  - (c) Comparing the cost of producing internally versus purchasing from outside
  - (d) The overall marketing strategy
28. Integral accounting refers to:
- (a) A separate system for financial and cost accounting
  - (b) A unified system where cost and financial accounts are maintained together
  - (c) A method of tax accounting
  - (d) A budgeting system
29. Which of the following is true about absorption costing?
- (a) It considers only variable costs for decision-making
  - (b) It includes both fixed and variable costs in the product cost
  - (c) It excludes all overhead costs
  - (d) It is the same as marginal costing
30. Responsibility accounting ensures:
- (a) That every department is accountable for its budget and financial performance
  - (b) That financial reports are prepared only once a year
  - (c) That budgets are created without considering past performance
  - (d) That employees are not responsible for deviations from the budget

N-2054
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31. Which of the following is NOT a key feature of contract costing?

- (a) Each contract is treated as a cost unit  
 (b) Costs are accumulated for each contract separately  
 (c) Multiple small contracts are combined into a single cost unit  
 (d) The contract account records all contract-related costs and revenues

32. A process account is prepared to:

- (a) Record financial transactions  
 (b) Accumulate costs for each production process  
 (c) Calculate cash inflow  
 (d) Prepare budgets

33. Production accounts are used to:

- (a) Track the financial income and expenditure  
 (b) Record and summarize costs incurred in production  
 (c) Determine tax liabilities  
 (d) Prepare financial statements

### PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) What are the main elements of cost? Explain with examples.

[OR]

(b) A company has the following inventory details:

- Annual demand (D) = 10,000 units
- Ordering cost per order (S) = ₹500
- Holding cost per unit per year (H) = ₹2

Calculate the EOQ (Economic Order Quantity).

35. (a) What is idle time? How can it be controlled in an organization?

[OR]

(b) A company uses the Machine Hour Rate method for absorbing overheads. The following details are given:

- Total Overhead Cost = ₹1,00,000
- Total Machine Hours Worked = 2,500

Calculate the Machine Hour Rate.

36. (a) What are the different types of production accounts? Explain their purpose.

[OR]

(b) The Net Profit as per Financial Accounts is ₹50,000. The following differences are noted:

- Over-absorption of Factory Overheads in Cost Accounts: ₹3,000
- Income Tax Paid (only in Financial Accounts): ₹5,000
- Undervalued Closing Stock in Cost Accounts: ₹2,000

Calculate the Net Profit as per Cost Accounts.

37. (a) How is a process account prepared? Explain with an example.

[OR]

(b) A company produces two products, X and Y, from a joint process. The total joint cost is ₹50,000. The details are:

- Product X: 2,000 units (Selling Price = ₹30 per unit)
- Product Y: 3,000 units (Selling Price = ₹20 per unit)

Allocate the Joint Cost using the Sales Value Method.

38. (a) Explain the concept of a cost-plus contract and its advantages

[OR]

(b) A company receives an order for 5,000 units of a product. The costs are:

- Direct Material per unit: ₹30
- Direct Labour per unit: ₹20
- Factory Overheads: 50% of Direct Labour
- Administrative Overheads: 20% of Prime Cost
- Profit: 25% on Total Cost

Calculate the Total Cost and Selling Price per unit.

39. (a) Differentiate between fixed budgeting and flexible budgeting.

[OR]

(b) A company has the following data for material cost:

- Standard Quantity = 500 kg
- Standard Price = ₹10 per kg
- Actual Quantity Used = 550 kg
- Actual Price = ₹12 per kg

Calculate:

1. Material Cost Variance (MCV)
2. Material Price Variance (MPV)
3. Material Usage Variance (MUV)

40. (a) What is Break-Even Point (BEP) analysis? Explain with an example.

[OR]

(b) A company manufactures a component at the following cost per unit:

Direct Material = ₹40

Direct Labour = ₹30

Variable Overheads = ₹10

Fixed Overheads = ₹20

Total Cost per Unit = ₹100

An external supplier offers the same component at ₹75 per unit. If the company stops production, fixed costs will still be ₹10 per unit. Should the company make or buy the component?

N-2054

**N-2055****COURSE CODE****200331**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Second Year - Third Semester**  
**BUSINESS ADMINISTRATION**  
**ORGANIZATIONAL BEHAVIOUR**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. Organizational Behaviour primarily studies

- (a) Individual performance
- (c) Organizational structures

- (b) Group dynamics
- (d) All of the above

2. The global scenario in Organizational Behaviour emphasizes\_\_\_\_\_.

- (a) Local market trends
- (c) Economic policies

- (b) Cultural diversity
- (d) Political stability

3. Personality development is influenced by\_\_\_\_\_.

- (a) Work experience
- (c) Family environment

- (b) Educational background
- (d) All of the above

4. Dimensions of attitude include:

- (a) Cognitive, affective, and behavioral
- (c) Individual, group, and organizational

- (b) Past, present, and future
- (d) Short-term, medium-term, and long-term

5. Perception in Organizational Behaviour refers to:

- (a) Financial analysis
- (c) A marketing strategy

- (b) The process of interpreting information
- (d) Product design

**N-2055**

6. Learning in an organizational context is:

(a) A one-time event

(c) Only formal education

(b) An ongoing process

(d) Unnecessary for experienced employees

7. Formal organizations differ from informal groups in that formal organizations:

(a) Have a structured hierarchy

(c) Operate without rules

(b) Are based on personal relationships

(d) Lack a clear purpose

8. Group cohesiveness refers to:

(a) The physical proximity of group members

(c) The number of people in a group

(b) The extent to which group members are attracted to each other and motivated to stay in the group

(d) The diversity of skills within a group

9. Teamwork is essential in organizations because it:

(a) Allows for individual recognition

(c) Enables the delegation of tasks

(b) Facilitates the sharing of resources

(d) Encourages innovation and creativity

10. Group cohesiveness is important because it:

(a) Ensures that group members are from diverse backgrounds

(c) Allows for easier management of the group

(b) Leads to higher group productivity and member satisfaction

(d) Reduces the need for supervision

N-2055

11. Power in an organization is:
- (a)The ability to control resources
  - (b)A form of organizational structure
  - (c)Related to financial management
  - (d)The outcome of successful marketing
12. Organizational politics can impact:
- (a)Employee morale
  - (b)Decision-making processes
  - (c)Organizational culture
  - (d)All of the above
13. Effective use of power in an organization leads to:
- (a)Increased competition
  - (b)Decreased productivity
  - (c)Improved organizational performance
  - (d)Higher employee turnover
14. Strategies to use power effectively involve:
- (a)Building alliances
  - (b)Enhancing one's own power base
  - (c)Using power for personal gain
  - (d)A and B
15. Organizational stress can be caused by:
- (a)Long working hours
  - (b)Job insecurity
  - (c)Role conflict
  - (d)All of the above

N-2055
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16. Constructive conflict in an organization:

(a) Is always detrimental

(c) Should be avoided at all costs

(b) Can lead to innovation and improvement

(d) Is unrelated to organizational performance

17. Destructive conflicts in an organization are characterized by:

(a) Personal animosities

(c) Disruption of work

(b) Miscommunication

(d) All of the above

18. Strategies for resolving destructive conflict include:

(a) Avoidance

(c) Collaboration

(b) Competition

(d) All of the above

19. Organizational effectiveness can be measured by:

(a) Employee satisfaction

(c) Achievement of goals

(b) Customer loyalty

(d) All of the above

20. Approaches to achieving organizational excellence include:

(a) Benchmarking

(c) Six Sigma

(b) Total Quality Management (TQM)

(d) All of the above

N-2055

21. Organizational culture is:

- (a)The formal structure of an organization
- (c)The documented policies and procedures

- (b)The shared values and beliefs that influence behavior
- (d)The legal framework governing the organization

22. Implications of organizational climate on behavior include:

- (a)Shaping employee attitudes
- (c)Affecting motivation and commitment

- (b)Influencing job satisfaction
- (d)All of the above

23. Causes of organizational change include:

- (a)Technological advancements
- (c)Internal restructuring

- (b)Market fluctuations
- (d)All of the above

24. Work stressors include:

- (a)Role ambiguity
- (c)Inadequate leadership

- (b)Lack of resources
- (d)All of the above

25. Work-life balance is important because it:

- (a)Increases work hours
- (c)Improves overall well-being

- (b)Reduces job satisfaction
- (d)Decreases productivity

N-2055

26. Balancing work and life can lead to:

- (a) Higher absenteeism
- (c) Better employee engagement

- (b) Increased turnover
- (d) Reduced innovation

27. OD interventions are aimed at \_\_\_\_\_.

- (a) Maintaining the status quo
- (c) Reducing employee participation

- (b) Improving organizational effectiveness
- (d) Increasing bureaucracy

28. The scope of OD encompasses:

- (a) Only top management
- (c) The entire organization

- (b) Only the HR department
- (d) External stakeholders only

29. Organizational commitment is:

- (a) A financial strategy
- (c) A management structure

- (b) An employee's loyalty to the organization
- (d) A marketing campaign

30. Motivation is important in an organization because it:

- (a) Reduces costs
- (c) Enhances productivity

- (b) Increases employee satisfaction
- (d) Simplifies management

N-2055

31. The importance of teams in an organization is to:

- (a) Reduce individual workload (b) Enhance competition among employees  
(c) Improve collaboration and achieve common goals (d) Simplify organizational structure

32. Group dynamics can be defined as:

- (a) The study of group leadership (b) The processes involved in the formation and functioning of a group  
(c) The statistical analysis of group data (d) The organizational policies that govern groups

33. Types of power in an organization include:

- (a) Coercive and reward (b) Political and social  
(c) Economic and legal (d) Technical and creative

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss the various disciplines contributing to Organisation Behaviour.

[OR]

(b) Enumerate the different methods of measurement of attitude.

35. (a) Elaborately explain the determinants of Perception.

[OR]

(b) Discuss the theories of group formation

36. (a) Explain the significance of group dynamics.

[OR]

(b) Explain the factors determining the acquisition of power.

37. (a) Enumerate the determinants of Organisational Politics.

[OR]

(b) Define stress. Explain the nature of Stress.

38. (a) Interpret the various strategies for resolving destructive conflict.

[OR]

(b) Summarize the factors determining Organisational Effectiveness

39. (a) Summarize the functions of Organisational Culture.

[OR]

(b) Explain the factors influencing organisational change.

40. (a) Discuss the measures to prevent and manage stress in an organisation.

[OR]

(b) Narrate the various steps involved in the process of organisation development.

N-2055

**N-2056****COURSE CODE****200332**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Second Year - Third Semester**  
**BUSINESS ADMINISTRATION**  
**BUSINESS STATISTICS**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. Define statistics as a field of study:

- (a) Study of living organisms
- (c) Study of art history

- (b) Study of data collection and analysis
- (d) Study of fiction

2. Explain the importance of data collection methods

- (a) They ensure data randomness
- (c) They guarantee bias

- (b) They enhance precision and reliability
- (d) They simplify interviews

3. Explain why graphical methods improve data understanding

- (a) They confuse analysts
- (c) They provide visual clarity

- (b) They replace numerical information
- (d) They delete redundant data

4. *Identify* which diagram best presents categorical data:

- (a) Pie chart
- (c) Histogram

- (b) Line graph
- (d) Scatter plot

5. Explain the use of partition values

- (a) To divide the data into equal parts
- (c) To list alphabetical entries

- (b) To remove decimals
- (d) To assess variation

**N-2056**

6. Define mean:

- (a) The largest data point
- (c) The average of a dataset

- (b) The difference between values
- (d) The median number

7. \_\_\_\_\_ measure based on middle 50% of data.

- (a) Mean deviation
- (c) Range

- (b) Quartile deviation
- (d) Standard deviation

8. Select the most sensitive dispersion measure:

- (a) Range
- (c) Median

- (b) Standard deviation
- (d) Mode

9. Identify the type of skewness when tail extends right:

- (a) Negative skew
- (c) Positive skew

- (b) Symmetrical
- (d) Uniform distribution

10. \_\_\_\_\_ the measure indicating peakedness

- (a) Range
- (c) Mean

- (b) Kurtosis
- (d) Median

N-2056

11. \_\_\_\_\_ graph used to represent correlation

(a) Pie chart

(c) Box plot

(b) Scatter diagram

(d) Histogram

12. *Select* Pearson's correlation coefficient range:

(a) 0 to 1

(c) -1 to +1

(b) 0 to  $\infty$

(d)  $-\infty$  to  $+\infty$

13. \_\_\_\_\_ is the principle behind curve fitting.

(a) Data visualization

(c) Minimizing errors via least squares

(b) Maximizing standard deviation

(d) Skewing data points

14. \_\_\_\_\_ *is the* type of regression based on one independent variable.

(a) Linear regression

(c) Categorical regression

(b) Multiple regression

(d) Logistic regression

15. *Identify* an index used to track living costs:

(a) Interest index

(c) Cost of Living Index

(b) Quality index

(d) Employee index

N-2056

16. *List* one important use of index numbers:

(a) To identify file names

(c) To manage employee records

(b) To measure price change

(d) To create pie charts

17. *Identify* a technique to measure trend:

(a) Average method

(c) Time tabulation

(b) Seasonal index

(d) Histogram method

18. *Select* the cause of seasonal variation:

(a) Tax rules

(c) Climatic or festival effects

(b) Employee promotion

(d) Random errors

19. *Identify* a probability sampling method:

(a) Purposive sampling

(c) Simple random sampling

(b) Snowball sampling

(d) Convenience sampling

20. *Select* the source of non-sampling error:

(a) Misrecorded responses

(c) Variance calculation

(b) Sample size limitations

(d) Graphing method

N-2056

21. *Identify* which test compares means of two populations:

- (a) Chi-Square
- (b) Z-test or t-test
- (c) Correlation analysis
- (d) Index method

22. *Select* what population proportion testing measures:

- (a) Change in standard deviation
- (b) Equality of means
- (c) Share or ratio within population
- (d) Average score

23. *Identify* a characteristic of Chi-Square test:

- (a) Requires ratio data
- (b) Used only for paired observations
- (c) Works on frequency-based data
- (d) Suitable for mean testing

24. *List* an assumption in ANOVA:

- (a) Homogeneity of variances
- (b) Negative correlation
- (c) Fixed regression slope
- (d) Measurement of cost

25. *Identify* type of probability based on reasoning:

- (a) Experimental
- (b) Subjective
- (c) Theoretical
- (d) Predictive

N-2056

26. *Select* formula for Addition Theorem:

(a)  $P(A) - P(B)$

(c)  $P(A \cup B) = P(A) + P(B) - P(A \cap B)$

(b)  $P(A) \times P(B)$

(d)  $P(A/B) \times P(B/A)$

27. *Identify* a discrete random variable

(a) Height

(c) Exact speed

(b) Age in years

(d) Temperature

28. *Select* a distribution for binary outcomes:

(a) Poisson

(c) Normal

(b) Binomial

(d) Gamma

29. The impact of skewness on distribution is \_\_\_\_\_.

(a) It increases mean

(c) It reduces variation

(b) It affects symmetry

(d) It cancels standard deviation

30. Define index number:

(a) A statistical measure showing change in variables over time

(c) A serial chart

(b) A personal identification code

(d) A password

N-2056

31. Difference between null and alternative hypothesis:

- (a) Both mean the same  
(c) Null is always false

- (b) Null denies change; alternative suggests change  
(d) Alternative confirms data entry

32. Define probability:

- (a) Result of forced outcome  
(c) Degree of certainty in emotions

- (b) Likelihood of an event occurring  
(d) Fixed law of attraction

33. \_\_\_\_\_ use of Bayes' Theorem:

- (a) Estimates frequency  
(c) Measures correlation

- (b) Updates probability with new info  
(d) Forecasts seasonal data

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain in detail about the data collection techniques used in primary data..

