

N-3051

COURSE CODE

200313

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. The Production Possibility Curve (PPC) shows:

- |  |                         |
|--|-------------------------|
| (a) Actual production only                                   | (b) Unlimited resources |
| (c) Different combinations of two goods that can be produced | (d) Government policies |

2. Which method is commonly used in economics?

- |                            |                                     |
|----------------------------|-------------------------------------|
| (a) Laboratory experiment  | (b) Deductive and inductive methods |
| (c) Trial and error method | (d) Intuition                       |

3. Time value of money implies:

- |                                  |   |
|----------------------------------|---|
| (a) Money loses value over time  | (b) A rupee today is worth more than a rupee tomorrow |
| (c) Money has no value in future | (d) Value of money is constant                        |

4. Instrumentalism in economics deals with:

- |                             |   |
|-----------------------------|---|
| (a) Historical changes only | (b) Small changes in cost and revenue for decision-making |
| (c) Budgeting errors        | (d) Reduction of capital investments                      |

5. Which of the following best describes the scope of managerial economics

- |   |                          |
|---|--------------------------|
| (a) Only theoretical analysis                             | (b) Government budgeting |
| (c) Demand analysis, cost analysis, and pricing decisions | (d) Foreign trade only   |

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6. Which of the following is not an assumption of the Cardinal Utility Approach?
- (a) Utility can be measured in numerical units                      (b) Marginal utility of money remains constant  
(c) Consumer has limited income                                      (d) Preferences are represented by indifference curves
7. Which of the following will not change the position of a consumer's budget line?
- (a) Change in the price of one good                                      (b) Change in consumer's income  
(c) Change in the prices of both goods                                (d) Change in consumer's taste or preference
8. The consumer is in equilibrium when:
- (a) The budget line lies above the indifference curve              (b) The indifference curve intersects the budget line  
(c) The MRS equals the ratio of prices of the two goods              (d) Total utility is the same from all goods
9. Which of the following is the correct formula for Price Elasticity of Demand?
- (a) Percentage change in quantity supplied / Percentage change in price                      (b) Percentage change in quantity demanded / Percentage change in price  
(c) Price / Quantity    (d) Change in income / Change in demand
10. The demand for necessities such as salt or medicine is generally:
- (a) Perfectly elastic    (b) Elastic  
(c) Inelastic    (d) Unitary elastic

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11. If the income of a consumer increases and the demand for a product decreases, the product is:
- (a) A normal good  
(b) A substitute good  
(c) An inferior good  
(d) A complementary good
12. Under the Law of Variable Proportion, the marginal product eventually:
- (a) Rises continuously  
(b) Remains constant  
(c) Declines  
(d) Becomes negative at the start
13. Returns to scale relate to:
- (a) Changes in one input  
(b) Short-run production  
(c) Changes in all inputs  
(d) Only labour changes
14. Which of the following shows increasing returns to scale?
- (a) Inputs doubled → Output doubles  
(b) Inputs doubled → Output less than doubles  
(c) Inputs doubled → Output more than doubles  
(d) Inputs unchanged → Output doubles
15. In the long run, all costs are:
- (a) Fixed  
(b) Variable  
(c) Constant  
(d) Sunk

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16. The cost function shows the relationship between:

(a) Output and revenue

(b) Input and demand

(c) Output and cost

(d) Price and supply

17. Economies of scale result in:

(a) Increased average cost

(b) Constant marginal cost

(c) Reduced average cost

(d) Increased total cost

18. The optimum firm is one that:

(a) Earns the highest total profit

(b) Produces at minimum average cost and maximum efficiency

(c) Produces the largest output

(d) Faces constant returns to scale

19. Which of the following best defines a representative firm?

(a) A firm that leads the industry

(b) A firm that sets market price

(c) A typical firm reflecting average characteristics of the industry

(d) A firm that only covers variable costs

20. Opportunity cost is:

(a) The actual money spent on resources

(b) The cost of hiring labor

(c) The cost of next best alternative foregone

(d) The sum of explicit and implicit costs

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21. In perfect competition, a firm reaches equilibrium when:

(a) Price = Marginal Cost

(b) Marginal Cost > Price

(c) Price < Average Cost

(d) Marginal Revenue = Average Revenue

22. Equilibrium of an industry occurs when:

(a) Marginal cost equals marginal revenue

(b) All firms are making losses

(c) No firm wants to enter or leave the industry

(d) Total revenue equals total cost

23. According to liquidity preference theory, the rate of interest is determined by:

(a) Demand and supply of money

(b) Productivity of capital

(c) Demand and supply of goods

(d) Profit levels

24. In economics, profit is considered as:

(a) Reward for land

(b) Reward for capital

(c) Reward for risk and uncertainty

(d) Reward for labour

25. In a monopoly, the price is determined by:

(a) Market demand and supply

(b) The government

(c) The consumer

(d) The monopolist

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26. Barriers to entry are a key feature of:

- (a) Perfect competition
- (c) Monopoly

- (b) Monopolistic competition
- (d) None of the above

27. The demand curve faced by a perfectly competitive firm is:

- (a) Downward sloping
- (c) Upward sloping

- (b) Vertical
- (d) Perfectly elastic (horizontal)

28. The practice of charging different prices for the same product to different consumers is called:

- (a) Price leadership
- (c) Price discrimination

- (b) Dumping
- (d) Product differentiation

29. A rise in labour productivity usually leads to:

- (a) Fall in wages
- (c) Rise in wages

- (b) No change in wages
- (d) Increase in unemployment

30. Under the Marginal Productivity Theory, a firm will employ labour until:

- (a) Total cost equals total revenue
- (c) Marginal productivity of labour equals wage rate

- (b) Wages equal marginal revenue
- (d) Average cost equals price

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31. In economics, rent is considered as:

- |                                    |                          |
|------------------------------------|--------------------------|
| (a) Payment for labour             | (b) Reward for risk      |
| (c) Surplus over transfer earnings | (d) Profit on investment |

32. Transfer earnings refer to:

- |   |  |
|---|--|
| (a) The cost of transferring money                            | (b) The earnings in the present job      |
| (c) Minimum amount needed to keep a factor in its current use | (d) Additional income over marginal cost |

33. The Keynesian theory emphasizes:

- |                                     |   |
|-------------------------------------|---|
| (a) Supply creates its own demand   | (b) Demand determines output and employment |
| (c) Money supply is the only factor | (d) Wages are perfectly flexible            |

PART - B

(7 X 6 = 42)

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

34. (a) Explain how graphs are used in economics to represent relationships. Give an example.

[OR]

(b) Discuss the concepts of marginalize and instrumentalism. How are they used in managerial decision-making?

35. (a) Explain the concept of a budget line. How does a consumer attain equilibrium using indifference curves and budget lines?

[OR]

(b) State and explain the types of elasticity of demand with suitable examples.

36. (a) Compare and contrast short-run and long-run production analysis in terms of factor flexibility and returns.

[OR]

(b) Define and explain economies and diseconomies of scale. Give examples for each.

37. (a) Explain how marginal cost and marginal revenue are related in determining the output level of a firm.

[OR]

(b) Why does the marginal cost curve intersect the average cost curve at its minimum point? Explain with diagram.

38. (a) Explain the Marginal Productivity Theory of Profit. What are its key assumptions?

[OR]

(b) What are the implications of different types of competition on pricing, output, and consumer welfare?

39. (a) Compare and contrast pricing under monopoly and perfect competition with suitable diagrams

[OR]

(b) Define wage differentials. What are the major causes for wage differences among workers?

40. (a) Why does quasi rent arise only in the short run? Illustrate with an example

[OR]

(b) Describe the three methods used in measuring national income with relevant examples.

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COURSE CODE

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**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Which of the following is not considered a fundamental accounting assumption?
 

(a) Going Concern	(b) Consistency
(c) Accrual	(d) Prudence
  
2. The accounting equation reflects which basic relationship in double-entry accounting?
 

(a) Assets + Liabilities = Owner's Equity	(b) Assets = Liabilities + Owner's Equity
(c) Revenue - Expenses = Capital	(d) Income = Assets - Liabilities
  
3. Which of the following is a limitation of accounting?
 

(a) It records only monetary transactions	(b) It provides future forecasts
(c) It includes qualitative information	(d) It considers personal preferences
  
4. Which of the following is a fundamental accounting assumption that is not explicitly disclosed unless not followed?
 

(a) Prudence	(b) Matching
(c) Going Concern	(d) Materiality
  
5. The Accounting Standards in India are issued by:
 

(a) RBI	(b) MCA
(c) ICAI	(d) SEBI

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6. Which of the following types of transactions is not recorded in the journal proper?
- (a) Credit purchase of fixed assets  
(b) Adjustment entries  
(c) Purchase of goods on credit  
(d) Opening entry
7. In the Petty Cash Book, the imprest system means:
- (a) Cash is borrowed from bank for small expenses  
(b) Petty cashier is reimbursed with a fixed sum at fixed intervals  
(c) Petty cash is not recorded at all  
(d) Petty expenses are recorded in the General Journal
8. Sales Return Journal is used to record:
- (a) Cash sales returns  
(b) Credit sales returns  
(c) All returns of goods  
(d) Return of fixed assets
9. If a transaction is recorded in the journal, the next step is to:
- (a) Record it in the cash book  
(b) Post it to the trial balance  
(c) Record it again in the journal  
(d) Post it to the respective accounts in the ledger
10. Which of the following is not true regarding a Trial Balance?
- (a) It ensures arithmetical accuracy of ledger postings  
(b) It is prepared after all ledger accounts are balanced  
(c) It reveals all types of errors  
(d) It lists all debit and credit balances

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11. In a bill of exchange, who is the person that accepts the bill and promises to pay?

(a)Drawer

(b)Endorser

(c)Drawee

(d)Payee

12. In consignment accounting, the party who sends the goods is called:

(a)Debtor

(b)Consignee

(c)Consignor

(d)Agent

13. Receipts and Payments Account is similar to:

(a)Trial Balance

(b)Cash Book (Summary Form)

(c)Trading Account

(d)Balance Sheet

14. In the Balance Sheet of a non-trading concern, the excess of assets over liabilities is called:

(a)Capital

(b)Net Profit

(c)Accumulated Fund

(d)Surplus Account

15. If the partnership deed is silent, interest on capital is allowed at the rate of:

(a)10% p.a.

(b)6% p.a.

(c)No interest is allowed

(d)12% p.a.

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16. When a partner is allowed a salary as per the deed, how is it treated in the books?
- (a) It is debited to the capital account (b) It is credited to the Profit and Loss Account  
(c) It is debited to the Profit and Loss Appropriation Account (d) It is debited to the Current Account
17. If a partner withdraws a fixed amount at the beginning of every month, the average period used to calculate interest on drawings is:
- (a) 6 months (b) 5.5 months  
(c) 6.5 months (d) 12 months
18. Goodwill brought in by the new partner in cash is shared:
- (a) In the new profit-sharing ratio (b) In the sacrificing ratio  
(c) In the gaining ratio (d) Equally among all partners
19. On the retirement of a partner, the amount due to the retiring partner is transferred to:
- (a) Cash account (b) Revaluation account  
(c) Capital account of continuing partners (d) His loan account, if not paid immediately
20. On dissolution of a firm, any profit or loss on realization is transferred to:
- (a) Revaluation Account (b) Partners' Capital Accounts in the profit-sharing ratio  
(c) Current Accounts (d) Goodwill Account

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21. Which of the following is not a part of final accounts of a company?
- (a) Profit and Loss Account (b) Balance Sheet  
(c) Memorandum of Association (d) Notes to Accounts
22. When shares are issued at a price higher than the face value, the excess amount is called:
- (a) Discount (b) Reserve  
(c) Premium (d) Capital
23. Which of the following statements is true regarding the issue of debentures at a discount and redemption at a premium?
- (a) It results in capital gain (b) No effect on financial statements  
(c) It causes a capital loss (d) Treated as deferred revenue expenditure
24. When shares are forfeited, the Share Capital Account is:
- (a) Debited with the face value of shares forfeited (b) Credited with the face value of shares forfeited  
(c) Debited with the amount received (d) Debited with the premium amount only
25. When a company redeems its own shares, the amount paid is debited to:
- (a) Share Capital Account (b) Share Premium Account  
(c) Share Redemption Account (d) Profit and Loss Account

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26. Provision for doubtful debts is shown in the final accounts under:

- |                 |                                 |
|-----------------|---------------------------------|
| (a) Liabilities | (b) Advances (Net of provision) |
| (c) Capital     | (d) Reserves                    |

27. Which schedule contains information about cash and balances with the RBI?

- |                |                |
|----------------|----------------|
| (a) Schedule 6 | (b) Schedule 7 |
| (c) Schedule 3 | (d) Schedule 5 |

28. Prudential Accounting requires banks to recognize income on:

- |                                    |   |
|------------------------------------|---|
| (a) Accrual basis for all accounts | (b) Cash basis for NPAs                   |
| (c) Accrual basis even for NPAs    | (d) Cash basis only for performing assets |

29. Income recognition under prudential norms is based on the concept of:

- |                  |                   |
|------------------|-------------------|
| (a) Accrual only | (b) Going concern |
| (c) Realization  | (d) Prudence      |

30. Capital adequacy is measured using:

- |                       |  |
|-----------------------|--|
| (a) Debt-equity ratio | (b) CRAR (Capital to Risk-weighted Assets Ratio) |
| (c) Net profit ratio  | (d) Turnover ratio                               |

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31. The provisioning requirement for loss assets is:

- (a)15% (b)25%  
(c)100% (d)10%

32. Which of the following ratios is a key indicator of a bank's financial strength?

- (a)Quick ratio (b)Capital Adequacy Ratio  
(c)Inventory Turnover Ratio (d)Net Worth Ratio

33. Which of the following is an example of a non-monetary event that is not recorded in financial accounting?

- (a)Purchase of machinery (b)Appointment of a new CEO  
(c)Payment of salary (d)Sale of goods for cash

PART - B

(7 X 6 = 42)

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

34. (a) What is accounting ?what are the objectives of accounting ?

[OR]

(b) Briefly explain the end users of accounting information

35. (a) Write an explanatory note on accounting standards setting in India

[OR]

(b) Journalise the following transactions: 2008 Jan

11. Purchased goods for Rs. 1,500

12. Purchased goods for Rs. 900 from GK stores Rs. 900

13. Sold goods for Rs. 1,100

14. Sold goods to Raju Rs. 250

15. Bought furniture for cash Rs. 2,000

16. Bought furniture from JFA furniture mart Rs. 800

17. Goods returned to GK stores Rs. 200

18. Raju returned goods worth Rs. 100

19. Drew for private use Rs. 500

20. Electric charges amounted to Rs. 120

36. (a) What is meant by posting? Explain the rules regarding posting

[OR]

(b) Explain the procedure for the preparation of Bank Reconciliation Statement

37. (a) Describe the Contents of a Income and Expenditure accounts.

[OR]

(b) Define Partnership. Briefly explain the fixed and fluctuating capitals of Partnership.

38. (a) Discuss the accounting problems arising out of retirement or death of a partner.

[OR]

(b) What are the various methods of valuation of goodwill.?

39. (a) What are the conditions for the issue of shares under discount?