[OR]

(b) From the following information, draw a less than and more than ogive curve.

Marks	0 - 10	10 - 20	20 - 30	30 - 40	40 - 50	50 - 60	60 - 70	70 - 80	80 - 90	90 - 100
Frequency	6	9	5	3	8	6	14	10	7	3

35. (a) Define median. Discuss its advantages and disadvantages as an average.

[OR]

(b) Calculate the quartile deviation and its coefficient for the corn production (in Kg) of 25 acres is given as: 1100, 1340, 1370, 1050, 1780, 1200, 2440, 1390, 1480, 1780, 1783, 1542, 1970, 1680, 1775, 1320, 1680, 1770, 1780 and 1889.

36. (a) Distinguish between Skewness and kurtosis and bring out their importance in describing frequency distribution.

[OR]

(b) Explain the types of correlation with examples.

37. (a) Using the following information you are requested to (i) obtain the linear regression of Y on X (ii) Estimate the level of defective parts delivered when inspection expenditure amounts to Rs.28,000  $\Sigma X=424$ ,  $\Sigma Y=363$ ,  $\Sigma X^2=21926$ ,  $\Sigma Y^2=15123$ ,  $\Sigma XY=12815$ ,  $N=10$ . Here X is the expenditure on inspection, Y is the defective parts delivered.

[OR]

- (b) Compute (1) Laspeyre's (2) Paasche's index number for the 2001 from the following

Commodity	Price		Quantity	
	2002	2010	2002	2010
W	4	6	8	7
X	3	5	10	8
Y	2	4	14	12
Z	5	7	19	11

38. (a) Describe the method of finding seasonal indices.

[OR]

- (b) In a random sample of 50 students from school a, 35 of them preferred junk food. In another sample of 80 from school b, 40 of them preferred junk food. Find the standard error of the difference between two sample proportions.

39. (a) Describe the procedure for testing hypotheses concerning equality of means of two populations, assuming that the population variances are unknown.

[OR]

- (b) Write the model ANOVA table for one way classification.

40. (a) If 20% of the bottles produced by machine are defective, determine the probability that out of 4 bottles (i) 0, (ii) 1, (iii) at most 2 bottles will be defective.

[OR]

- (b) Write the main characteristics of normal distribution.

N-2056
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N-2057

COURSE CODE

200333

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Second Year - Third Semester**  
**BUSINESS ADMINISTRATION**  
**BANKING THEORY**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. Define a bank:
 

(a) A place for storing documents (c) A legal court for civil cases	(b) An institution that manages financial transactions (d) An agency for tax collection
--	--
  
2. Recognize a key component of a bank's balance sheet:
 

(a) TV advertisement data (c) Assets and liabilities	(b) Historical staff records (d) Customer hobbies
---	--
  
3. Differentiate between banking and branch banking:
 

(a) Branch banking operates via a network of outlets (c) Banking is used only for online activities	(b) Both have identical operations (d) Branch banking involves no customer interaction
--	---
  
4. \_\_\_\_\_ is the role of clearing houses.
 

(a) Sell real estate (c) Organize festive events	(b) Settle interbank financial transactions (d) Publish economic journals
---	--
  
5. RBI is a \_\_\_\_\_.
 

(a) Central bank of India (c) International news agency	(b) Private charity institution (d) Political party branch
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N-2057

6. List the features of Indian money market:

- (a) Short-term funds and instruments
- (c) Movie ticketing platforms

- (b) Real estate listings
- (d) Textile pricing reports

7. Money is a \_\_\_\_\_.

- (a) Medium of exchange
- (c) Official documents

- (b) Trading cards
- (d) Sports merchandise

8. \_\_\_\_\_ is the role of money in facilitating transactions within an economy.

- (a) It limits buying decisions
  - (c) It acts as a medium of exchange, simplifying trade
- (b) It replaces barter with legal contracts
  - (d) It encourages consumption taxes

9. Identify the primary function of the foreign exchange market.

- (a) Providing loans to domestic businesses
- (c) Regulating the stock market

- (b) Issuing government bonds
- (d) Facilitating international trade and investment

10. \_\_\_\_\_ is a key feature of the foreign exchange market.

- (a) Issuance of currency notes
- (c) Facilitating currency conversion

- (b) Regulation of foreign trade
- (d) Management of stock exchanges

N-2057

11. \_\_\_\_\_ is a key feature of the Banking Regulation Act, 1949.
- (a) Issuance of currency notes  
(b) Regulation of foreign trade  
(c) Management of stock exchanges  
(d) Social control over banks
12. \_\_\_\_\_ is the significance of the Banking Regulation Act for cooperative banks.
- (a) It regulates foreign trade  
(b) It ensures social control  
(c) It provides guidelines for cooperative banks  
(d) It manages stock exchanges
13. Recall the primary objective of the State Bank of India.
- (a) To regulate the stock market  
(b) To issue currency notes  
(c) To manage foreign trade  
(d) To provide banking services to the public
14. \_\_\_\_\_ is the key role of the Indian banking system in economic development.
- (a) Restricting credit flow  
(b) Promoting financial literacy and inclusion  
(c) Avoiding rural outreach  
(d) Limiting digital banking
15. Identify the year the State Bank of India was formed.
- (a) 1955  
(b) 1969  
(c) 1949  
(d) 1975

N-2057
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16. \_\_\_\_\_ progress made by SBI in rural banking.

- (a) Promoting agricultural reforms
- (c) Conducting economic surveys

- (b) Providing loans in rural areas
- (d) Managing foreign investments

17. Primary function of Regional Rural Banks (RRBs).

- (a) Tax auditing
- (c) Rural credit services

- (b) Industrial lending
- (d) Export financing

18. \_\_\_\_\_ agency responsible for monitoring RRB performance.

- (a) SBI
- (c) Ministry of Commerce

- (b) NABARD
- (d) RBI

19. \_\_\_\_\_ is a characteristic of private sector banks in India.

- (a) Fully government-owned
- (c) Competitively managed and profit-driven

- (b) Non-profit orientation
- (d) Primarily focused on subsidies

20. Role private banks play in India's economic development.

- (a) Ignoring small businesses
- (c) Supporting entrepreneurship and innovation

- (b) Encouraging risky speculation
- (d) Exporting banking talent

N-2057

21. Identify a precaution bankers must take before opening accounts.

- (a) Provide instant loans
- (c) Skip ID verification

- (b) Collect valid customer identification
- (d) Offer investment advice

22. Why banks maintain KYC procedures.

- (a) To send promotional emails
- (c) To ensure compliance and prevent fraud

- (b) To track delivery packages
- (d) To issue trade licenses

23. Identify the general relationship between a banker and customer.

- (a) Debtor and creditor
- (c) Buyer and seller

- (b) Employer and employee
- (d) Client and contractor

24. \_\_\_\_\_ is a subsidiary service offered by banks.

- (a) Printing government policies
- (c) Railway ticket issuing

- (b) Locker facilities and standing instructions
- (d) Legal dispute handling

25. One agency service provided by banks.

- (a) Insurance regulation
- (c) Air travel booking

- (b) Cheque and bill collection
- (d) Healthcare scheme processing

N-2057

26. How agency services strengthen customer trust.

- (a) Promising daily returns
- (c) Simplifying financial transactions

- (b) Creating digital games
- (d) Avoiding documentation

27. \_\_\_\_\_ is a recent technological trend in banking.

- (a) Mobile banking and UPI
- (c) Manual ledger systems

- (b) Fax-based lending
- (d) Email-only customer service

28. \_\_\_\_\_ is a one initiative promoting financial inclusion.

- (a) Digital India Mission
- (c) Jan Dhan Yojana

- (b) Smart Cities Program
- (d) Startup India

29. \_\_\_\_\_ is the purpose of exchange control in the foreign exchange market.

- (a) To increase inflation
- (c) To reduce government spending

- (b) To promote free trade
- (d) To regulate currency transactions

30. \_\_\_\_\_ is one major function of SBI.

- (a) Currency printing
- (c) Providing public banking services

- (b) Stock market regulation
- (d) Tax administration

N-2057

31. \_\_\_\_\_ is a major private sector bank in India.

- (a) Indian Overseas Bank  
(c) HDFC Bank

- (b) Punjab National Bank  
(d) UCO Bank

32. Describe utility services often bundled with banking.

- (a) ATM withdrawal and SMS alerts  
(c) Mobile repairs

- (b) Ticket vending  
(d) Retail shopping discounts

33. Role of banks in fund transfers.

- (a) Printing currency  
(c) Managing tax refunds

- (b) Sending money overseas  
(d) Delivering parcels

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the sources of creation for bank.

[OR]

(b) Explain the concept of 'unit banking'. What are the merits and demerits of unit banking system? Suggest measures to overcome the demerits of unit banking system.

35. (a) Discuss Ready Forward Contracts and Money Market Mutual Funds in detail..

[OR]

(b) Write a detailed note on the monetary standards in India.

36. (a) What is the Purchasing Power Parity Theory? Mention major criticisms to this theory.

[OR]

(b) State the powers that the Banking Regulation Act confer on the Reserve Bank of India to control the bank companies.

37. (a) Comment on the major functions of the Reserve Bank of India.

[OR]

(b) Examine the role of the State Bank of India in the field of export credit.

38. (a) What are the major recommendations of the high power committee on urban cooperatives? Discuss.

[OR]

(b) What are the new guidelines issued by the Reserve Bank of India in January 1993 for the entry of new private sector banks?

39. (a) What are the Know Your Customer (KYC) norms of a bank?

[OR]

(b) Mention the cases in which a banker is a trustee and not an agent.

40. (a) Explain the different function of agency as a banker.

[OR]

(b) How has retail banking emerged in the past?

N-2057

N-2058

COURSE CODE

200334

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Second Year - Third Semester**  
**BUSINESS ADMINISTRATION**  
**BANKING LAW AND PRACTICE – I**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. The relationship between a banker and a customer is primarily that of:
 

(a)Employer and Employee	(b)Debtor and Creditor
(c)Buyer and Seller	(d)Principal and Agent
  
2. When a customer deposits money in a savings account, the bank becomes:
 

(a)A trustee	(b)A creditor
(c)A debtor	(d)A lender
  
3. When a customer avails a loan from a bank, the relationship between the banker and the customer is:
 

(a)Debtor and Creditor	(b)Creditor and Debtor
(c)Bailor and Bailee	(d)Trustee and Beneficiary
  
4. A banker cannot disclose account details of a customer except in cases where:
 

(a)The customer asks for it	(b)The bank manager decides to do so
(c)There is an obligation under law or court order	(d)A competitor bank requests information
  
5. Which of the following laws in India requires banks to maintain secrecy of customer accounts?
 

(a)Banking Regulation Act, 1949	(b)Right to Information Act, 2005
(c)Income Tax Act, 1961	(d)RBI Act, 1934

N-2058

6. The Right of Set-off cannot be exercised if:

- (a)The customer's credit balance is in a trust account (b)The customer has a current and savings account in the same bank  
(c)The customer has an overdraft facility (d)The customer has taken a personal loan from the bank

7. When a bank charges compound interest, it means:

- (a)Interest is calculated only on the principal amount (b)Interest is calculated on both principal and previously accumulated interest  
(c)Interest is deducted before granting the loan (d)The interest rate is fixed

8. The three parties involved in a cheque are:

- (a)Drawer, Drawee, Payee (b)Payer, Payee, Endorser  
(c)Buyer, Seller, Endorser (d)Maker, Holder, Drawee

9. In a promissory note, the person who promises to pay is called:

- (a)Maker (b)Drawee  
(c)Drawer (d)Payee

10. A bill drawn purely for financial help without a trade transaction is called:

- (a)Trade Bill (b)Documentary Bill  
(c)Accommodation Bill (d)Inland Bill

N-2058

11. The due date of a bill is calculated by adding:
- (a) The date of issue + 7 days
  - (b) The term of the bill + 3 days of grace
  - (c) The payment date + 10 days
  - (d) The date of signing + 1 month
12. The drawee in a cheque is:
- (a) The person who writes the cheque
  - (b) The bank on which the cheque is drawn
  - (c) The person who receives the money
  - (d) The notary public
13. Restrictive Endorsement means:
- (a) The instrument is restricted to one person and cannot be further endorsed
  - (b) The instrument is endorsed in blank
  - (c) The instrument can be transferred freely
  - (d) The bank guarantees the payment
14. A crossed cheque is one that:
- (a) Has two parallel lines drawn on its face
  - (b) Can be cashed over the bank counter
  - (c) Is invalid
  - (d) Requires endorsement before payment
15. Statutory protection is available to the paying banker if:
- (a) The cheque is paid in due course
  - (b) The cheque is paid after being dishonored
  - (c) The cheque is altered without authentication
  - (d) The cheque is post-dated

N-2058
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16. A Collecting Banker gets statutory protection if:

- (a)The cheque is collected in good faith and without negligence
- (b)The cheque is collected fraudulently
- (c)The cheque is materially altered
- (d)The cheque is collected after it is dishonored

17. A minor's account is usually operated by:

- (a)The minor themselves
- (b)The minor's guardian or parent
- (c)The bank manager
- (d)Any family member

18. If one account holder in an "Either or Survivor" account dies, the balance in the account:

- (a)Goes to the legal heirs of the deceased
- (b)Is frozen by the bank
- (c)Is transferred to the surviving account holder
- (d)Is sent to the Reserve Bank of India