[OR]

(b) Give a proforma of Profit and Loss account of a Banking Company.

40. (a) What is meant by prudential accounting and what are its norms?

[OR]

(b) What do you mean by

(i). Standard Assets,

(ii). Sub-standard Assets,

(iii) Doubtful Assets,

(iv). Loss Assets of a bank?

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**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**First Year - Second Semester**  
**BUSINESS ADMINISTRATION**  
**PRINCIPLES OF MANAGEMENT**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

## PART - A

Answer **all** the questions.

1. The process of management does NOT include which of the following?  
(a)Planning (b)Organizing  
(c)Negotiating (d)Controlling
2. Technical skills are most important at which level of management?  
(a)Top (b)Middle  
(c)first-line (d)Board of directors
3. Henri Fayol proposed how many principles of management?  
(a)10 (b)12  
(c)14 (d)16
4. The primary focus of Taylor's Scientific Management was:  
(a)Human relations (b)Financial control  
(c)Efficiency and productivity (d)Marketing strategy
5. Planning is considered as the \_\_\_\_\_ function of management.  
(a)Last (b)Middle  
(c)First (d)Optional

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6. The main objective of planning is to:

- (a) ensure high salaries
- (c) Eliminate management

- (b) Improve coordination and control
- (d) Reduce competition

7. Organizing refers to:

- (a) Directing employees only
- (c) Promoting products

- (b) Arranging tasks, people, and resources to achieve goals
- (d) Monitoring subordinates

8. An advantage of a narrow span of control is:

- (a) Better communication
- (c) Fewer managers

- (b) Higher costs
- (d) Less supervision

9. The process of delegation does NOT include:

- (a) assigning duties
- (c) Creating policies

- (b) Granting authority
- (d) Creating accountability

10. Delegation is \_\_\_\_\_ while decentralization is \_\_\_\_\_.

- (a) Optional; temporary
- (c) Individual; organizational

- (b) Mandatory; avoidable
- (d) Informal; formal

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11. The main purpose of motivation in management is to:

- (a) Maintain discipline
- (c) Conduct appraisals

- (b) Increase productivity and job satisfaction
- (d) Allocate tasks

12. Motivation is important because it:

- (a) Ensures budget control
- (c) Reduces communication

- (b) Improves employee performance
- (d) Increases job rotation

13. Leadership is best defined as:

- (a) giving orders to subordinates
- (c) Assigning tasks to team members

- (b) Influencing and guiding people toward organizational goals
- (d) Planning and budgeting

14. The primary role of leadership in management is to:

- (a) Control work processes
- (c) Direct and motivate employees

- (b) Maintain financial records
- (d) Allocate resources

15. The most effective management system according to Liker is:

- (a) Exploitative-Authoritative
- (c) Consultative

- (b) Benevolent-Authoritative
- (d) Participative

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16. At the left end of the Tannenbaum-Schmidt continuum is:

- (a) Laissez-faire leadership
- (b) Democratic leadership
- (c) Manager-centered leadership
- (d) Group decision-making

17. Controlling is primarily concerned with:

- (a) planning future actions
- (b) comparing actual performance with standards
- (c) Hiring staff
- (d) Organizing resources

18. The scope of control includes:

- (a) Only financial performance
- (b) Only strategic planning
- (c) All organizational activities
- (d) Only marketing functions

19. Strategic decisions are characterized by:

- (a) Low cost and high frequency
- (b) High cost and long-term impact
- (c) Limited scope
- (d) Repetitive nature

20. The strategic level is concerned with:

- (a) Day-to-day operations
- (b) Resource procurement
- (c) Vision, mission, and long-term goals
- (d) Supervisory roles

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21. Departmentalization by function is most suitable for:

- (a) Large diversified firms
- (c) Matrix organizations

- (b) Small single-product organizations
- (d) Multinational corporations

22. Span of management refers to:

- (a) The number of products managed
- (c) The number of departments in an organization

- (b) The number of employees a manager can supervise directly
- (d) The length of the chain of command

23. Which of the following is the correct sequence of the communication process?

- (a) Message → Sender → Channel → Encoding → Receiver → Feedback
- (c) Sender → Channel → Message → Encoding → Receiver → Feedback

- (b) Sender → Encoding → Message → Channel → Receiver → Feedback
- (d) Encoding → Sender → Message → Channel → Receiver → Feedback

24. Converting a message into symbols is known as:

- (a) Decoding
- (c) Encoding

- (b) Feedback
- (d) Interpretation

25. Formal communication typically flows through:

- (a) Grapevine
- (c) Social media

- (b) Organizational hierarchy
- (d) Personal conversations

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26. The practice of reducing waste and promoting sustainability is known as:

- (a) Profit management
- (b) Lean production
- (c) Green management
- (d) Risk analysis

27. One major benefit of adopting green management is:

- (a) Decreased operational cost
- (b) Reduced employee turnover
- (c) Enhanced brand image
- (d) Reduced product quality

28. Change agents are individuals who:

- (a) Block the change
- (b) Evaluate performance
- (c) Facilitate organizational change
- (d) Audit company accounts

29. To overcome communication barriers, one should:

- (a) Increase the noise in communication
- (b) Use technical language
- (c) Promote feedback and active listening
- (d) Avoid communication altogether

30. Accountability means:

- (a) The duty to complete a job
- (b) Being answerable for outcomes
- (c) Delegating tasks to juniors
- (d) Keeping track of time

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31. The interpersonal, informational, and decisional roles of managers were identified by:

- (a) Henri Fayol (b) Peter Drucker  
(c) Henry Mintzberg (d) Frederick Taylor

32. Fayol's principles are most closely associated with which function of management?

- (a) Planning (b) Organizing  
(c) Administration (d) General Management

33. Which technique involves collecting expert opinions in multiple rounds to reach a consensus?

- (a) Linear programming (b) Delphi method  
(c) SWOT analysis (d) Brainstorming

PART - B

(7 X 6 = 42)

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

34. (a) Critically evaluate the classical, neo-classical, and behavioral approaches to management thought.

[OR]

(b) Examine Chester Barnard's contribution to management thought with reference to his theory of cooperative systems and executive functions.

35. (a) Describe the scope of planning in an organization. What are its key areas and levels?

[OR]

(b) Outline the process of organizing in a business enterprise. What are the key steps involved?

36. (a) Describe the steps involved in the staffing process.

[OR]

(b) Describe the different types of motivation with suitable examples.

37. (a) Differentiate between leadership and management. How are both roles complementary?

[OR]

(b) Discuss any six principles of directing. How do these principles ensure effective coordination and employee motivation in an organization?

38. (a) Explain the concept of responsibility in management. How is it different from authority?

[OR]

(b) Differentiate between delegation and decentralization with suitable examples.

39. (a) Distinguish between intrinsic and extrinsic motivation with suitable examples.

[OR]

(b) Compare and contrast McGregor's Theory X and Theory Y. How do they influence managerial style?

40. (a) Discuss any five essential traits of an effective leader.

[OR]

(b) Write short notes on any two:

a) Traits of a leader

b) Importance of leadership

c) Leadership styles

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**N-3054****COURSE CODE****200324**

**ONLINE PROGRAMME EXAMINATIONS  
B.B.A. DEGREE EXAMINATION MAY 2026  
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. Financial accounting primarily serves:  

(a) Internal management	(b) Cost control
(c) External stakeholders	(d) Labour unions
  
2. Which of the following is not an objective of cost accounting?  

(a) Ascertain cost	(b) Determine profit and loss
(c) Fix selling price	(d) Assist in decision-making
  
3. Which inventory level signals immediate purchase?  

(a) Maximum Level	(b) Minimum Level
(c) Reorder Level	(d) Danger Level
  
4. Which is not a type of material wastage?  

(a) Scrap	(b) Spoilage
(c) Defectives	(d) Fixed cost
  
5. Idle time refers to:  

(a) Paid time when workers are not working	(b) Time spent in machine maintenance
(c) Overworking beyond regular hours	(d) Off-duty hours

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6. Labour turnover refers to:
- (a) Change of product line
  - (b) Number of new machines installed
  - (c) Rate of change in workforce
  - (d) Total output in a period
7. The process of charging entire overhead to a specific department is called:
- (a) Allocation
  - (b) Apportionment
  - (c) Absorption
  - (d) Classification
8. Absorption of overhead means:
- (a) Identification of overheads
  - (b) Allocation to cost centres
  - (c) Charging overheads to units produced
  - (d) Dividing overheads among departments
9. Unit costing is most suitable for which industry?
- (a) Hospital
  - (b) Furniture making
  - (c) Oil refinery
  - (d) Customised software development
10. Cost sheet is used to:
- (a) Show financial position
  - (b) Prepare balance sheet
  - (c) Calculate income tax
  - (d) Present total and per-unit cost

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11. Reconciliation is done between:

- (a) Cost sheet and tender
- (b) Cost accounts and financial accounts
- (c) Sales and purchases
- (d) Stock and debtors

12. Which item causes profit in cost accounts to be more than in financial accounts?

- (a) Over-absorption of overheads
- (b) Under-absorption of overheads
- (c) Income recorded only in financial books
- (d) Loss recorded only in cost books

13. Which of the following is a feature of process costing?

- (a) Cost is ascertained for each job
- (b) Costs are accumulated for each process
- (c) Suitable for customized production
- (d) Used only for service industries

14. Normal wastage is:

- (a) Avoidable
- (b) Abnormal in nature
- (c) Expected and unavoidable
- (d) Charged to profit and loss account

15. The cost incurred after split-off point is called:

- (a) Joint cost
- (b) Pre-cost
- (c) Separable cost
- (d) Fixed cost

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16. Inter-process profit refers to:

- (a) Loss on process
- (b) Profit added while transferring output from one process to another
- (c) Profit earned at final sale
- (d) Tax profit

17. Contract costing is most suitable for:

- (a) Biscuit manufacturing
- (b) Building construction
- (c) Transport services
- (d) Paint production

18. The account prepared to ascertain profit or loss on a specific long-term job is:

- (a) Process account
- (b) Cost sheet
- (c) Contract account
- (d) Job account

19. Budgetary control helps in:

- (a) Tax calculation
- (b) Performance monitoring
- (c) Legal compliance
- (d) Asset valuation

20. A budget prepared for a specific level of activity is called:

- (a) Fixed budget
- (b) Flexible budget
- (c) Master budget
- (d) Zero-based budget

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21. Performance budgeting focuses on:

- (a) Departmental goals
- (b) Output and achievement
- (c) Cost reduction
- (d) Past performance

22. Responsibility accounting involves:

- (a) Classifying all indirect expenses
- (b) Assigning costs to individuals responsible
- (c) Combining all department budgets
- (d) Accounting for losses

23. A basic advantage of standard costing is:

- (a) Fixed cost remains unknown
- (b) Helps in controlling costs
- (c) Encourages inefficient operations
- (d) Ignores variances

24. Which of the following is not part of variance analysis?

- (a) Labour variance
- (b) Material variance
- (c) Sales variance
- (d) Capital variance

25. Standard costing is most suitable in:

- (a) Job costing
- (b) Batch production
- (c) Process industries
- (d) Contract costing

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26. Which cost changes with the level of output?
- (a) Fixed cost  
(b) Semi-variable cost  
(c) Variable cost  
(d) Sunk cost
27. The formula for contribution is:
- (a) Sales – Variable Cost  
(b) Sales – Fixed Cost  
(c) Fixed Cost – Profit  
(d) Variable Cost – Sales
28. Angle of incidence in BEP chart represents:
- (a) Break-even point  
(b) Profitability  
(c) Loss area  
(d) Fixed cost
29. Which is not an element of cost?
- (a) Materials  
(b) Labour  
(c) Overheads  
(d) Revenue
30. Which of the following is not a method of costing?
- (a) Job costing  
(b) Contract costing  
(c) Marginal costing  
(d) Process costing

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31. Reorder level is calculated as:

- |   |   |
|---|---|
| (a) Minimum consumption × Maximum lead time | (b) Maximum consumption × Maximum lead time |
| (c) Minimum consumption × Minimum lead time | (d) Average consumption × Average lead time |

32. EOQ is:

- |                                 |                              |
|---------------------------------|------------------------------|
| (a) Economic Operating Quantity | (b) Effective Order Quantity |
| (c) Economic Order Quantity     | (d) Essential Order Quantity |

33. Danger level is calculated based on:

- |  |   |
|--|---|
| (a) Average usage and average lead time  | (b) Minimum usage and maximum lead time     |
| (c) Normal usage and emergency lead time | (d) Emergency usage and emergency lead time |

PART - B

(7 X 6 = 42)

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

34. (a) Define Cost Accounting and explain its objectives and limitations.

[OR]

(b) In a manufacturing company, a material is used as follows:

- Maximum consumption – 12,000 units per week
- Minimum consumption – 4,000 units per week
- Normal consumption – 8,000 units per week
- Reorder quantity – 48,000
- Time required for delivery

Calculate: (a) Re-order level; (b) Minimum level; (c) Maximum level; (d) Danger level; and (e) Average stock level.

35. (a) What is labour turnover? What are the methods of measuring it?

[OR]

(b) From the following particulars compute the Machine Hour Rate:

- Cost of Machine Rs. 11,000
- Scrap value 680
- Repairs for the effective working life 1,500
- Standard charges for 4 weekly period 1,600
- Effective working life 10,000 hours.
- Power used 6 units per hour @ 5 paise per unit.

Hours worked in 4 weekly period – 120 hours.

36. (a) Write a short note on **production account** and its types under unit costing.

[OR]

(b) Explain the treatment of under- and over-absorption of overheads in reconciliation.

37. (a) Fifty units are introduced into a process at a cost of Rs. 50. The total additional expenditure incurred by the process is Rs. 30. Of the units introduced, 10% are normally spoiled in the course of manufacture; these possess a scrap value of Re. 0.25 each. Owing to an accident, only 40 units are produced. You are required to prepare a process account, and abnormal wastage account.

[OR]

(b) Discuss the impact of opening and closing stock on cost sheet.

38. (a) Sri Govinda Undertook a Contract for constructing a building for Sri balram on 1<sup>st</sup> July 2002, contract price being Rs. 75,000. He incurred the following expenses:

Materials	Rs. 26,000
Materials in hand at end	1,000
Wages	35,000
Direct expenses	20,000
Plant purchased	10,000

The contract was completed on 31 December 2002 and the contract price was duly received. Provide depreciation at 10% on plant and charges indirect expenses at 20% on wages. Prepare contract Account in the books of Sri Govinda.

[OR]

- (b) What is batch costing? How is it different from job costing?

- 39.(a) The expenses budgeted for production of 10,000 units in a factory are furnish below:

	Per units (Rs.)
Materials	70
Labour	25
Variables overheads	20
Fixed overhead (Rs. 1,00,000)	10
Variables expense (direct)	5
Selling expenses (10% fixed)	13
Distribution expenses (20% fixed)	7
Administration expenses (Rs. 50,000)	5
	155

Prepare a budget for production of Rs. 6,000 and 8,000 units.

(Administration expenses are fixed for all levels of production)

[OR]

- (b) Explain the steps involved in the determination of standard cost for materials and labour.