19. A Hindu Undivided Family (HUF) Account is operated by:

- (a)The senior-most female member
- (b)Any male member of the family
- (c)The eldest male member, known as Karta
- (d)The bank's nominee

20. What is an NRO account?

- (a)Non-Resident Ordinary account
- (b)National Reserve Overdraft account
- (c)Non-Retired Officers account
- (d)None of the above

N-2058

21. A Current Account is typically opened by:

- (a) Salaried individuals
- (c) Students

- (b) Small business owners and companies
- (d) Retired persons

22. Overdraft facility is usually available with which type of account?

- (a) Savings Account
- (c) Current Account

- (b) Fixed Deposit Account
- (d) Recurring Deposit Account

23. The passbook is considered as prima facie evidence in case of disputes under:

- (a) Banking Regulation Act
- (c) Companies Act

- (b) Indian Evidence Act
- (d) Consumer Protection Act

24. If a customer's passbook shows an incorrect credit entry, the bank has the right to:

- (a) Adjust the balance by giving prior notice
- (c) Cancel the passbook

- (b) Take legal action against the customer
- (d) Transfer the amount to another account

25. What happens if a customer fails to operate a locker for an extended period?

- (a) The bank automatically transfers ownership to another person
- (c) The locker contents are confiscated

- (b) The bank can cancel the locker facility
- (d) The customer gets a penalty waiver

N-2058

26. . A bank guarantee is issued to:

- (a) Help customers withdraw money from ATMs
- (c) Provide a free credit card to customers

- (b) Ensure that a debtor fulfills a financial obligation
- (d) Allow international trade transactions

27. A bank guarantee is a form of:

- (a) Credit facility
- (c) Insurance policy

- (b) Cash deposit
- (d) Fixed deposit

28. The bank that issues a Letter of Credit is called the:

- (a) Confirming Bank
- (c) Issuing Bank

- (b) Advising Bank
- (d) Beneficiary Bank

29. Which electronic remittance method allows instant fund transfers within India?

- (a) NEFT
- (c) IMPS

- (b) RTGS
- (d) Demand Draft

30. . E-Banking refers to:

- (a) Opening bank accounts online only
- (c) Selling physical cheques through the internet

- (b) Providing banking services electronically
- (d) Eliminating all branches of banks

N-2058

31. Mobile Banking is different from Internet Banking because:

- (a) It requires a computer to operate  
 (b) It is available only for corporate accounts  
 (c) It is accessed via a smartphone or mobile app  
 (d) It does not allow fund transfers

32. . MICR (Magnetic Ink Character Recognition) technology is used in:

- (a) Credit card processing  
 (b) Bank cheque verification  
 (c) Stock market transactions  
 (d) Mobile banking apps

33. RTGS (Real-Time Gross Settlement) transactions are processed:

- (a) In batches throughout the day  
 (b) Only once a day  
 (c) Individually and immediately  
 (d) Only after 24 hours

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the legal relationship between a banker and a customer. How does this relationship change based on the type of banking transaction?  
 [OR]  
 (b) A bank disclosed a high-net-worth customer's account details to a third party without consent. What legal and reputational consequences might the bank face?
35. (a) Explain Clayton's Rule in the context of appropriation of payments by a banker. How does it apply in the case of multiple loans?  
 [OR]  
 (b) Explain the three parties involved in a Bill of Exchange and how they differ from the parties in a Cheque and Promissory Note.
36. (a) Explain the process of Discounting a Bill of Exchange. How does the bank determine the discount rate?  
 [OR]  
 (b) Explain the procedure a banker must follow when returning a dishonoured cheque.
37. (a) Explain the features of an MICR Cheque and how it differs from a non-MICR cheque.  
 [OR]  
 (b) Discuss the legal implications if a Collecting Banker credits a forged cheque into a customer's account.
38. (a) What are joint accounts? Explain their key operational aspects and the different modes of operation (e.g., jointly, either or Survivor).  
 [OR]  
 (b) Explain the rules governing repatriation of funds from NRO and NRE accounts. Under what conditions can money be transferred abroad?
39. (a) Discuss the legal and operational aspects of maintaining a Current Account for a business entity.  
 [OR]  
 (b) Explain the importance of maintaining a minimum balance in Savings and Current Accounts.
40. (a) Explain the procedure for opening, operating, and surrendering a safe deposit locker in a bank.  
 [OR]  
 (b) Explain how Automated Teller Machines (ATMs) and Cash Deposit Machines have changed modern banking practices.

N-2058

N-2059

COURSE CODE

200341

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025.**  
**Second Year - Fourth Semester**  
**BUSINESS ADMINISTRATION**  
**ELEMENTS OF MARKETING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. According to the text, what is the primary goal of marketing?
 

(a) Maximizing Company profits	(b) Promoting products to the widest audience
(c) Attracting and retaining customers through long-term satisfaction	(d) Reducing the cost of production
  
2. What is the role of marketing in a developing economy, as per the text?
 

(a) Only to advertise and promote products	(b) To imitate marketing strategies of developed countries
(c) To provide adequate utility in alignment with the environment and needs	(d) To focus on product diversification only
  
3. Which of the following statements is TRUE according to the passage?
 

(a) A company should attempt to satisfy all customers in a market.	(b) Marketing ends once a product is sold.
(c) Marketing plays a central role in aligning communication objectives.	(d) Sales and marketing operate completely independently of each other.
  
4. What is cited as a common reason for failure among emerging multinationals entering developed markets?
 

(a) Excessive R&D investments	(b) Failure to control domestic competition
(c) Inability to build strong partnerships or acquire needed capabilities	(d) Lack of interest in expanding globally
  
5. Which of the following is NOT typically a function or responsibility of a marketing department, as listed in the passage?
 

(a) Customer service	(b) Developing pricing strategies
(c) Monitoring competitor actions	(d) Deciding final product quality checks

N-2059



6. Which of the following best defines the concept of exchange in marketing?
- (a) Promoting products to a wide audience to increase sales  
(b) Offering something of value to obtain something desired from others  
(c) Producing goods in large quantities to reduce costs  
(d) Selling products aggressively through advertising
7. What is the main focus of the product concept in marketing?
- (a) Understanding and fulfilling customer needs  
(b) Improving production efficiency and reducing costs  
(c) Enhancing the quality and features of the product continuously  
(d) Building long-term customer relationships
8. What does the term marketing myopia refer to?
- (a) A situation where a company overprices its product  
(b) A company's failure to promote its product effectively  
(c) Focusing solely on the product and losing sight of customer needs  
(d) Using traditional marketing methods in a modern economy
9. What is selective retention in consumer perception?
- (a) The consumer only notices stimuli that match their social background  
(b) The consumer interprets information to fit their beliefs  
(c) The consumer remembers only information that aligns with their existing beliefs and attitudes  
(d) The consumer avoids all advertising stimuli
10. In operant conditioning, how does learning take place?
- (a) By repeating exposure to unconditioned and conditioned stimuli  
(b) Through observation of others without direct experience  
(c) By interpreting rational product messages repeatedly  
(d) Through positive or negative reinforcement after a behaviour

N-2059
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11. What does Maslow's hierarchy suggest as the most basic consumer motivation?
- (a) Belongingness and love  
(b) Self-esteem and status  
(c) Safety and protection  
(d) Physiological needs
12. What must a company do before preparing the marketing mix?
- (a) Determine its competitors' prices  
(b) Understand customer needs and wants  
(c) Hire a promotional agency  
(d) Finalize distribution partners
13. What happens if one element of the marketing mix contradicts the others?
- (a) It increases product sales  
(b) It improves customer satisfaction  
(c) It makes the marketing mix less effective  
(d) It reduces production costs
14. What is a key cause of channel conflict?
- (a) High product price  
(b) Too many product variants  
(c) Vendors and resellers competing for the same business  
(d) Short product life cycles
15. Which of the following is *not* one of the Six Cs in channel management?
- (a) Consumer  
(b) Commodity  
(c) Contract  
(d) Cost

N-2059
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16. What is a reason for greater retail concentration in developed countries?

- (a) High rural population
- (b) Fewer shopping options
- (c) Increase in car ownership and working couples
- (d) Lack of e-commerce

17. What should retailers focus on to build a stronger emotional connect with customers?

- (a) Offering only discounts
- (b) Limiting customer interaction
- (c) Creating trust and remembering customer preferences
- (d) Only showing high-end products

18. Why should retailers avoid relying solely on the “lowest price” strategy?

- (a) Because low prices are illegal in many regions
- (b) It encourages complacency and ignores value-adding services
- (c) Customers don't care about prices
- (d) It leads to overstaffing in stores

19. According to the Manpower Services Commission (UK), training is:

- (a) A process to terminate inefficient employees
- (b) A planned process to modify behaviour through learning for effective performance
- (c) A random activity for employee development
- (d) A way of increasing salaries

20. Which of the following is a **quantitative** measure of sales performance?

- (a) Product knowledge
- (b) Customer relationship management
- (c) Number of calls made
- (d) Salesperson's attitude

N-2059

21. What is a **qualitative** aspect of evaluating salespeople?

- (a) Number of new customers
- (c) Sales skills and product knowledge

- (b) Sales per customer
- (d) Calls per customer

22. A salesperson repeatedly visiting **existing customers** instead of **prospective** ones is likely to:

- (a) Generate more profit
- (c) Sign fewer new accounts

- (b) Strengthen brand awareness
- (d) Get promoted quickly

23. Which of the following best helps in linking qualitative and quantitative sales measures?

- (a) Weekly team meetings
- (c) Performance-based incentives

- (b) Sales target revision
- (d) Analyzing low sales per customer alongside product knowledge

24. A sales manager should intervene in a deal:

- (a) After the product is delivered
- (c) Only after targets are missed

- (b) When the salesperson is unsure or weak in the deal
- (d) If customer requests refunds

25. What is the primary focus of **public relations (PR)**?

- (a) Sales and discounts
- (c) Managing communication and goodwill with stakeholders

- (b) Relationship with only customers
- (d) Internal employee communication only

N-2059

26. Public relations is **more wide-ranging** than marketing because:

- (a) It deals only with advertisements
- (c) It avoids customer communication

- (b) It covers employees, media, and pressure groups
- (d) It focuses only on corporate donations

27. If stakeholders have a negative perception of a company, the business may:

- (a) Win public support
- (c) Face obstacles in getting licenses, financing, and partners

- (b) Be able to expand quickly
- (d) Easily overcome resistance with good advertising

28. Good public relations requires

- (a) Just press releases and social media posts
- (c) First serving stakeholder interests, then communicating

- (b) Ignoring stakeholder needs
- (d) Delegating everything to a PR agency

29. Equating public relations with **just communication** is:

- (a) A strategic advantage
- (c) A façade that stakeholders can see through

- (b) A good way to manage media
- (d) A government requirement

30. Compensation refers to:

- (a) Salary only
- (c) Total monetary and non-monetary benefits provided to employees

- (b) Rewards received for performance only
- (d) Bonus alone

N-2059

31. Which of the following is an example of indirect compensation?

- (a)Salary (b)Performance bonus  
(c)Health insurance (d)Commission

32. Which component of compensation directly motivates employee performance?

- (a)Insurance (b)Salary  
(c)Performance-based incentives (d)Paid vacation

33. What is 360-degree appraisal?

- (a)Appraisal done only by the HR manager (b)Appraisal involving peers, subordinates, superiors and self  
(c)Appraisal based on personality tests (d)Appraisal using a fixed checklist

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the difficulties companies from developing countries experience when competing in international markets.

[OR]

(b) Explain a company's external proximate macro environment and how it affects the business

35. (a) Discuss the internal factors affecting consumer behaviour

[OR]

(b) Explain the uses of market segmentation.

36. (a) Analyse the significance of idea generation and screening.

[OR]

(b) Explain the role and functions of packaging.

37. (a) Examine the various steps involved in the pricing procedure of a product.

[OR]

(b) Explain the different types of distribution channels. Support your answer with suitable illustrations.

38. (a) Explain the significance of inventory control and warehousing.

[OR]

(b) Explain why companies take up sales promotions

39. (a) Explain the competencies required for a successful sales manager.

[OR]

(b) Evaluate the importance of trademark and the issue related to it.

40. (a) Discuss the needs and objectives of training

[OR]

(b) Examine the barriers in the communication process.

N-2059

**N-2060****COURSE CODE****200342**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Second Year - Fourth Semester**  
**BUSINESS ADMINISTRATION**  
**BANKING LAW AND PRACTICE — II**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. Which of the following is not a principle of lending?

(a) Safety

(b) Liquidity

(c) Profitability

(d) Delay in sanction

2. What is the most important consideration for a banker while granting a loan?

(a) Relationship with borrower

(b) Availability of collateral

(c) Repayment capacity

(d) Government pressure

3. Loans against tangible securities like land and building are categorized under:

(a) Personal loans

(b) Secured loans

(c) Unsecured loans

(d) Overdrafts

4. Which of the following is a short-term advance given for working capital requirements?

(a) Term loan

(b) Cash credit

(c) Hire purchase

(d) Mortgage

5. Overdraft facility is granted on:

(a) Fixed deposit accounts

(b) Recurring deposit accounts

(c) Current accounts

(d) Savings accounts

**N-2060**

6. Discounting of bills involves:

- (a) Selling of goods on credit
- (c) Advance against post-dated cheques

- (b) Charging of interest for cash sales
- (d) Payment before due date at a discount

7. Government securities are considered:

- (a) Risky
- (c) Safe and liquid security

- (b) Unacceptable collateral
- (d) Immovable assets

8. Which of the following is **not** a characteristic of a good security?

- (a) Marketability
- (c) Low value

- (b) Legal enforceability
- (d) Durability

9. The purpose of taking security is to:

- (a) Improve credit score
- (c) Minimize risk of default

- (b) Increase interest
- (d) Reduce documentation

10. Corporate securities include:

- (a) Debentures
- (c) Gold

- (b) Mutual funds
- (d) Agricultural land

N-2060

11. Document of title to goods includes:

- (a) Sale deed
- (c) Share certificate

- (b) Bill of lading
- (d) Fixed deposit receipt

12. Book debts are secured by:

- (a) Mortgage
- (c) Lien

- (b) Hypothecation
- (d) Pledge

13. Pledge is created by:

- (a) Mere registration
- (c) Verbal agreement

- (b) Delivery of possession
- (d) Endorsement

14. Hypothecation involves:

- (a) Transfer of title
- (c) No transfer of possession

- (b) Delivery of goods
- (d) Sale of goods

15. A mortgage is applicable to:

- (a) Movable assets
- (c) Immovable property

- (b) Intangible assets
- (d) Book debts

N-2060

16. A contract of guarantee must have:

- (a) Oral agreement only
- (c) Three parties

- (b) Two parties
- (d) No consideration

17. Which of the following is not a feature of a contract of guarantee?

- (a) Tripartite agreement
- (c) Secondary liability

- (b) Independent liability
- (d) Written form preferred

18. Guarantee can be:

- (a) Oral only
- (c) Both oral and written

- (b) Written only
- (d) Only notarized

19. The surety's liability begins:

- (a) After borrower fails to repay
- (c) Immediately upon contract

- (b) When court orders
- (d) After creditor agrees

20. Which right allows surety to step into creditor's shoes after payment?

- (a) Right to sue
- (c) Right of subrogation

- (b) Right of contribution
- (d) Right of lien

N-2060

21. The surety can discharge from liability when:

- (a) Borrower dies
- (c) Interest increases

- (b) Creditor varies contract without consent
- (d) Loan is prepaid

22. Creditor must:

- (a) Ignore surety
- (c) Misrepresent loan

- (b) Inform surety of default
- (d) Sue the surety first

23. The creditor cannot enforce guarantee if:

- (a) Surety agrees
- (c) Borrower fails

- (b) Consideration is not present
- (d) Loan is unsecured

24. The surety is discharged when:

- (a) Contract is altered without consent
- (c) Guarantor demands

- (b) Borrower pays interest
- (d) Borrower agrees

25. Technical appraisal involves:

- (a) Legal review
- (c) Machinery and location

- (b) Financial viability
- (d) Creditworthiness

N-2060

26. Managerial appraisal examines:

- (a) Collateral value
- (c) Security documents

- (b) Promoter's experience and skill
- (d) Bank's profitability

27. Which of the following is not part of loan appraisal?

- (a) Technical feasibility
- (c) Managerial analysis

- (b) Financial capability
- (d) Voting rights

28. NPA stands for:

- (a) Non-Performing Agent
- (c) Net Payable Amount

- (b) Non-Performing Asset
- (d) New Payment Agreement

29. A loan is classified as NPA if interest is overdue for:

- (a) 30 days
- (c) 90 days

- (b) 60 days
- (d) 120 days

30. Follow-up of loans ensures:

- (a) More NPAs
- (c) Lower profits

- (b) Early detection of default
- (d) Closure of bank

N-2060

31. Documents for partnership firm loan should be signed by:

- |                             |                     |
|-----------------------------|---------------------|
| (a) Manager only            | (b) Any one partner |
| (c) All authorized partners | (d) Only surety     |

32. Under the Banking Regulation Act, 1949, which of the following activities is prohibited for a banking company?

- |  |                                   |
|--|-----------------------------------|
| (a) Accepting deposits from the public | (b) Granting loans and advances   |
| (c) Trading in goods for profit        | (d) Discounting bills of exchange |

33. Who is the primary regulator of banks in India?

- |                         |           |
|-------------------------|-----------|
| (a) Ministry of Finance | (b) SEBI  |
| (c) RBI                 | (d) IRDAI |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the principles of lending followed by banks.

[OR]

(b) Discuss the types of borrowings and the precautions taken by a banker

35. (a) Write a note on cash credit and overdraft facilities

[OR]

(b) Explain the process of discounting bills and its advantages to banks

36. (a) Discuss the features and importance of different securities offered for secured advances.

[OR]

(b) Explain the significance of government securities as collateral.

37. (a) Evaluate corporate securities, documents of title to goods, and book debts as security.

[OR]

(b) Discuss advances against goods and life insurance policies.

38. (a) Explain the modes of creating charges with examples

[OR]

(b) Compare and contrast Lien, Pledge, Hypothecation, and Mortgage

39. (a) Write a detailed note on the rights of a surety.

[OR]

(b) Discuss the obligations of a creditor towards a surety.

40. (a) Explain the components of loan appraisal

[OR]

(b) Discuss the significance of technical and managerial appraisal in lending.

N-2060

**N-2061****COURSE CODE****200343**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Second Year - Fourth Semester**  
**BUSINESS ADMINISTRATION**  
**RESEARCH METHODS**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. What does financial econometrics study?

(a)Employee turnover

(b)Risk estimation and forecasting

(c)Consumer satisfaction

(d)Product quality

2. Which area focuses on audit committees and governance?

(a)Market research

(b)Auditing and accountability

(c)Behavioural finance

(d)Asset pricing

3. Behavioural finance includes:

(a)Only numerical data

(b)Perceptual variables

(c)Tax policies

(d)Market inventories

4. What is one major advantage of online surveys?

(a)Limited geographical reach

(b)Slow response time

(c)High data entry accuracy

(d)High cost of distribution

5. A key disadvantage of online surveys is:

(a)High printing cost

(b)Skewed sample due to Internet access limitations

(c)Inability to store responses

(d)Slow data processing

**N-2061**

6. Online surveys improve respondent honesty because of:

- (a) Face-to-face interviews
- (c) Anonymity and privacy

- (b) Forced choices
- (d) Presence of researcher

7. Which of the following is a dependent variable?

- (a) Job autonomy
- (c) Purchase intention

- (b) Income level
- (d) Attitude

8. A variable that modifies the strength of the relationship between independent and dependent variables is called:

- (a) Dependent variable
- (c) Moderating variable

- (b) Intervening variable
- (d) Extraneous

9. What is an example of a dichotomous variable?

- (a) Age
- (c) Income

- (b) Gender
- (d) Occupation

10. What is the first step in the research process?

- (a) Data collection
- (c) Identifying the research problem

- (b) Defining the hypothesis
- (d) Testing the results

N-2061

11. A simple research problem is one where:

(a) Multiple variables interact in complex ways

(b) Components and relationships are linear and easy to understand

(c) Data collection is highly complicated

(d) Statistical tools are unnecessary

12. Which hypothesis is more specific and commonly used in statistics?

(a) Alternate Hypothesis (H1)

(b) Research Hypothesis

(c) Null Hypothesis (H0)

(d) Directional Hypothesis

13. In hypothesis testing, what is the purpose of selecting a significance level?

(a) To choose the right sample size

(b) To determine probability of sampling error

(c) To test the hypothesis against an acceptable risk of error

(d) To conduct data analysis

14. . What is the first step in the research process?

(a) Collecting data

(b) Creating hypotheses

(c) Preparing the research question

(d) Writing the report

15. Which research design is also called formulative research design?

(a) Descriptive research

(b) Experimental research

(c) Quantitative research

(d) Exploratory research

N-2061

16. In which type of research are “what, who, why, where” questions commonly answered?
- (a) Exploratory (b) Descriptive  
(c) Qualitative (d) Experimental
17. Why is simple random sampling not often used in consumer research?
- (a) It is too expensive (b) It is more accurate  
(c) The population size is usually very large (d) It provides representative samples
18. What is one major limitation of simple random sampling?
- (a) Too many duplicates (b) It requires no sampling frame  
(c) It may not provide a representative sample (d) It is based on systematic selection
19. What type of sampling is referred to as a “mixed sampling” method?
- (a) Simple random sampling (b) Systematic sampling  
(c) Stratified sampling (d) Cluster sampling
20. What is the main difference between primary and secondary data?
- (a) Primary data is cheaper to obtain (b) Secondary data is always more reliable  
(c) Primary data is collected specifically for the research (d) Secondary data is never used in research

N-2061
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21. Which of the following is NOT a mode of primary data collection?

- (a) Observation
- (c) Literature review

- (b) Questionnaire
- (d) Interview

22. What does a graphic rating scale typically use to measure preferences?

- (a) Numerical ranges only
- (c) Only structured questions

- (b) Faces or continuous lines
- (d) None of the above

23. What is a limitation of using a continuous graphic scale?

- (a) Too many verbal categories
- (c) Difficult coding and analysis

- (b) High cost
- (d) Fixed responses

24. What does *concurrent validity* measure in a scale?

- (a) Whether the items look good to experts
- (c) The correlation between a new scale and an established one

- (b) How well a scale predicts future events
- (d) The internal consistency of items in a test

25. How can the sensitivity of a scale based on a single question be increased?

- (a) By reducing the number of responses
- (c) By adding more response categories or items

- (b) By using dichotomous responses
- (d) By asking the same question multiple times

N-2061

26. What is the purpose of coding in data processing?
- (a) To collect primary data  
(b) To prepare research questionnaires  
(c) To reduce data into manageable categories for analysis  
(d) To eliminate the need for editing
27. Which of the following refers to classification based on qualitative attributes like literacy or honesty?
- (a) Inclusive class intervals  
(b) Class interval classification  
(c) Descriptive classification  
(d) Manifold classification
28. What does a 5% level of significance in hypothesis testing imply?
- (a) There is a 95% chance that the null hypothesis is true  
(b) The hypothesis will always be rejected  
(c) There are 5 chances in 100 of rejecting a true null hypothesis  
(d) The null hypothesis will be accepted only 5% of the time
29. Which of the following is a parametric test used to compare the means of two independent large samples?
- (a) Chi-square test  
(b) Z-test  
(c) Sign test  
(d) Wilcoxon matched-pairs test
30. In which situation is a non-parametric test preferred over a parametric test?
- (a) When data is normally distributed  
(b) When population variance is known  
(c) When assumptions of normality cannot be made  
(d) When large samples are available

N-2061
--------

31. Factor analysis requires data that is:
- (a) Nominal or ordinal (b) Interval or ratio  
(c) Binary or categorical (d) Only ordinal
32. What is the purpose of the Kaiser-Meyer-Olkin (KMO) test in factor analysis?
- (a) To compute the mean of the data (b) To determine sampling adequacy  
(c) To find regression coefficients (d) To test multicollinearity
33. What does the Bartlett's test of sphericity examine in factor analysis?
- (a) Whether data is normally distributed (b) Whether the correlation matrix is significant  
(c) Whether the eigenvalues are less than 1 (d) Whether variables are uncorrelated with each other

## PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Describe the application of business research in various fields.  
[OR]  
(b) Examine the data collection methods for online research.
35. (a) Examine the various steps involved in the research process.  
[OR]  
(b) Examine how the research problem is identified, selected and formulated.
36. (a) Explain null and alternative hypothesis.  
[OR]  
(b) Differentiate between census method and sampling method.
37. (a) What are the methods of sampling? Discuss any two in detail.  
[OR]  
(b) What is personal interview? Discuss the various types of personal interview.
38. (a) Describe the characteristics of schedules. What are the various types of schedules?  
[OR]  
(b) What are comparative rating scales? Discuss its various types.
39. (a) Explain the different types of data collection tools.  
[OR]  
(b) Explain the different methods of data collection.
40. (a) Write a detailed note on the importance of hypothesis in research. Also, explain the standard format of report writing with suitable examples.  
[OR]  
(b) Define hypothesis. Explain the characteristics of a good hypothesis. Also, describe the steps involved in writing a report.

N-2061

N-2062

COURSE CODE

200344

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025.**  
**Second Year - Fourth Semester**  
**(BUSINESS ADMINISTRATION)**  
**COMPUTER AND BANKING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. Which of the following is a feature of E-Banking?

(a) Long processing time

(b) Limited accessibility

(c) Truncated cheque processing

(d) Manual record keeping

2. E-Banking is best defined as:

(a) Visiting the bank personally

(b) Using ATM for deposits only

(c) Performing banking activities online

(d) Saving money manually

3. What is the CCS approach in E-Banking?

(a) Centralized Customer System

(b) Core Computer System

(c) Complete Centralized Solution

(d) Computerized Cheque System

4. Which term describes a high-tech advancement in E-Banking?

(a) Passbook update

(b) Cluster approach

(c) Manual ledger

(d) Demand draft

5. What device is used in homes for E-Banking?

(a) Cheque book

(b) Home computer

(c) Deposit slip

(d) Token printer

N-2062

6. EFT in online banking stands for:

(a) Easy File Transfer

(c) Electronic Finance Token

(b) Electronic Funds Transfer

(d) External Fund Tracking

7. Which of these is a part of bank account updating?

(a) Changing address only

(c) Viewing balance online

(b) Adding nominees only

(d) All of the above

8. FTT refers to:

(a) Financial Transfer Token

(c) Financial Transaction Terminals

(b) File Transfer Technique

(d) Fund Tracking Terminal

9. What is the main focus of E-Banking security?

(a) Printing statements

(c) Privacy and safety of data

(b) Account closing

(d) ATM maintenance

10. Which one is a threat to E-Banking?

(a) Fixed deposit

(c) Passbook update

(b) Cyber attack

(d) Internet bill

N-2062

11. What does encryption help with?

(a)Speeding up network

(b)Reducing cost

(c)Protecting sensitive data

(d)Banking advertisement

12. The process of converting readable text to coded text is called:

(a)Decryption

(b)Encryption

(c)Compression

(d)Translation

13. Which of these is a component of E-Banking in India?

(a)Postal deposit

(b)Cheque book only

(c)Online banking

(d)Telephone bill

14. What is one limitation of online banking?

(a)Fast transaction

(b)Manual updating

(c)Cost savings

(d)Internet dependency

15. What is used to authenticate a digital document?

(a)Cheque book

(b>Password only

(c)OTP

(d)Digital signature

N-2062

16. Netscape is known for providing:

- (a)E-wallets
- (b)Security solutions
- (c)Debit cards
- (d)Antivirus

17. What does PKI stand for?

- (a)Public Key Infrastructure
- (b)Private Key Interface
- (c)Protected Kernel Integration
- (d)Public Knowledge Interface

18. Firewalls are used for:

- (a)Enhancing graphics
- (b)Restricting access to unsafe content
- (c)Data entry
- (d)Cheque processing

19. The binary number system is based on:

- (a)2 digits
- (b)10 digits
- (c)4 digits
- (d)16 digits

20. Hexadecimal system uses how many digits?

- (a)8
- (b)12
- (c)10
- (d)16

N-2062

21. CPU stands for:

(a)Central Print Unit

(c)Computer Processing Utility

(b)Central Processing Unit

(d)Core Peripheral Unit

22. Which of the following is a peripheral device?

(a)Hard disk

(c)Keyboard

(b)RAM

(d)ROM

23. Operating systems are an example of:

(a)Application software

(c)System software

(b)Hardware

(d)Networking software

24. Which of the following is a programming language?

(a)Windows

(c)Paint

(b)C++

(d)Excel

25. What does LAN stand for?

(a)Local Area Network

(c)Line Access Network

(b)Large Access Network

(d)Low Area Net

N-2062

26. MICR technology is used in:

- (a) Email security
- (c) Data encryption

- (b) Bank cheque processing
- (d) Web browsing

27. One security concern in inter-branch reconciliation is:

- (a) Faster processing
- (c) More employees

- (b) Accidental damage
- (d) Less electricity

28. What could lead to data loss in banking systems?

- (a) Cloud backups
- (c) Staff training

- (b) Power failures
- (d) Customer care

29. Which of the following is an electronic delivery channel in banking?

- (a) Cheque Book
- (c) Internet Banking

- (b) Branch Counter
- (d) Demand Draft

30. Which model involves banking within banking for faster services?

- (a) Public Model
- (c) Bank within Bank Model

- (b) CCS Model
- (d) ATM Model

N-2062

31. Which device is commonly used for Telebanking?

- (a) Keyboard (b) Mobile Phone  
(c) MICR Reader (d) Printer

32. What is one major risk in inter-branch communication systems?

- (a) File naming errors (b) Data redundancy  
(c) Power failure (d) Printer jam

33. Which number system is most commonly used by computers?

- (a) Decimal (b) Octal  
(c) Hexadecimal (d) Binary

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the major differences between Traditional Banking and E-Banking.