40. (a)

You are given the following data:

Fixed expenses Rs. 4,000

Break – even point Rs. 10,000

Calculate:

- P/V Ratio
- Profit when sales are Rs. 20,000
- New break – even point if selling price is reduced by 20%..

[OR]

- (b) Define decision-making. Explain its key steps in managerial accounting.

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COURSE CODE

200331

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Define the term 'Organizational Behaviour':

- |   |  |
|---|--|
| (a) Study of marketing systems                                  | (b) Analysis of operational reports        |
| (c) Study of group and individual behavior within organizations | (d) Study of external business environment |

2. List the main approaches in Organizational Behaviour:

- |   |  |
|---|--|
| (a) Sociological, technological, biological | (b) Psychological, sociological, anthropological |
| (c) Economic, legal, medical                | (d) Behavioral, political, statistical           |

3. Select the dimension of attitude most related to commitment:

- |               |               |
|---------------|---------------|
| (a) Physical  | (b) Cognitive |
| (c) Affective | (d) Technical |

4. Recognize factors affecting personality development:

- |                               |                                       |
|-------------------------------|---------------------------------------|
| (a) Salary and education only | (b) Heredity, environment, experience |
| (c) Clothing and speech       | (d) Age and weight                    |

5. \_\_\_\_\_ is a motivation.

- |                                  |  |
|----------------------------------|--|
| (a) A pay incentive              | (b) Internal drive to act toward goals |
| (c) Organizational restructuring | (d) Team reallocation                  |

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6. List components influencing ability:

(a) Strength and fashion

(c) Asset ownership

(b) Experience, intelligence, skillset

(d) Age and location

7. \_\_\_\_\_ is a formal organizations.

(a) A casual gathering

(c) Group with random members

(b) Unplanned community

(d) A structured setup with designated roles

8. Recognize informal group features:

(a) Job title-based

(c) Defined through official charts

(b) Formed through emotional and social bonds

(d) Created by law

9. Identify features of group dynamics:

(a) Individual focus

(c) Interactions and behavior patterns among group members

(b) Conflict minimization

(d) Repetition of tasks

10. Explain group norms:

(a) Legal contracts

(c) Accounting procedures

(b) Expectations for group behavior and interaction

(d) Salary guidelines

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11. List the types of power in organizations:

- (a) Legal, punitive, charitable
- (c) Strategic, procedural, regulatory

- (b) Expert, referent, coercive, reward, legitimate
- (d) Cultural, fiscal, administrative

12. Recognize sources of power within a workplace:

- (a) Authority, knowledge, control over resources
- (c) Time, fashion, personal hobbies

- (b) Gossip, secrecy, favoritism
- (d) Laws, weather, holidays

13. List factors contributing to politics in organizations:

- (a) Transparency, honesty, fairness
- (c) Fashion, income, reputation

- (b) Scarce resources, ambiguity, self-interest
- (d) Quality control, supervision, facilities

14. Recognize the impact of politics on organizational behavior:

- (a) Causes confusion and ambiguity
- (c) Weakens branding

- (b) Builds stronger legal structures
- (d) Enhances IT infrastructure

15. Identify types of organizational stress:

- (a) Heat stress and light stress
- (c) Frequent flyer stress

- (b) Eustress and distress
- (d) Brand stress and customer stress

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16. Explain sources of stress in the workplace:

- (a) Frequent celebrations
- (b) Overload, conflict, ambiguity
- (c) Smart gadgets
- (d) Lack of free lunch

17. Distinguish between constructive and destructive conflict:

- (a) Constructive hurts morale; destructive improves performance
- (b) Destructive promotes learning; constructive limits ideas
- (c) Constructive leads to innovation; destructive causes breakdown
- (d) Both lead to better team bonding

18. List stages in conflict process:

- (a) Panic → Blame → Silence
- (b) Frustration → Exit → Recovery
- (c) Latent → Perceived → Felt → Manifest → Aftermath
- (d) Anger → Control → Punishment

19. Identify the meaning of organizational efficiency:

- (a) Achieving results with minimum waste
- (b) Spending more for better quality
- (c) Overstaffing for performance
- (d) Avoiding deadlines

20. List approaches for achieving organizational excellence:

- (a) Random procedures
- (b) Process innovation, TQM, benchmarking
- (c) High staff turnover
- (d) Reduced leadership presence

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21. Recall the significance of Organizational Climate in behavior:

- (a) It defines the legal framework of the organization
- (b) It influences employee motivation and satisfaction
- (c) It determines the salary structure
- (d) It controls external market conditions

22. Choose the correct implication of Organizational Behavior:

- (a) It eliminates organizational hierarchy
- (b) It increases the number of employees
- (c) It reduces the need for training
- (d) It helps in understanding employee behavior and improving management practices

23. Identify the nature of organizational change:

- (a) It is dynamic and continuous
- (b) It is always negative
- (c) It is optional for all organizations
- (d) It is static and rare

24. Recall one major cause of organizational change:

- (a) Technological advancements
- (b) Employee absenteeism
- (c) Holiday schedules
- (d) Office renovation

25. Recognize a strategy for managing resistance to change:

- (a) Reducing salaries
- (b) Increasing workload
- (c) Effective communication and employee involvement
- (d) Ignoring employee concerns

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26. Recall a common work stressor:

- (a) Office decoration
- (c) Team outings

- (b) Flexible timings
- (d) Heavy workload

27. Identify a challenge to OD implementation:

- (a) Availability of office space
- (c) Number of holidays

- (b) Resistance from employees
- (d) Color of office walls

28. Recognize a feature of a Learning Organization:

- (a) Discourages innovation
- (c) Limits employee growth

- (b) Focuses only on profits
- (d) Encourages continuous learning and knowledge sharing

29. Identify what perception involves:

- (a) Budget management
- (c) Task delegation

- (b) Sensory interpretation and understanding
- (d) Legal procedures

30. Summarize the benefits of group cohesiveness:

- (a) Reduces team morale
- (c) Encourages competition

- (b) Improves collaboration and unity
- (d) Promotes isolation

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31. \_\_\_\_\_ is a stress in organizational terms.

- (a) A mild emotion felt during relaxation  
 (b) A psychological and physical reaction to workplace demands  
 (c) A result of career success  
 (d) The effect of paid leaves

32. Explain the link between effectiveness and excellence:

- (a) Excellence ignores efficiency  
 (b) Effectiveness causes disorganization  
 (c) Excellence results from sustained effectiveness  
 (d) There is no connection

33. Identify a common reason for resistance to change:

- (a) Desire for promotion  
 (b) Lack of holidays  
 (c) Increase in salary  
 (d) Fear of the unknown

PART - B

(7 X 6 = 42)

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

34. (a) Outline the different approaches of Organisation Behaviour.

[OR]

(b) Elaborately explain the different theories of personality.

35. (a) Narrate the significance of learning.

[OR]

(b) Discuss the theories of group formation.

36. (a) Enumerate the determinants of group cohesiveness.

[OR]

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

37. (a) Explain the tactics to be observed to gain power.

[OR]

(b) Discuss the potential sources of stress.

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

[OR]

(b) Summarize the factors determining Organisational Effectiveness.

39. (a) Discuss the significance of Organisational Culture.

[OR]

(b) Explain the factors influencing organisational change.

40. (a) Summarize the steps to be adopted in managing resistance of change in an organisation.

[OR]

(b) Explain the Characteristics of organisation development.

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**N-3056****COURSE CODE****200332**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Identify a primary source of data:

- (a) Edited magazine
- (c) Social media posts

- (b) Survey responses
- (d) Film reviews

2. Select the technique used for data presentation:

- (a) Bar chart
- (c) Literature review

- (b) Flashcards
- (d) Memo writing

3. Define data condensation:

- (a) Increase data size
- (c) Eliminate data entries

- (b) Summarize raw data into useful forms
- (d) Hide values

4. Select the best graph to show time-based trends:

- (a) Pie diagram
- (c) Line graph

- (b) Column chart
- (d) Flowchart

5. Identify when median is preferred:

- (a) When data are symmetric
- (c) When data are continuous

- (b) When outliers are present
- (d) When mean is unknown

**N-3056**

6. Select the most frequent data value:

(a)Mean

(c)Median

(b)Maximum

(d)Mode

7. Define range:

(a)Midpoint of a distribution

(c)Sum of all frequencies

(b)Difference between max and min values

(d)Frequency with highest value

8. \_\_\_\_\_ is the coefficient of variation indicates.

(a)Relative variability in data

(c)Highest score in a dataset

(b)Absolute deviatio

(d)Skewness direction

9. \_\_\_\_\_ is a moment in statistics.

(a)Type of hypothesis

(c)A measure of shape and spread of data

(b)A measure of central location

(d)Frequency count

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

(a)It increases mean

(c)It reduces variation

(b)It affects symmetry

(d)It cancels standard deviation

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11. \_\_\_\_\_ is a correlation.

(a) Study of group means

(c) Relationship between two variables

(b) Difference between proportions

(d) Count of random variables

12. Difference between one-way and two-way tables:

(a) Two-way uses rows only

(c) One-way for single variable, two-way for bivariate analysis

(b) One-way uses multiple variables

(d) Both present time data

13. Regression analysis means:

(a) A way to compare proportions

(c) Predictive modeling of relationships between variables

(b) Study of cost trends

(d) A method of data cleaning

14. \_\_\_\_\_ regression relates to correlation:

(a) Regression confirms randomness

(c) Regression ignores correlation

(b) Regression cannot exist without correlation

(d) Regression depends on strength and direction of correlation

15. 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

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16. \_\_\_\_\_ is a limitation of index numbers:

- (a) Always accurate
- (c) Affected by sampling bias and methodology

- (b) Reflects only subjective data
- (d) Ignores seasonal effects

17. Define time series analysis:

- (a) Review of random events
- (c) Study of employee turnover

- (b) Study of data over time intervals
- (d) Mapping customer complaints

18. \_\_\_\_\_ is a deseasonalisation:

- (a) Adjusting data to eliminate seasonal patterns
- (c) Increasing data bias

- (b) Removing monetary effects
- (d) Multiplying seasonal effects

19. Define sampling:

- (a) Selecting every item in a population
- (c) Repeating the same data

- (b) Choosing a subset to represent the whole
- (d) Deleting extra records

20. 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

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21. Hypothesis testing means:

(a) Conducting interviews

(c) Listing questionnaire items

(b) Displaying graphs

(d) A process to make inferences about a population

22. When two-proportion tests are used:

(a) To compare medians

(c) To assess skewness

(b) To analyze unrelated groups' proportions

(d) To increase sampling error

23. Chi-Square test is a \_\_\_\_\_.

(a) Used for mean analysis

(c) Regression tool

(b) A formula for ranking

(d) A non-parametric test for categorical data comparison

24. \_\_\_\_\_ purpose of ANOVA:

(a) Compare multiple means across groups

(c) Test index changes

(b) Determine frequencies

(d) Forecast seasonal trends

25. Define probability:

(a) Result of forced outcome

(c) Degree of certainty in emotions

(b) Likelihood of an event occurring

(d) Fixed law of attraction

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

- (a) Estimates frequency
- (c) Measures correlation

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

27. Define random variable:

- (a) A fixed value in a dataset
- (c) A variable with unpredictable outcome

- (b) A function with constant slope
- (d) A non-statistical item

28. \_\_\_\_\_ is a Poisson distribution usage.

- (a) Applied for rare events in fixed intervals
- (c) Measures weight variance

- (b) Used for negative values
- (d) Plots seasonal graphs

29. \_\_\_\_\_ the measure indicating peakedness .

- (a) Range
- (c) Mean

- (b) Kurtosis
- (d) Median

30. Identify an index used to track living costs:

- (a) Interest index
- (c) Cost of Living Index

- (b) Quality index
- (d) Employee index

N-3056

31. Select the source of non-sampling error:

- (a) Misrecorded responses  
(b) Sample size limitations  
(c) Variance calculation  
(d) Graphing method

32. Identify type of probability based on reasoning:

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

33. Select formula for Addition Theorem:

- (a)  $P(A) - P(B)$   
(b)  $P(A) \times P(B)$   
(c)  $P(A \cup B) = P(A) + P(B) - P(A \cap B)$   
(d)  $P(A/B) \times P(B/A)$

PART - B

(7 X 6 = 42)

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

34. (a) Discuss about the functions and limitations of statistics

[OR]

(b) Construct a histogram from the following data.

MARKS	FREQUENCY
0-10	5
10-20	10
20-30	20
30-40	15
40-50	10

35. (a) Determine median from the following data: 25, 20, 15, 45, 18, 7, 10, 38, 12 In a class of 100 students, 20 have failed and their average of marks is 5. The total marks secured by the entire class were 562. Find the average marks of those who have passed.

[OR]

(b) Give a detailed account on standard deviation.

36. (a) From the following table calculate the Karl – Pearson's coefficient of Skewness

Daily wages	150	200	250	300	350	400	450
No of People	3	25	18	16	4	5	6

[OR]

(b) Distinguish between Karl Pearson's coefficient and Spearman's correlation coefficient.

37. (a) For 5 observations of pairs of (X, Y) of variables X and Y the following results are obtained.  $\Sigma X=15$ ,  $\Sigma Y=25$ ,  $\Sigma X^2=55$ ,  $\Sigma Y^2=135$ ,  $\Sigma XY=83$ . Find the equation of the lines of regression and estimate the values of X and Y if  $Y=8$  ;  $X=12$ .

[OR]

- (b) Calculate Fisher's ideal index method for the following data

Commodity	2011		2012	
	Price	Quantity	Price	Quantity
A	2	7	3	5
B	5	11	6	10
C	3	14	5	11
D	4	16	4	18

38. (a) Explain the moving average method? How is it calculated?

[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) Give a detailed account on testing hypotheses for population proportion.

[OR]

- (b) Write down steps for testing the significance of goodness of fit.

40. (a) Define probability and bring out the importance of probability.

[OR]

- (b) Define Binomial distribution? what are the main characteristics of binomial distribution.

N-3056
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**N-3057****COURSE CODE****200333**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**Second Year - Third Semester**  
**BUSINESS ADMINISTRATION**  
**BANKING THEORY**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. Identify a type of bank from the following:

(a) Wedding Bank

(b) Commercial Bank

(c) Political Bank

(d) Entertainment Bank

2. Explain the concept of credit creation:

(a) Banks transferring fixed deposits

(b) Banks printing money

(c) Banks lending more than actual deposits

(d) Banks reducing interest rates

3. \_\_\_\_\_ is a key function of commercial banks:

(a) Conducting agricultural surveys

(b) Funding political campaigns

(c) Accepting deposits and lending loans

(d) Organizing sports events

4. List the categories of Indian banks:

(a) Private, public, cooperative

(b) Retail, wholesale, fashion

(c) Legal, illegal, restricted

(d) Urban, rural, suburban

5. Any one objective of RBI:

(a) Providing entertainment services

(b) Ensuring monetary stability

(c) Sponsoring sports teams

(d) Managing fashion shows

**N-3057**

6. How RBI controls credit:

- (a)By publishing advertisements
- (c)By collecting census data

- (b)By regulating interest rates and reserve ratios
- (d)By avoiding cash handling