[OR]

(b) Explain CCS and Cluster Approach in E-Banking

35. (a) Explain the concept and importance of electronic delivery channels.

[OR]

(b) Explain the use of MICR and E-Cheque in banking.

36. (a) Discuss the key security concepts in E-Banking transactions

[OR]

(b) Define Encryption. Explain the different types of cipher systems.

37. (a) What are the advantages and limitations of Online Banking?

[OR]

(b) What is a Digital Signature? Explain its importance in E-Banking.

38. (a) Explain the concept of Public Key Infrastructure (PKI) and its applications.

[OR]

(b) What are the basic concepts of data processing?

39. (a) Explain the functions of CPU and Main Memory in a computer system

[OR]

(b) Distinguish between System Software and Application Software.

40. (a) Explain the terms Home Banking, EFT, and MICR

[OR]

(b) What are the major security considerations in inter-branch reconciliation?

N-2062

N-2063

COURSE CODE

200351

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Fifth Semester**  
**(BUSINESS ADMINISTRATION)**  
**RURAL BANKING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. The primary occupation in rural areas involves:

(a) Manufacturing

(b) IT services

(c) Agriculture

(d) Retail

2. Population trends in rural areas show:

(a) Rapid increase

(b) Rapid decrease

(c) Stable numbers

(d) Slow decrease

3. Rural poverty in India is marked by:

(a) High employment rates

(b) Low access to basic services

(c) High literacy rates

(d) High income levels

4. Informal sector employment dominates in rural India, reflecting:

(a) High per capita income

(b) Informal sector prominence

(c) Dominance of urbanization

(d) High industrial growth

5. An issue emerging in Indian agriculture involves:

(a) Surplus production

(b) Water scarcity

(c) High export demand

(d) Low government support

N-2063

6. Challenges faced by Indian agriculture are linked to:

- (a) High mechanization
- (c) Surplus labor

- (b) Low investment in technology
- (d) High export tariffs

7. A problem connected to rural development includes:

- (a) Urbanization
- (c) High literacy rates

- (b) Lack of infrastructure
- (d) Advanced technology

8. An issue connected to rural development includes:

- (a) Availability of skilled labor
- (c) High industrial growth

- (b) Low access to healthcare and education
- (d) Advanced infrastructure

9. Commercial banks primarily serve entities such as:

- (a) Agricultural communities
- (c) Small finance institutions

- (b) Urban businesses and individuals
- (d) Non-profit organizations

10. Small Finance Banks prioritize services for:

- (a) Large corporations
- (c) International markets

- (b) Underserved sections of society
- (d) Urban infrastructure development

N-2063

11. Self-Help Groups (SHGs) are created to:

- (a) Encourage savings and offer credit to members
- (b) Conduct market research
- (c) Build urban infrastructure
- (d) Promote exports

12. Business correspondents extend banking services to:

- (a) Remote areas
- (b) Conduct financial audits
- (c) Develop marketing strategies
- (d) Provide investment advice

13. A common problem for rural banking involves:

- (a) Lack of awareness among rural population
- (b) High urban migration
- (c) Poor infrastructure
- (d) Excessive regulations

14. Prospects of rural banking include:

- (a) Decline in agricultural production
- (b) Increase in rural credit access
- (c) Decreased rural population
- (d) Reduction in government policies

15. The District Industries Centre's role includes:

- (a) Regulating the banking sector
- (b) Financial assistance to small industries
- (c) Monitoring agricultural activities
- (d) Overseeing urban development

N-2063

16. Challenges for small industries often involve:

(a) Lack of labor force

(c) Poor quality raw materials

(b) Insufficient financial support

(d) Excessive export opportunities

17. State Level Credit Committees are overseen by:

(a) Reserve Bank of India

(c) District Industries Centre

(b) NABARD

(d) State Government

18. The Lead Bank Scheme ensures:

(a) Support for small industries

(c) Coordinated credit planning

(b) Crop loans

(d) Rural employment programs

19. Term loans in agriculture are commonly used for:

(a) Buying consumer goods

(c) Paying school fees

(b) Farm mechanization

(d) Building residential houses

20. Allied agricultural activities include:

(a) Textile production

(c) Software development

(b) Poultry farming

(d) Automobile manufacturing

N-2063

21. Financial support for MSMEs is provided under:

- (a) Lead Bank Scheme
- (c) MUDRA Scheme

- (b) Priority Sector Lending
- (d) National Rural Livelihood Mission

22. Criteria for MSMEs in India are defined by:

- (a) Reserve Bank of India
- (c) NABARD

- (b) Small Industries Development Bank of India
- (d) Ministry of Micro, Small, and Medium Enterprises

23. Adequate credit for certain sectors is ensured by:

- (a) Promoting industrial growth
- (c) Providing government financial support

- (b) Priority Sector Lending
- (d) Reducing interest rates on loans

24. International trade is excluded from:

- (a) Agriculture
- (c) Housing

- (b) Education
- (d) Priority Sector Lending

25. Small loans for individuals and groups are provided through:

- (a) Large industrial funding
- (c) Real estate investments

- (b) Micro Credit
- (d) Import-export financing

N-2063

26. Small-scale entrepreneurship is supported through:

- (a) Large industrial investments
- (b) Micro Credit
- (c) Interest rate reduction on personal loans
- (d) International business ventures

27. Skill development for rural youth is addressed under:

- (a) National Rural Livelihood Mission
- (b) Jan Dhan Yojana
- (c) Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- (d) Lead Bank Scheme

28. Recent efforts to boost financial inclusion are highlighted in:

- (a) MUDRA Scheme
- (b) National Rural Livelihood Mission
- (c) Jan Dhan Yojana
- (d) District Industries Centre

29. The purpose of the HR function in organizations includes:

- (a) Only recruiting employees
- (b) Ensuring legal compliance
- (c) Managing payroll exclusively
- (d) Facilitating overall employee development

30. Regional Rural Banks (RRBs) focus on offering financial services to:

- (a) Urban areas
- (b) Rural areas
- (c) International trade
- (d) Financial audits

N-2063

31. Small Industries Development Bank of India supports:

- |                           |                                   |
|---------------------------|-----------------------------------|
| (a) Reserve Bank of India | (b) NABARD                        |
| (c) Small industries      | (d) State Level Credit Committees |

32. Facilities like godowns and cold storage are intended for:

- |                       |                   |
|-----------------------|-------------------|
| (a) Financial trading | (b) Crop storage  |
| (c) Livestock grazing | (d) Urban housing |

33. The SHG Bank Linkage Programme focuses on:

- |                                       |  |
|---------------------------------------|--|
| (a) Linking urban projects with banks | (b) Providing credit to Self Help Groups |
| (c) Financing large corporations      | (d) Supporting international trade       |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss the challenges of HRM at the workplace level.

[OR]

(b) Examine the role of HRM in strategic management.

35. (a) Elaborately explain the different approaches to human resource management.

[OR]

(b) Analyse the uses of job description.

36. (a) Explain the essential elements of a selection procedure.

[OR]

(b) Discuss the rules that should be followed by the interviewer while conducting an interview.

37. (a) Examine the benefits of training programmes.

[OR]

(b) Analyse the factors affecting the selection of a training method.

38. (a) Explain the five stages of career development that people go through in their adult years.

[OR]

(b) Discuss the principles of wage and salary administration.

39. (a) Analyze the quantitative system of job evaluation.

[OR]

(b) Elaborate upon any two modern methods of performance appraisal.

40. (a) Describe the preconditions for sound grievance-handling.

[OR]

(b) Elaborate upon the process of employee separation.

N-2063

**N-2064****COURSE CODE****200352**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Fifth Semester**  
**(BUSINESS ADMINISTRATION)**  
**MANAGEMENT ACCOUNTING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. A key difference between management accounting and financial accounting lies in:
  - (a) Serving external users
  - (b) Focusing on historical data
  - (c) Use for internal decision-making
  - (d) Compliance requirements
  
2. The scope of management accounting includes:
  - (a) Auditing financial records
  - (b) Providing information for planning and control
  - (c) Preparing tax returns
  - (d) Regulatory reporting
  
3. Comparative statements are used to:
  - (a) Compare financial data of different companies
  - (b) Compare financial data over multiple periods
  - (c) Forecast future performance
  - (d) Analyze cash flows
  
4. Financial statement analysis aims to:
  - (a) Prepare tax returns
  - (b) Audit financial statements
  - (c) Evaluate the financial health of a company
  - (d) Conduct market research
  
5. Solvency is evaluated by:
  - (a) Current ratio
  - (b) Quick ratio
  - (c) Debt-to-equity ratio
  - (d) Inventory turnover ratio

**N-2064**

6. Turnover ratios examine:

(a) Profit margins

(c) Liquidity

(b) Asset utilization efficiency

(d) Solvency

7. Core business activities generate:

(a) Cash from issuing shares

(c) Loans from banks

(b) Profits from operations

(d) Dividends for shareholders

8. Sources and applications of funds appear in:

(a) Income statement

(c) Cash flow statement

(b) Balance sheet

(d) Fund flow statement

9. A cash flow statement presents:

(a) Cash inflows and outflows during a period

(c) Financial position at a point in time

(b) Changes in working capital

(d) Profitability of the company

10. The primary distinction between a fund flow statement and a cash flow statement lies in:

(a) Focus on cash transactions

(c) Analysis of changes in working capital

(b) Inclusion of non-cash transactions

(d) Preparation frequency

N-2064

11. A cash budget serves to:

- (a) Reduce salaries
- (c) Conduct market research

- (b) Introduce new employees to the organization
- (d) Implement layoffs

12. Budgetary control benefits include:

- (a) Tax reduction
- (c) Higher production output

- (b) Enhanced financial planning and control
- (d) Improved market share

13. Standard costing is applied to:

- (a) Determine actual production costs
- (c) Compare actual costs with standard costs

- (b) Estimate future costs
- (d) Analyze market trends

14. Standard costing is especially beneficial in:

- (a) Service-based industries
- (c) Financial institutions

- (b) Manufacturing industries
- (d) Retail businesses

15. Labor variance analysis addresses:

- (a) Identifying cost overruns in labor expenses
- (c) Customer satisfaction evaluation

- (b) Conducting market research
- (d) Financial statement preparation

N-2064

16. The significance of variance analysis includes:

- (a) Improvement in cost control and management
- (c) Better customer service

- (b) Increase in production capacity
- (d) Market research conduction

17. Cost-Volume-Profit (CVP) analysis examines:

- (a) Customer satisfaction metrics
- (c) Financial audit processes

- (b) Relationship between cost, volume, and profit
- (d) Marketing strategies

18. Break-even analysis determines:

- (a) Point where total revenue equals total costs
- (c) Optimal pricing strategies

- (b) Maximum production capability
- (d) Company's market share

19. Profit planning entails:

- (a) Setting profit goals and strategies to achieve them
- (c) Tax filing preparations

- (b) Conducting market analysis
- (d) Lowering production costs

20. Margin of safety is calculated as:

- (a) Total Costs / Variable Costs
- (c) Total Revenue / Fixed Costs

- (b)  $(\text{Fixed Costs} - \text{Variable Costs}) / \text{Selling Price}$
- (d)  $(\text{Actual Sales} - \text{Break-even Sales}) / \text{Actual Sales}$

N-2064

21. Differential cost refers to the difference between:

- (a) Fixed costs and variable costs
- (c) Total revenue and total costs

- (b) Costs of two alternatives
- (d) Market price and cost price

22. Differential costing aids in:

- (a) Assessing financial impacts of business decisions
- (c) Performing market research

- (b) Lowering production costs
- (d) Preparing tax returns

23. The significance of capital budgeting lies in:

- (a) Optimal resource allocation
- (c) Conducting financial audits

- (b) Reducing production costs
- (d) Financial statement preparation

24. Decisions in capital budgeting affect:

- (a) Long-term financial outcomes
- (c) Employee morale

- (b) Short-term liquidity
- (d) Customer satisfaction

25. Accounting rate of return (ARR) is computed by:

- (a) Dividing total revenue by total costs
- (c) Dividing average annual profit by average investment

- (b) Subtracting total costs from total revenue
- (d) Multiplying average investment by NPV

N-2064

26. Internal rate of return (IRR) is defined as:

- (a) Discount rate making NPV of cash flows zero
- (b) Interest rate on loans
- (c) Average return on equity
- (d) Market interest rate

27. A profitability index greater than 1 indicates:

- (a) Likely profitability of the investment
- (b) Low-risk investment
- (c) Investment infeasibility
- (d) High-cost investment

28. Capital budgeting methods ensure:

- (a) Higher short-term profits
- (b) Efficient allocation of financial resources
- (c) Employee retention
- (d) Better customer satisfaction

29. Liquidity ratios assess:

- (a) Ability to meet short-term obligations
- (b) Profitability
- (c) Market share
- (d) Revenue growth

30. Insights into sources of cash inflows can be drawn from:

- (a) Identifying cash inflows
- (b) Tax return preparation
- (c) Market research
- (d) Audits

N-2064

31. Variance analysis assists with:

- |   |                                |
|---|--------------------------------|
| (a) Differentiating actual and budgeted performance | (b) Conducting market research |
| (c) Tax return preparation                          | (d) Production cost reduction  |

32. Break-even point helps in identifying:

- |   |                                     |
|---|-------------------------------------|
| (a) Minimum sales volume required to prevent losses | (b) Financial auditing requirements |
| (c) Market trend evaluations                        | (d) Customer management needs       |

33. The payback period method estimates:

- |                                 |   |
|---------------------------------|---|
| (a) Total profit generated      | (b) Time required to recover the initial investment |
| (c) Market share of the company | (d) Cash flow generated                             |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss in detail the functions of management accounting.

[OR]

(b) Explain the procedure of preparing a common size balance sheet.

35. (a) From the information, you are required to prepare a Balance Sheet:

1. Current ratio – 1.75
2. Liquid ratio – 1.25
3. Stock turnover ratio – 9
4. Gross profit ratio – 25%
5. Debt collection period – 1½ months
6. Reserves and surplus to capital – 0.2
7. Turnover to fixed assets – 1.2
8. Capital gearing ratio – 0.6
9. Fixed assets to net worth – 1.25
10. Sales for the year – ` 24,00,000

[OR]

(b) Discuss the procedure for the preparation of Funds Flow Statement.

36. (a) Explain the procedures of ascertaining cash from operation as required for the preparation of a cash flow statement.

[OR]

(b) A market study reveals that there is a market for 75,000 units of PEE products. STAR Co. Ltd., were enjoying 60 per cent share of this market. However, it has been estimated that the companys market share will go down by 20 per cent for the budget period. The selling price of the PEE product is Rs.20 per unit. The cost details of the product are given as under:

Raw material Rs. 6 per unit

Direct labour Rs.3 per unit

Variable expenses Rs.1 per unit

Fixed overhead Rs.30,000

37. (a) Differentiate between standard costing, historical costing and budgetary control.

[OR]

(b) The following standard and actual data pertain to Suba Ltd.

**Standard**

Material X—20 kg at Rs.3 per kg

Material Y—30 kg at Rs. 4 per kg

Normal process loss is 10 per cent of input

**Actual**

Material X—300 kg at Rs. 3 per kg

Material Y—200 kg at Rs.3 per kg

Actual loss was 15 per cent on input and output 350 units. Compute Material cost variances.

38. (a) The technique of marginal costing can be a valuable aid to management.” Discuss the statement and give your view.

[OR]

(b) The selling price of a product was Rs.200 per unit as against its variable cost of Rs.100 per unit. The total fixed costs were Rs.2,00,000. Calculate the effect of a reduction in price by Rs.40 per unit on the P/V ratio, break-even point and margin of safety if 4,000 units were produced and sold.

39. (a) Examine and discuss the areas of business where differential costing can serve as tool fool for decision making.

[OR]

(b) Describe the steps in the capital budgeting process.

40. (a) A company is considering the purchase of two machines with the following details:

	<i>Machine X (₹)</i>	<i>Machine Y (₹)</i>
Cost of machine	₹ 50,000	₹ 75,000
Working life	5 years	4 years
Initial investment	75,000	1,25,000
Earning after tax		
Year		
1	15,000	25,000
2	20,000	30,000
3	20,000	40,000
4	10,000	20,000
5	10,000	—

You are required to rank these alternative proposals based upon:

(a) Average rate of return (b) Net present value (discount rate—10% p.a.)

Briefly explain the reason for any difference in the rankings.

[OR]

(b) Discuss the calculation of economic cost-benefits.

N-2064
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N-2065

COURSE CODE

200353

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Fifth Semester**  
**BUSINESS ADMINISTRATION**  
**HUMAN RESOURCE MANAGEMENT**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. What is the primary objective of Human Resource Management (HRM)?
 

(a) Reducing costs	(b) Ensuring employee satisfaction
(c) Managing layoffs	(d) Enhancing productivity
  
2. HRM evolved from which of the following practices?
 

(a) Industrial Revolution practices	(b) Technological advancements
(c) Agricultural practices	(d) Political movements
  
3. A principle of Kaizen TQM is:
 

(a) Sudden large changes	(b) Continuous improvement
(c) Employee layoffs	(d) Reducing production
  
4. Mentoring in HRM focuses on:
 

(a) Increasing employee workload	(b) Providing guidance and support
(c) Reducing salaries	(d) Implementing layoffs
  
5. A challenge faced in Human Resource Management is:
 

(a) High employee retention	(b) High employee morale
(c) Increased work efficiency	(d) Technological changes

N-2065

6. The approach aligning HRM with strategic organizational goals is:

- (a) Administrative approach
- (c) Strategic approach

- (b) Reactive approach
- (d) Traditional approach

7. The result of job analysis is:

- (a) Market analysis
- (c) Financial reports

- (b) Job descriptions and job specifications
- (d) Employee performance reviews

8. Job specification includes:

- (a) Job duties
- (c) Company's revenue

- (b) Required qualifications and skills
- (d) Competitor's strategies

9. Internal sources of recruitment include:

- (a) Job portals
- (c) Employee referrals

- (b) Employment agencies
- (d) College campuses

10. The selection process focuses on:

- (a) Only hiring new employees
- (c) Planning marketing strategies

- (b) Managing payroll
- (d) Screening and evaluating candidates

N-2065

11. Induction programs are designed to:

- (a) Reduce salaries
- (c) Conduct market research

- (b) Introduce new employees to the organization
- (d) Implement layoffs

12. Transfers relate to:

- (a) Changing job locations within the same organization
- (c) Conducting exit interviews

- (b) Hiring new employees
- (d) Offering promotions

13. The aim of training is:

- (a) Improving employees' skills and knowledge
- (c) Reducing employee workload

- (b) Conducting financial audits
- (d) Evaluating job performance

14. The benefit of training and development is:

- (a) Reducing training costs
- (c) Conducting market surveys

- (b) Enhancing employee performance
- (d) Reducing work hours

15. Executive development emphasizes:

- (a) Enhancing leadership skills
- (c) Market analysis

- (b) Conducting financial reviews
- (d) Product design

N-2065

16. Techniques in executive development consist of:

- (a) Job rotations and coaching
- (c) Financial audits

- (b) Market research
- (d) Product testing

17. Career planning emphasizes:

- (a) Managing budgets
- (c) Reducing workload

- (b) Market analysis
- (d) Employees' career growth

18. Career development includes:

- (a) Financial audits
- (c) Market research

- (b) Job rotations and promotions
- (d) Marketing strategies

19. Employee retention programs focus on:

- (a) Increasing turnover
- (c) Reducing production costs

- (b) Market research
- (d) Retaining talented employees

20. Incentives are defined as:

- (a) Financial rewards for employees
- (c) Market strategies

- (b) Job descriptions
- (d) Company policies

N-2065

21. Job evaluation is:

- (a)The process of determining the value of a job
- (c)Financial audits

- (b)Conducting market research
- (d)Product testing

22. Causes of labor attrition include:

- (a)High employee satisfaction
- (c)Increased production

- (b)Better job opportunities elsewhere
- (d)Job promotions

23. 360-degree appraisal technique involves:

- (a)Feedback from multiple sources
- (c)Financial audits

- (b)Market analysis
- (d)Product testing

24. Limitations of traditional performance appraisal methods include:

- (a)Subjective biases
- (c)Increased productivity

- (b)Objective evaluation
- (d)Market trends

25. Employee welfare programs are:

- (a)Market strategies
- (c)Financial audits

- (b)Benefits provided to employees for their well-being
- (d)Product development

N-2065

26. Accident prevention programs are aimed at:

- (a) Ensuring workplace safety
- (c) Conducting market research

- (b) Reducing production costs
- (d) Managing payroll

27. A trade union is:

- (a) A product development team
- (c) A financial audit company

- (b) A market research firm
- (d) An organization of workers

28. Workers' participation in management aims to:

- (a) Involve employees in decision-making processes
- (c) Manage financial reports

- (b) Conduct market analysis
- (d) Develop products

29. The purpose of the HR function in organizations includes:

- (a) Only recruiting employees
- (c) Managing payroll exclusively

- (b) Ensuring legal compliance
- (d) Facilitating overall employee development

30. Domestic recruitment sources include:

- (a) National job fairs
- (c) International agencies

- (b) Global job portals
- (d) Offshore recruitment firms

N-2065

31. The evaluation of training effectiveness determines:

- |                              |                               |
|------------------------------|-------------------------------|
| (a) ROI of training programs | (b) Market analysis           |
| (c) Financial reports        | (d) Reduced employee workload |

32. Fringe benefits mean:

- |   |                     |
|---|---------------------|
| (a) Direct cash payments                | (b) Company profits |
| (c) Non-monetary benefits for employees | (d) Stock options   |

33. Industrial relations involve:

- |   |                            |
|---|----------------------------|
| (a) Relations between employers and employees | (b) Market analysis        |
| (c) Financial audits                          | (d) Decreases productivity |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss the challenges of HRM at the workplace level.

[OR]

(b) Examine the role of HRM in strategic management.

35. (a) Elaborately explain the different approaches to human resource management.

[OR]

(b) Analyse the uses of job description.

36. (a) Explain the essential elements of a selection procedure.

[OR]

(b) Discuss the rules that should be followed by the interviewer while conducting an interview.

37. (a) Examine the benefits of training programmes.

[OR]

(b) Analyse the factors affecting the selection of a training method.

38. (a) Explain the five stages of career development that people go through in their adult years.

[OR]

(b) Discuss the principles of wage and salary administration.

39. (a) Analyze the quantitative system of job evaluation.

[OR]

(b) Elaborate upon any two modern methods of performance appraisal.

40. (a) Describe the preconditions for sound grievance-handling.

[OR]

(b) Elaborate upon the process of employee separation.

N-2065

**N-2066****COURSE CODE****200354**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Fifth Semester**  
**BUSINESS ADMINISTRATION**  
**TOURISM ENTREPRENEURSHIP**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. Factors included in the entrepreneurship environment are:

- |   |                                  |
|---|----------------------------------|
| (a) Only political considerations         | (b) Only cultural factors        |
| (c) Political and socio-economic elements | (d) Economic and natural aspects |

2. The theory linked to entrepreneurship and achievement is:

- |                            |                             |
|----------------------------|-----------------------------|
| (a) Psychological concepts | (b) Political ideologies    |
| (c) Economic development   | (d) Sociological frameworks |

3. The structure often adopted by small travel enterprises is:

- |                          |                           |
|--------------------------|---------------------------|
| (a) Divisional setups    | (b) Functional frameworks |
| (c) Network arrangements | (d) Matrix designs        |

4. Success for a tourism enterprise depends on:

- |                               |  |
|-------------------------------|--|
| (a) Heavy marketing campaigns | (b) High-quality management and customer service |
| (c) International recognition | (d) Large initial investments                    |

5. Small enterprises in India are promoted by:

- |                       |                               |
|-----------------------|-------------------------------|
| (a) NABARD divisions  | (b) FICCI committees          |
| (c) NITI Aayog boards | (d) MSME Development Agencies |

**N-2066**

6. Balancing control and professional operations is essential for:

(a) Government-supported enterprises

(b) Global corporations

(c) Technology-focused startups

(d) Family-managed businesses in tourism

7. Financial sources for accommodation ventures include:

(a) Only equity funding

(b) Only personal savings

(c) Government grants, loans, and venture capital

(d) Only bank loans

8. Risk and return in accommodation ventures involve:

(a) Ignoring both risk and return

(b) Balancing risk and return for sustainable growth

(c) Only focusing on returns

(d) Only focusing on risk

9. Insights from selected hotel project studies include:

(a) Learning from previous successes and failures

(b) Conducting financial audits

(c) Enhancing employee productivity

(d) Increasing profit margins

10. Financing for transportation ventures is sourced from:

(a) Only foreign investments

(b) Various sources like bank loans, venture capital, and private equity

(c) Only government funding

(d) Only personal savings

N-2066

11. Lessons from tourist cab service case studies include:

- (a) Understanding the dynamics and success factors of the business  
(b) Enhancing employee productivity  
(c) Conducting market research  
(d) Reducing operating costs

12. Returns from entrepreneurial opportunities relate to:

- (a) Only operational efficiency  
(b) Only financial gain  
(c) Overall benefits, including financial gains, market share, and customer loyalty  
(d) Only market share

13. Funding sources for shopping and restaurant ventures include:

- (a) Various sources like bank loans, government grants, and angel investors  
(b) Only personal savings  
(c) Only equity funding  
(d) Only venture capital

14. Factors leading to success in shopping and restaurant businesses include:

- (a) Multiple elements like location, customer service, and quality of offerings  
(b) Only market trends  
(c) Only employee management  
(d) Only marketing strategies

15. Tourism attraction opportunities offer:

- (a) Negligible risk  
(b) Minimal customer interest  
(c) High potential for economic growth  
(d) Limited economic impact

N-2066

16. Financing for tourism attraction development is sourced from:

- (a) Only donations
- (b) Only personal investments
- (c) Various sources such as bank loans, venture capital, and crowdfunding
- (d) Only government grants

17. Studies of selected theme parks focus on:

- (a) Financial challenges
- (b) Political impacts
- (c) Successful business strategies and management practices
- (d) Technological advancements

18. Financing for theme parks may involve:

- (a) Only equity funding
- (b) Various options like loans, venture capital, and partnerships
- (c) Only donations
- (d) Only government subsidies

19. Programs for entrepreneurship development include:

- (a) Market analysis
- (b) Training, mentoring, and incubation
- (c) Financial audits
- (d) Product development

20. Opportunities in tourism entrepreneurship require:

- (a) Only financial investments
- (b) Only market research
- (c) Creativity, innovation, and strategic planning
- (d) Only technical skills

N-2066

21. Business ideas in tourism are generated through:

- (a) Market research, customer feedback, and trend analysis
- (c) Focusing solely on financial reports

- (b) Relying only on traditional methods
- (d) Ignoring industry trends

22. Competitor analysis in tourism examines:

- (a) Only focusing on price
- (c) Understanding competitor strategies, strengths, and weaknesses

(b) Copying competitor strategies

(d) Ignoring competitors

23. Tourism venture financing options include:

- (a) Only donations
- (c) Personal savings, bank loans, venture capital, and crowdfunding

(b) Only equity funding

(d) Only credit unions

24. Effective business plans align with:

- (a) Avoid operational details
- (c) Focus only on financial aspects

(b) Market trends and business goals

(d) Minimize customer engagement

25. Networking in tourism emphasizes:

- (a) Building partnerships with other businesses and stakeholders
- (c) Avoiding partnerships

(b) Only focusing on internal operations

(d) Ignoring market trends

N-2066

26. Good practices in tourism enterprises include:

- (a) Avoiding innovation
- (b) Ignoring customer feedback
- (c) Ethical operations, customer focus, and continuous improvement
- (d) Only profit maximization

27. Assistance for entrepreneurs includes:

- (a) Ignoring market trends
- (b) Training, funding, and mentoring programs
- (c) Avoiding customer engagement
- (d) Only focusing on operations

28. Licensing and registration in tourism ensure:

- (a) Focus solely on financial management
- (b) Avoid market competition
- (c) Reduce operational costs
- (d) Legal compliance and smooth operations

29. Initial steps in creating a business plan involve:

- (a) Advertising efforts
- (b) Allocating resources
- (c) Generating an idea
- (d) SWOT analysis

30. Success in transportation ventures depends on:

- (a) Low-cost services
- (b) Efficient and reliable service
- (c) High profit margins
- (d) Only marketing

N-2066

31. Tourism attraction development includes opportunities such as:

- |   |                                |
|---|--------------------------------|
| (a) Only transportation services  | (b) Only restaurant management |
| (c) Creating and developing tourist attractions like theme parks, resorts, and historical sites | (d) Only hotel management      |

32. Entrepreneurial culture is defined by:

- |  |  |
|--|--|
| (a) Avoiding risks                           | (b) Minimizing investments                                 |
| (c) Following traditional business practices | (d) Innovation, risk-taking, and proactive decision-making |

33. Tourism enterprise forms may include:

- |                                    |   |
|------------------------------------|---|
| (a) Limited to sole proprietorship | (b) Sole proprietorship, partnership, corporation, or cooperative |
| (c) Only corporation               | (d) Only partnership  |

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Discuss environment as an important factor for entrepreneurship?