7. Identify the significance of money in the economy:

- (a)Reduces motivation
- (c)Increases environmental pollution

- (b)Promotes trade and value comparison
- (d)Destroys savings

8. List major types of money standards:

- (a)Stone, copper, bronze
- (c)Coins, matches, wood

- (b)Gold, bimetallism, paper currency
- (d)Oil, tea, cloth

9. Define the term that refers to the rate at which one currency can be exchanged for another.

- (a)Interest rate
- (c)Discount rate

- (b)Inflation rate
- (d)Exchange rate

10. \_\_\_\_\_ 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

N-3057

11. Summarize the role of the Reserve Bank of India in the Indian banking system.
- (a) Providing loans to individuals  
(b) Managing stock exchanges  
(c) Issuing government bonds  
(d) Regulating and supervising banks
12. Identify the organization responsible for providing credit to agriculture and rural development in India.
- (a) State Bank of India  
(b) Reserve Bank of India  
(c) NABARD  
(d) Commercial Banks
13. \_\_\_\_\_ is a function of Regional Rural Banks in India.
- (a) Regulating the stock market  
(b) Issuing currency notes  
(c) Managing foreign exchange  
(d) Providing credit to rural areas
14. Role of private sector banks in India.
- (a) To regulate the stock market  
(b) To provide competitive banking services  
(c) To manage foreign trade  
(d) To issue government bonds
15. Any one major function of SBI.
- (a) Currency printing  
(b) Stock market regulation  
(c) Providing public banking services  
(d) Tax administration

N-3057
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16. \_\_\_\_\_ is the organizational structure of SBI.

- (a) Managed by foreign entities
- (c) No formal organization

- (b) Hierarchical with various branches and subsidiaries
- (d) Single-tier flat structure

17. \_\_\_\_\_ is the role of RRBs in financial inclusion.

- (a) Maintaining stock records
- (c) Providing banking access to rural populations

- (b) Offering high-interest investments
- (d) Issuing insurance claims

18. How cooperative banks differ from commercial banks.

- (a) Owned by shareholders
- (c) Community-based and member-driven

- (b) Formed for profit maximization
- (d) Focused solely on foreign trade

19. Importance of private banks in urban areas.

- (a) Issuing postal services
- (c) Managing diplomatic transactions

- (b) Facilitating fast credit and digital banking
- (d) Reducing inflation

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

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

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

N-3057

21. \_\_\_\_\_ is the legal standing of a Fixed Deposit Receipt (FDR).

- (a)It's a cheque book
- (c)It's a loan agreement

- (b)It serves as written proof of deposit
- (d)It's a passport document

22. What bankers assess before approving large credit.

- (a)Customer's phone number
- (c)Monthly fashion expenses

- (b)Borrower's creditworthiness and documentation
- (d)Customer's nationality

23. Define the term "banker" legally.

- (a)Anyone in finance
- (c)An institution accepting deposits and giving loans

- (b)A person providing stock tips
- (d)An accountant

24. Any one special relationship between banker and customer.

- (a)Advisor-consultant
- (c)Guarantor-beneficiary

- (b)Vendor-consumer
- (d)Fiduciary duty

25. Utility services often bundled with banking.

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

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

N-3057

26. Role of banks in fund transfers.

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

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

27. Benefit of digital payments.

- (a) Only useful for government use
- (c) Increases cash dependency

- (b) Delays transactions
- (d) Enables real-time money transfer

28. Why fintech is transforming Indian banking.

- (a) By reducing online access
- (c) By increasing paperwork

- (b) Through automation and personalization
- (d) By eliminating ATMs

29. \_\_\_\_\_ 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

30. Identify the year the State Bank of India was formed.

- (a) 1955
- (c) 1949

- (b) 1969
- (d) 1975

N-3057

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

- |  |                                   |
|--|-----------------------------------|
| (a) Ignoring small businesses                  | (b) Encouraging risky speculation |
| (c) Supporting entrepreneurship and innovation | (d) Exporting banking talent      |

32. One agency service provided by banks.

- |                          |                                  |
|--------------------------|----------------------------------|
| (a) Insurance regulation | (b) Cheque and bill collection   |
| (c) Air travel booking   | (d) Healthcare scheme processing |

33. How agency services strengthen customer trust.

- |  |                            |
|--|----------------------------|
| (a) Promising daily returns            | (b) Creating digital games |
| (c) Simplifying financial transactions | (d) Avoiding documentation |

PART - B

(7 X 6 = 42)

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

34. (a) State the limitations of credit creation.

[OR]

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

35. (a) Discuss the important constituents of Indian money market.

[OR]

(b) List the different approaches to the supply of money.

36. (a) Discuss the meaning and significance of foreign exchange.

[OR]

(b) Explain the salient features of the amendments to the Reserve Bank of India Act.

37. (a) Discuss the management and functions of NABARD.

[OR]

(b) Explain the risk governance structure of the State Bank of India.

38. (a) Describe the role of regional and rural banks..

[OR]

(b) What are the major functions of private sector banks in India? Discuss.

39. (a) What is the procedure of applying for a Fixed Deposit in a bank?

[OR]

(b) What are the special features of the relationship between a banker and a customer?

40. (a) List the different function of banker.

[OR]

(b) Mention some of the recent developments in the field of banking.

N-3057

**N-3058****COURSE CODE****200334**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**Second Year - Third Semester**  
**BUSINESS ADMINISTRATION**  
**BANKING LAW AND PRACTICE – I**  
**(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 firm that prints currency

(b) A financial institution that accepts deposits and provides loans

(c) A business that sells insurance

(d) A government agency

2. Classify types of banks.

(a) Only commercial banks

(b) Personal banks only

(c) Development, cooperative, and commercial banks

(d) Merchant banks only

3. Recall one duty of a banker.

(a) Public policy drafting

(b) Honor customer's cheques

(c) Issuing insurance

(d) Collecting taxes

4. Explain why secrecy is crucial in banking.

(a) To prevent staff turnover

(b) To ensure banking hours are not disrupted

(c) To preserve trust and confidentiality

(d) To publish customer details in newspapers

5. Identify the meaning of the right of set-off.

(a) Right to combine balances across accounts

(b) Right to sell assets

(c) Right to cancel customer account

(d) Right to modify interest rate

**N-3058**

6. Recall when banker's rights terminate.

(a) Relationship ends due to closure or breach

(b) Legal conflict arises

(c) Account activity increases

(d) Customer requests interest statement

7. Which of the following is not an objective of negotiable instruments?

(a) Facilitate the transfer of debt

(b) Provide legal evidence of debt transactions

(c) Serve as a medium of exchange like currency

(d) Enhance credit and liquidity

8. Which of the following correctly distinguishes a cheque from a bank draft?

(a) A cheque contains an order to pay, while a draft is a promise to pay

(b) A cheque is drawn by a customer on the bank and is payable on demand; a draft is drawn by the bank on itself

(c) A cheque can be crossed, but a draft cannot

(d) A cheque requires acceptance by the drawee,

9. \_\_\_\_\_ is a bill of exchange.

(a) A document guaranteeing payment of money at a future date

(b) A cheque issued by the government

(c) A loan agreement between banks

(d) A certificate of deposit

10. Recall the meaning of the due date of a bill.

(a) The date when the bill is issued

(b) The date when payment is required

(c) The date when the bill is discounted

(d) The date when the bill is transferred

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11. Define a holder in due course.

- (a) A person who receives a negotiable instrument for value and in good faith  
(b) A person who issues a cheque  
(c) A person who guarantees payment of a bill  
(d) A person who discounts a bill of exchange

12. Recall the meaning of payment in due course.

- (a) Payment made to the rightful holder of the instrument  
(b) Payment made after the due date  
(c) Payment made to the issuer of the instrument  
(d) Payment made without verifying the instrument

13. Define an endorsement.

- (a) A signature transferring ownership of a negotiable instrument  
(b) A guarantee provided by the bank  
(c) A legal agreement between two parties  
(d) A document issued for payment

14. \_\_\_\_\_ is the precautions a paying banker must take.