[OR]

(b) Analyze the various parameters for creating a new business venture.

35. (a) Elaborately explain the the role of government agencies in promoting SMEs in India.

[OR]

(b) Analyze the various business opportunities in the tourism industry.

36. (a) Explain the factors that determine the success of a venture.

[OR]

(b) Evaluate the different kinds of financial sources in terms of associated risk, investors' involvement, return to investors and repayment options.

37. (a) Identify the various sources of finance available for entrepreneurs.

[OR]

(b) Discuss the various factors that determine the development of a tourist attraction.

38. (a) List the different stages of the work The Journey did under the Ministry of Tourism's Swadesh Darshan Scheme.

[OR]

(b) Analyze the various aspects of entrepreneurial culture.

39. (a) Identify the various business opportunities offered by the tourism industry.

[OR]

(b) Elaborate the various components of a business plan.

40. (a) Analyze the different kinds of business organizations in terms of legalities of formation stage, legalities with later stages, tax implications, access to capital, control over business and owner(s)' personal liabilities.

[OR]

(b) Identify the different programmes started by the government of India for entrepreneurship development?

N-2066

**N-2067****COURSE CODE****200361**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Sixth Semester**  
**BUSINESS ADMINISTRATION**  
**MARKETING OF BANKING SERVICES**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

## PART - A

Answer **all** the questions.

1. What does the term 'marketing mix' include?  
(a)Product only (b)Price only  
(c)All 4Ps (d)Place only
2. Which one is not characteristic of modern marketing?  
(a)Customer focus (b)Short-term goal  
(c)Profit through satisfaction (d)Integration
3. Market segmentation is based on:  
(a)Age (b)Income  
(c)Lifestyle (d)All of these
4. Which of the following is **not** a promotional tool?  
(a)Advertising (b)Publicity  
(c)Training (d)Sales Promotion
5. SWOT analysis is part of:  
(a)Product Planning (b)Marketing Audit  
(c)Sales Report (d)Personal Selling

**N-2067**

6. Demarketing means:
- (a) More promotion
  - (b) Reducing demand
  - (c) Public relations
  - (d) Direct marketing
7. Public relations is part of which mix?
- (a) Price
  - (b) Product
  - (c) Promotion
  - (d) People
8. The main objective of segmentation is:
- (a) Profit maximization
  - (b) Customer acquisition
  - (c) Targeting market
  - (d) All of these
9. Non-fund based services include:
- (a) Loans
  - (b) Overdraft
  - (c) Bank guarantee
  - (d) Fixed deposit
10. Which of the following is a pricing strategy?
- (a) Skimming
  - (b) Penetration
  - (c) Competitive pricing
  - (d) All of these

N-2067
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11. The deregulation of interest rates affects:
- (a) Cost structure
  - (b) Service pricing
  - (c) Profitability
  - (d) All of these
12. Selling and marketing are:
- (a) Same
  - (b) Different
  - (c) Partially same
  - (d) Unrelated
13. Customer meet is a method of:
- (a) Sales
  - (b) Publicity
  - (c) Personal selling
  - (d) Public relations
14. Motivation in banking marketing is useful for:
- (a) Customers
  - (b) Competitors
  - (c) Bank employees
  - (d) Government
15. A bank branch layout is part of:
- (a) Promotion
  - (b) Price
  - (c) Product
  - (d) Place

N-2067
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16. The main constraint in new product development for banks is:
- (a) Funds
  - (b) Innovation
  - (c) Regulation
  - (d) Demand
17. . Direct marketing is aimed at:
- (a) Mass media
  - (b) Targeted individuals
  - (c) Branches
  - (d) Employees
18. Which element does NOT belong to the promotional mix?
- (a) Advertising
  - (b) Personal selling
  - (c) Warehousing
  - (d) Public relations
19. One example of social marketing is:
- (a) Selling credit cards
  - (b) Insurance ads
  - (c) Promoting financial literacy
  - (d) Bank ads
20. Which factor is most important in determining bank location?
- (a) Profit
  - (b) Customer convenience
  - (c) Competitor
  - (d) Rent

N-2067
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21. Pricing objectives of banks include:
- (a) Profit
  - (b) Competition
  - (c) Regulation
  - (d) All of these
22. The bank's business objectives are framed under:
- (a) Sales plan
  - (b) Marketing plan
  - (c) HR plan
  - (d) Investment plan
23. Training and development is primarily meant for:
- (a) Staff performance
  - (b) Product design
  - (c) Customer loyalty
  - (d) Reducing branches
24. Which of the following is a method of personal promotion?
- (a) Email ads
  - (b) SMS alerts
  - (c) Sales talk
  - (d) TV commercial
25. Product mix includes:
- (a) Number of products
  - (b) Range of services
  - (c) Customization
  - (d) All of these

N-2067
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26. Modern marketing focuses on:
- (a) Pushing sales
  - (b) Customer satisfaction
  - (c) Increasing branches
  - (d) Media coverage
27. Which of the following is part of pricing decisions?
- (a) Service charges
  - (b) Location
  - (c) Product mix
  - (d) Advertising
28. Customer service affects:
- (a) Loyalty
  - (b) Word of mouth
  - (c) Retention
  - (d) All of these
29. Advertising is classified as:
- (a) Personal promotion
  - (b) Direct promotion
  - (c) Mass promotion
  - (d) None
30. Which is a key feature of modern marketing in banks?
- (a) Push selling
  - (b) Product centric
  - (c) Customer centric
  - (d) Competition centric

N-2067
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31. Bank marketing personnel need training to:
- (a) Improve knowledge (b) Deal with customers  
(c) Adopt changes (d) All of these
32. Which element of the mix involves “branch layout”?
- (a) Product (b) Promotion  
(c) Price (d) Place
33. SWOT analysis includes:
- (a) Strengths & Weaknesses only (b) Strengths, Weaknesses, Opportunities & Threats  
(c) Strategic Work Analysis (d) Segment weakness Analysis

## PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Explain the meaning and importance of marketing in banking.  
[OR]  
(b) Discuss the modern marketing concept in banking.
35. (a) What is Market Segmentation? Explain its relevance to banks.  
[OR]  
(b) Explain the importance of selecting a branch location.
36. (a) Describe the Product Mix in banking services.  
[OR]  
(b) Explain the process of New Product Development in banks.
37. (a) Discuss the various pricing objectives and policies in banking.  
[OR]  
(b) What is Promotion Mix? Explain its importance for a banker.
38. (a) Write a note on different promotional methods used by banks.  
[OR]  
(b) What is the role of customer service in marketing?
39. (a) Define advertising and explain its significance in bank marketing.  
[OR]  
(b) Write a note on the role of publicity in promoting banking services.
40. (a) Explain the role and training of bank marketing personnel.  
[OR]  
(b) Explain the importance of motivation in bank marketing.

N-2067

N-2068

COURSE CODE

200362

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Sixth Semester**  
**BUSINESS ADMINISTRATION**  
**FINANCIAL MANAGEMENT**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. In deciding the appropriate level of current assets for the firm, management is confronted with \_\_\_\_\_
 

(a) A trade-off between profitability and risk.	(b) A trade-off between liquidity and marketability.
(c) A trade-off between equity and debt.	(d) Trade-off between current assets and profitability.
  
2. Which of the following is not incorporated in Capital Budgeting?
 

(a) Tax-Effect	(b) Time Value of Money
(c) Required Rate of Return	(d) Rate of Cash Discount
  
3. Financial management process deals with
 

(a) Investments	(b) Financing decisions
(c) Both a and b	(d) None of the above
  
4. Finance functions are
 

(a) Planning for funds	(b) Raising of funds
(c) Allocation of Resources	(d) All of the above
  
5. A \_\_\_\_\_ is a guarantee provided by the buyer's banker to the seller
 

(a) over draft	(b) cash credit
(c) letter of credit	(d) Discounting of bills

N-2068

6. Long term finance is required for

- (a) Current assets.
- (c) Intangible assets.

- (b) Fixed assets.
- (d) None of these

7. Cost of Capital refers to

- (a) Flotation Cost
- (c) Required Rate of Return

- (b) Dividend
- (d) None of the above.

8. Operating leverage helps in analysis of

- (a) Business Risk
- (c) Production Risk

- (b) Financing Risk
- (d) Credit Risk

9. \_\_\_\_\_ of a firm refers to the composition of its long-term funds and its capital structure.

- (a) Capitalization
- (c) Under-capitalization

- (b) Over-capitalization
- (d) Market capitalization

10. Financial leverage refers to the rate of change in earnings per share for a given change in earnings \_\_\_\_\_

- (a) Before tax.
- (c) Before interest and tax

- (b) Before interest.
- (d) After interest and tax.

N-2068

11. \_\_\_\_\_ is a long term planning for financing proposed capital outlay.

(a)Capital Budgeting

(b)Budgeting.

(c)Cash Budget.

(d)Sales Budget.

12. The project can be selected if its profitability index is more than \_\_\_\_\_.

(a)1%.

(b)3%.

(c)5%.

(d)10%.

13. Capital Budgeting Decisions are:

(a)Reversible

(b)Irreversible

(c)Unimportant

(d)All of the above.

14. Which of the following is not a capital budgeting decision?

(a)Expansion Programme

(b)Merger

(c)Replacement of an Asset

(d)Inventory Level.

15. \_\_\_\_\_ is the length of time between the firm's actual cash expenditure and its own cash receipt.

(a)Net operating cycle

(b)Cash conversion cycle

(c)Working capital cycle

(d)Gross operating cycle

N-2068

16. In finance, "working capital" means the same thing as \_\_\_\_\_.
- (a) Total assets. (b) Fixed assets.  
(c) Current assets. (d) Current assets minus current liabilities.
17. In deciding the appropriate level of current assets for the firm, management is confronted With \_\_\_\_\_.
- (a) A trade-off between profitability and risk. (b) A trade-off between liquidity and marketability.  
(c) A trade-off between equity and debt. (d) Trade-off between current assets and profitability.
18. Net working capital refers to \_\_\_\_\_.
- (a) total assets minus fixed assets. (b) current assets minus current liabilities.  
(c) current assets minus inventories. (d) current assets.
19. If  $r = k_e$ , then MP by Walter's Model and Gordon's Model for different payout ratios would be
- (a) Unequal, (b) Zero,  
(c) Equal, (d) Negative
20. Which of the following stresses on investor's preference reorient dividend than higher future capital gains?
- (a) Walter's Model, (b) Residuals Theory,  
(c) Gordon's Model, (d) MM Model.

N-2068
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21. If a firm has  $k_e > r$  the Walter's Model suggests for

- (a) 0% payout,
- (c) 50% Payout,

- (b) 100% Payout,
- (d) 25% Payout

22. Dividend irrelevance argument of MM Model is based on:

- (a) Issue of Debentures,
- (c) Arbitrage ,

- (b) Issue of Bonus Share,
- (d) Hedging

23. \_\_\_\_\_ is one that maximizes value of business, minimizes overall cost of capital, that is flexible, simple and futuristic, that ensures adequate control on affairs of business by the owners and so on.

- (a) Minimal capital structure
- (c) Optimal capital structure

- (b) Moderate capital structure
- (d) Deficit capital structure

24. \_\_\_\_\_ varies inversely with profitability.

- (a) Liquidity.
- (c) Accounts.

- (b) Risk.
- (d) Trade.

25. Permanent working capital \_\_\_\_\_.

- (a) Varies with seasonal needs.
- (c) Is the amount of current assets required to meet a firm's long-term minimum needs.

- (b) Includes fixed assets.
- (d) Includes accounts payable

N-2068
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26. To financial analysts, "gross working capital" means the same thing as \_\_\_\_\_.
- (a) Fixed assets. (b) Current assets.  
(c) Working capital. (d) Cost of capital.
27. \_\_\_\_\_ refers to a firm holding some cash to meet its routine expenses that are incurred in the ordinary course of business.
- (a) Speculative motive (b) Transaction motive  
(c) Precautionary motive (d) Compensating motive
28. \_\_\_\_\_ refers to the length of time allowed by a firm for its customers to make payment for their purchases.
- (a) Holding period (b) Pay-back period  
(c) Average collection period (d) Credit period
29. Amounts due from customers when goods are sold on credit are called \_\_\_\_\_.
- (a) Trade balance (b) Trade debits  
(c) Trade discount (d) Trade off
30. Walters Model suggests for 100% DP Ratio when
- (a)  $k_e = r$ , (b)  $k_e < r$ ,  
(c)  $k_e > r$ , (d)  $k_e = 0$

N-2068
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31. If a firm has  $k_e > r$  the Walter's Model suggests for
- (a) 0% payout, (b) 100% Payout,  
(c) 50% Payout (d) 25% Payout
32. Walters Model suggests that a firm can always increase i.e. of the share by
- (a) Increasing Dividend, (b) Decreasing Dividend,  
(c) Constant Dividend, (d) None of the above
33. Bird in hand' argument is given by
- (a) Walker's Model, (b) Gordon's Model,  
(c) MM Mode, (d) Residuals Theory

## PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Examine the functions of financial management.
- [OR]
- (b) Criticize the circumstance when 'the objective of firm is profit maximization'?
35. (a) Describe the steps involved in financial planning process.
- [OR]
- (b) Explain how to determine the time value of Money.
36. (a) Explain the importance of cost of capital.
- [OR]
- (b) Compare Operating and Financial Leverage.
37. (a) What is the importance and objectives of capital budgeting?
- [OR]
- (b) Explain MM Approach in determining capital structure of a company.
38. (a) Explain the characteristics and advantages of Equity Share.
- [OR]
- (b) Explain the pros and cons of Lease financing.
39. (a) Explain different type of dividend policy followed by Indian Companies.
- [OR]
- (b) Critically examine the determinants of working capital.
40. (a) Discuss the different motives of holding cash
- [OR]
- (b) Explain the nature and goal of investing cash in marketable securities

N-2068

N-2069

COURSE CODE

200363

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Sixth Semester**  
**BUSINESS ADMINISTRATION**  
**BUSINESS LAW**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. Which of the following is not an essential element of a valid contract?
 

(a) Offer and acceptance	(b) Mutual consent
(c) Lawful consideration	(d) Moral obligation
  
2. A contract that depends upon the occurrence or non-occurrence of an uncertain future event is known as:
 

(a) Unilateral contract	(b) Contingent contract
(c) Void contract	(d) Quasi-contract
  
3. If a new contract completely replaces an existing contract, this is known as:
 

(a) Waiver	(b) Remission
(c) Novation	(d) Alteration
  
4. Which remedy involves awarding monetary compensation for loss caused by breach of contract?
 

(a) Specific performance	(b) Injunction
(c) Damages	(d) Rescission
  
5. For an acceptance to convert a proposal into a promise, it must be:
 

(a) Expressed in any manner	(b) Absolute and unqualified
(c) Conditional and qualified	(d) Implied only

N-2069

6. An agency relationship created retrospectively, where the principal approves a prior unauthorized act, is known as:
- (a) Express agency  
(b) Agency by necessity  
(c) Agency by ratification  
(d) Agency by estoppel
7. Which of the following statements is true regarding proper sub-agent appointment?
- (a) Only the agent is responsible for the sub-agent's acts  
(b) The sub-agent is responsible to the principal in all cases  
(c) The principal is bound by the acts of a properly appointed sub-agent as if the sub-agent were originally appointed by the principal  
(d) Sub-agents cannot be appointed at all
8. A contract of sale of goods includes which of the following?
- (a) Sale only  
(b) Agreement to sell only  
(c) Both sale and agreement to sell  
(d) Neither sale nor agreement to sell
9. What happens if specific goods perish after the agreement to sell but before the sale is completed, without fault of either party?
- (a) No impact; contract is valid  
(b) Agreement is void  
(c) Agreement becomes voidable at buyer's option  
(d) Seller bears liability
10. Where the price is not determined by the parties in a contract of sale of goods, what price shall the buyer pay?
- (a) Price set by the buyer  
(b) Price set by the seller  
(c) A reasonable price  
(d) Price based on market forces

N-2069
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11. 'Specific goods' means goods that are:

- (a) Identified and agreed when the actual sale is made      (b) Identified and agreed upon at the time of making the contract  
(c) Identified when the buyer makes cash purchases      (d) Identified only after the sale

12. Under Section 4, a promissory note involves which parties primarily?

- (a) Drawer and drawee      (b) Maker and payee  
(c) Endorser and endorsee      (d) Keeper and issuer

13. Which of the following is not considered a negotiable instrument under the Act?

- (a) Promissory note      (b) Bill of exchange  
(c) Cheque      (d) Currency note

14. A bill of exchange is:

- (a) A conditional order to pay      (b) An unconditional order to pay  
(c) A conditional promise to pay      (d) An irrevocable directive

15. What is the minimum number of parties involved in a bill of exchange?

- (a) One      (b) Two  
(c) Three      (d) Four

N-2069

16. What privilege does a holder in due course enjoy?

- (a) Cancelling the instrument at will
- (c) Claiming interest only

- (b) Discharging the instrument of all prior defects
- (d) Free transfer without endorsement

17. Which of the following is an essential feature of a partnership?

- (a) Agreement
- (c) Mutual agency

- (b) Sharing of profits
- (d) All of the above

18. If there is no partnership deed, profits are shared:

- (a) Equally
- (c) As per seniority

- (b) In capital ratio
- (d) As per mutual consent

19. In a partnership firm, partner liability is:

- (a) Unlimited
- (c) Limited

- (b) Limited to capital
- (d) Both A and C

20. A partnership with no fixed duration is known as:

- (a) General partnership
- (c) Particular partnership

- (b) Partnership at will
- (d) Co-ownership

N-2069

21. Which of the following is not a ground for compulsory dissolution by court?

- (a) Persistent breach by partners
- (c) Continuous huge losses

- (b) Business becomes illegal
- (d) Retirement of one of three partners

22. What privilege does a holder in due course enjoy?

- (a) Cancelling the instrument at will
- (c) Claiming interest only

- (b) Discharging the instrument of all prior defects
- (d) Free transfer without endorsement

23. Under the Companies Act, 1956, a company may issue which two types of shares?

- (a) Secured and unsecured
- (c) Redeemable and irredeemable

- (b) Equity and preference
- (d) Partly paid and fully paid

24. Under the Companies Act, 1956, issuing shares at a discount is:

- (a) Always invalid
- (c) Always valid

- (b) Valid if authorized by shareholders in general meeting
- (d) Voidable at the option of the shareholder

25. The Companies Act, 1956 was repealed and replaced by:

- (a) Companies Act, 2000
- (c) Companies Act, 2013

- (b) Companies Act, 2010
- (d) Companies Act, 2015

N-2069

26. Which of the following is not a characteristic of a company?

- (a) Perpetual succession
- (b) Common seal
- (c) Unlimited liability of members
- (d) Separate legal entity

27. Which of the following documents is not required during incorporation under the Companies Act, 1956?

- (a) Memorandum of Association
- (b) Articles of Association
- (c) Certificate of Incorporation
- (d) Statement of Intent

28. The Consumer Protection Act, 1986 was enacted to provide for:

- (a) Regulation of insurance only
- (b) Creation of consumer councils and redressal authorities
- (c) Trade liberalization
- (d) Tax reforms

29. The State Consumer Protection Council must meet at least:

- (a) Once a month
- (b) Once a year
- (c) Twice a year
- (d) Quarterly

30. Who heads the District Consumer Disputes Redressal Forum as per COPRA 1986?

- (a) A lawyer
- (b) A District Judge or someone qualified to be one
- (c) A Social Activist
- (d) The District Collector

N-2069

31. The State Commission handles claims valued between:

- (a) ₹20 lakhs to ₹1 crore  
 (b) Up to ₹20 lakhs  
 (c) Above ₹1 crore  
 (d) No jurisdiction

32. Which of the following agreements is expressly declared void under the Indian Contract Act, 1872?

- (a) Agreement with lawful consideration  
 (b) Agreement in restraint of marriage  
 (c) Agreement made out of natural love and affection  
 (d) Agreement to sell goods

33. In case of partnership, the firm's property is used for:

- (a) Personal use of partners  
 (b) Charitable purposes only  
 (c) Business purposes of the firm  
 (d) Any purpose decided by majority of partners

PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) What are the different types of contracts under the Indian Contract Act? Explain with suitable examples.

[OR]

(b) What are the essentials of a valid contract? Explain how each essential affects the enforceability of a contract.

35. (a) Discuss the rights and duties of a principal and an agent in detail.

[OR]

(b) Explain in detail the circumstances under which an agency is terminated by law and by the act of parties.

36. (a) Define a contract of sale of goods. Explain the essentials of a valid contract of sale under the Sale of Goods Act, 1930.

[OR]

(b) Discuss the rules regarding performance of a contract of sale under the Sale of Goods Act, 1930.

37. (a) What is a Promissory Note? State its essential features and how it differs from a Bill of Exchange.

[OR]

(b) Discuss the various modes by which a Negotiable Instrument can be discharged.

38. (a) What is a Partnership Deed? Discuss its contents and importance in governing the rights and duties of partners.

[OR]

(b) Discuss the various modes of dissolution of partnership. Explain the consequences of dissolution.

39. (a) Discuss the classification of companies under the Companies Act, 1956 with examples.

[OR]

(b) Explain the procedure for incorporation of a company. What are the legal effects of incorporation?

40. (a) What is the Consumer Protection Council? Discuss its role and functions in protecting consumer interests.

[OR]

(b) What are the powers and functions of the National Commission under the Consumer Protection Act, 1986?

N-2069

**N-2070****COURSE CODE****200364**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, DECEMBER 2025**  
**Third Year - Sixth Semester**  
**BUSINESS ADMINISTRATION**  
**ENTREPRENEURSHIP**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

PART - A

(33 X 1 = 33)

Answer **all** the questions.

1. Who is known as the father of modern entrepreneurship?  
(a) Adam Smith  
(b) Peter Drucker  
(c) Schumpeter  
(d) Steve Jobs
2. EDPs are primarily conducted to:  
(a) Train bankers  
(b) Develop entrepreneurs  
(c) Support MNCs  
(d) Promote FDI
3. A feasibility report, mainly studies:  
(a) Profit sharing  
(b) Loan scheme  
(c) Viability of a business idea  
(d) Training cost
4. The term "innovation" is best associated with:  
(a) Managing risk  
(b) Creating new ideas  
(c) Tax planning  
(d) Hiring employees
5. SWOT analysis includes:  
(a) Internal audit  
(b) Market trends  
(c) Strengths & weaknesses  
(d) All of these

**N-2070**

6. Business incubation is useful for:
- (a) Established firms
  - (b) Retired persons
  - (c) Startups
  - (d) Bank employees
7. Which of these is not a quality of an entrepreneur?
- (a) Innovation
  - (b) Initiative
  - (c) Risk-taking
  - (d) Laziness
8. PMEGP is a scheme run by:
- (a) NABARD
  - (b) RBI
  - (c) KVIC
  - (d) SEBI
9. Business plans include all except:
- (a) Executive summary
  - (b) Market analysis
  - (c) Marriage certificate
  - (d) Financial plan
10. The act of setting up a new business is called:
- (a) Entrepreneurship
  - (b) Marketing
  - (c) Accounting
  - (d) Franchising

N-2070
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11. Which of the following is a government initiative to support startups in India?
- (a) Atmanirbhar Yojana  
(b) Startup India  
(c) Swachh Bharat  
(d) Skill India
12. Risk-taking in entrepreneurship means:
- (a) Gambling  
(b) Planned risk for expected gain  
(c) Insurance claim  
(d) Avoiding all loss
13. Entrepreneur is a:
- (a) Risk bearer  
(b) Wage earner  
(c) Public servant  
(d) Volunteer
14. Which one is not part of a business plan?
- (a) Market analysis  
(b) Financial forecast  
(c) Training report  
(d) Executive summary
15. The final stage of EDP is:
- (a) Motivation  
(b) Project work  
(c) Follow-up support  
(d) Idea generation

N-2070
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16. Working capital is used for:

- (a) Building purchase
- (c) Share trading

- (b) Day-to-day expenses
- (d) Licensing

17. Entrepreneurship is a function of:

- (a) Innovation
- (c) Creativity

- (b) Risk-taking
- (d) All of the above

18. One major challenge faced by entrepreneurs is:

- (a) Low competition
- (c) Government support

- (b) Easy funding
- (d) Lack of capital

19. A startup is generally:

- (a) A public sector company
- (c) A branch of a big company

- (b) A new venture
- (d) NGO

20. EDII is located in:

- (a) Chennai
- (c) Ahmedabad

- (b) Hyderabad
- (d) Delhi

N-2070

21. Venture capital is a type of:
- (a) Loan
  - (b) Equity investment
  - (c) Deposit
  - (d) Partnership
22. Break-even analysis is used to:
- (a) Maximize tax
  - (b) Reduce employees
  - (c) Forecast profit
  - (d) Know no-profit-no-loss point
23. The term 'Angel Investor' means:
- (a) Bank manager
  - (b) Initial investor in a startup
  - (c) Loan defaulter
  - (d) Trader
24. Market survey helps in:
- (a) Customer understanding
  - (b) Fund sanction
  - (c) Legal clearance
  - (d) Hiring staff
25. EDP is meant for:
- (a) Bankers
  - (b) Government officers
  - (c) Potential entrepreneurs
  - (d) Shareholders

N-2070
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26. Which of these is not an entrepreneurial trait?

- (a) Discipline
- (c) Determination

- (b) Laziness
- (d) Confidence

27. Entrepreneurial motivation is influenced by:

- (a) Role models
- (c) Recognition

- (b) Rewards
- (d) All of the above

28. The ability to generate new ideas is called:

- (a) Intelligence
- (c) Creativity

- (b) Innovation
- (d) Planning

29. Which institution provides collateral-free loans to MSMEs?

- (a) SIDBI
- (c) KVIC

- (b) MUDRA
- (d) NABARD

30. DIC stands for:

- (a) District Industry Centre
- (c) Direct Income Credit

- (b) Delhi Innovation Council
- (d) Domestic Investment Company

N-2070

31. Entrepreneurship development helps in:
- (a) Import growth (b) Unemployment reduction  
(c) Trade balance (d) None of these
32. Prototype is:
- (a) Final product (b) Test model  
(c) Idea only (d) Business report
33. Which of these is a social entrepreneur known for microfinance?
- (a) Ratan Tata (b) Muhammad Yunus  
(c) Elon Musk (d) Kiran Mazumdar Shaw

## PART - B

(7 X 6 = 42)

Answer **all** questions choosing either (a) or (b).

34. (a) Define entrepreneurship. Discuss its features and functions.  
[OR]  
(b) What are the types of entrepreneurs?
35. (a) What are the key stages in Entrepreneurship Development Programme?  
[OR]  
(b) Discuss the role of EDII and DIC in promoting EDPs.
36. (a) Explain the contents of a business plan.  
[OR]  
(b) What are the steps in setting up a small enterprise?
37. (a) Describe the role of innovation in entrepreneurship.  
[OR]  
(b) What is the significance of feasibility study?
38. (a) What are the challenges faced by new entrepreneurs in India?  
[OR]  
(b) Discuss the importance of market surveys in EDP.
39. (a) What are the sources of finance for entrepreneurs?  
[OR]  
(b) What is venture capital and how does it work?
40. (a) Explain entrepreneurial motivation. What factors influence it?  
[OR]  
(b) Write a note on training and follow-up in EDP.

N-2070