- (a) Verify the drawer's signature and ensure funds are available  
(b) Ignore the date and amount on the cheque  
(c) Accept cheques without endorsement  
(d) Approve payment without verifying the account

15. Identify the precaution regarding drawer's signature.

- (a) Ignore signature differences  
(b) Compare with specimen signature on record  
(c) Accept signature from any family member  
(d) Permit verbal confirmation

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16. Recall one minor precaution when honoring cheques.

- (a) Verify banking hours
- (c) Contact credit bureau

- (b) Check salary history
- (d) Inspect account's social media

17. Define an NRI account.

- (a) Account operated by local clubs
- (c) Account held by a non-resident Indian

- (b) Account held by Indian resident
- (d) Account used for foreign trade.

18. Describe one requirement for company account opening.

- (a) Customer ID card
- (c) CEO's personal account details

- (b) Board resolution and authorized signatory
- (d) Guarantee from another company

19. \_\_\_\_\_ is the role of a trustee.

- (a) Managing sales in a bank
- (c) Setting government budgets

- (b) Custodian of assets for beneficiaries
- (d) Conducting audits

20. Explain one type of NRI account.

- (a) DEMAT Account
- (c) Resident Current Account

- (b) FCNR Account
- (d) Trade Bill Account

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21. \_\_\_\_\_ is the purpose of a savings account.

- (a) Investment for short-term
- (c) For storing funds with interest

- (b) Allows frequent and unlimited withdrawals
- (d) Meant for corporate reserves

22. Difference between current and fixed deposit accounts.

- (a) Current is for daily use, FD for long-term savings
- (c) Current accounts offer higher interest

- (b) Fixed deposit allows unlimited withdrawals
- (d) Both offer same withdrawal facility

23. \_\_\_\_\_ is a fixed deposit account.

- (a) Savings account with unlimited transactions
- (c) Account with a fixed sum deposited for a fixed tenure

- (b) Temporary account for government transactions
- (d) Account used for buying shares

24. Steps for operating a DEMAT account.

- (a) Only cash deposits are allowed
- (c) Cheques must be issued weekly

- (b) Shares are held and traded electronically
- (d) Deposits are made physically in lockers

25. Define remittance of funds.

- (a) Borrowing money from another bank
- (c) Buying fixed assets using loans

- (b) Sending or transferring money to another person or account
- (d) Auditing customer accounts

N-3058

26. Describe a benefit of safe deposit lockers.

- (a) They store mobile phones securely
- (c) Provide secure storage for valuables

- (b) Help banks issue cheques
- (d) Used to apply for home loans

27. Define e-banking.

- (a) Banking conducted over physical counters
- (c) Banking by postal letters

- (b) Online banking services via internet and mobile
- (d) A new currency note design

28. Describe one feature of Internet Banking.

- (a) Only usable during banking hours
- (c) Requires manual ledger entry

- (b) Allows access to banking services anytime from anywhere
- (d) Offers cooking tips

29. \_\_\_\_\_ is the banker's lien.

- (a) Right to seize customer property without reason
- (c) Right to retain securities until debt is paid

- (b) Obligation to return customer funds
- (d) Avoiding loan approval

30. Explain the difference between a trade bill and an accommodation bill.

- (a) Trade bills are for commercial transactions, accommodation bills are for financial assistance
- (c) Accommodation bills are issued by banks, trade bills are not

- (b) Trade bills are negotiable, accommodation bills are not
- (d) Trade bills are payable on demand, accommodation bills are not

N-3058

31. Why mutilated cheques require caution.

- (a)Easier to process
- (c)Always accepted

- (b)May indicate fraud or tampering
- (d)Must be returned to drawer immediately

32. Describe the structure of clubs or associations.

- (a)Individual ownership
- (c)Collective non-profit entity

- (b)Public governance
- (d)Private merchant syndicate

33. \_\_\_\_\_ is a valid bank guarantee.

- (a)Guarantee to provide food coupons
- (c)Legal assurance to pay a third party if the customer defaults
- (b)Promise to honor customer's party invitations
- (d)Agreement to create new account types

#### PART - B

(7 X 6 = 42)

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

34. (a) Explain the different types of banks in India.

[OR]

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

35. (a) Critically examine on appropriation and to charge interest and incidental charges.

[OR]

(b) What are the difference between Cheque and promissory Note?

36. (a) Explain Maturity of a Bill of Exchange.

[OR]

(b) Describe the holder in due course rule.

37. (a) Briefly explain the concept of Endorsement and its types.

[OR]

(b) Examine the Statutory Protection for Cheque clearance.

38. (a) How bank deals with the partnership firm, joint account company?

[OR]

(b) What is the difference between an Executor and a Trustee?

39. (a) How do Demat accounts work?

[OR]

(b) Describe the mode of opening, and Operation of accounts in banks

40. (a) Examine the services to consumers in terms of remittance of funds, safe deposits, lockers, guarantee and letters of credit.

[OR]

(b) What are the difference between RTGs and NEFT?

N-3058

**N-3059****COURSE CODE****200341**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**Second Year - Fourth Semester**  
**BUSINESS ADMINISTRATION**  
**ELEMENTS OF MARKETING**  
**(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 one of the 4 Ps of marketing?  
(a)Product (b)Price  
(c)People (d)Promotion
2. The process of dividing the total market into smaller groups is called:  
(a)Targeting (b)Positioning  
(c)Market Segmentation (d)Promotion
3. Which of the following is a part of promotion in marketing?  
(a)Advertising (b)Product design  
(c)Pricing strategy (d)Logistics
4. Which concept focuses on making products affordable and widely available?  
(a)Product concept (b)Selling concept  
(c)Production concept (d)Marketing concept
5. Who is considered the father of modern marketing?  
(a)Peter Drucker (b)Philip Kotler  
(c)Warren Buffet (d)David Aaker

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6. Which P in marketing mix refers to how a product reaches the customer?
- (a)Price (b)Place  
(c)Product (d)Promotion
7. In SWOT analysis, 'W' stands for:
- (a)Worth (b)Weaknesses  
(c)Workload (d>Wealth
8. The ultimate goal of marketing is to:
- (a)Maximize profit (b>Create customer value  
(c)Promote the brand (d)Reduce cost
9. Which term means how customers perceive a product compared to competitors?
- (a)Branding (b)Targeting  
(c)Segmentation (d)Positioning
10. A product's ability to satisfy a consumer's need is its:
- (a)Feature (b)Utility  
(c)Value (d)Design

N-3059
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11. Which of the following is a key feature of marketing?
- (a) Production-oriented (b) Customer-focused  
(c) Profit-focused only (d) Seller-focused
12. Which feature of marketing emphasizes building long-term relationships with customers?
- (a) Mass production (b) Customer orientation  
(c) Short-term sales (d) Product obsolescence
13. Marketing involves which of the following processes?
- (a) Only selling the product (b) Only production planning  
(c) Identifying and satisfying customer needs (d) Purchasing raw materials
14. Which of the following is a function of a distribution channel?
- (a) Product design (b) Advertising  
(c) Warehousing and delivery (d) Recruitment
15. Which of the following is an example of an intermediary in a distribution channel?
- (a) Manufacturer (b) Wholesaler  
(c) Consumer (d) Designer

N-3059
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16. A direct channel of distribution means:

- (a) Using only wholesalers
- (b) No intermediaries between producer and consumer
- (c) Only retailers are used
- (d) Distributors are used

17. Which of the following is the only element of the marketing mix that generates revenue?

- (a) Product
- (b) Price
- (c) Place
- (d) Promotion

18. What type of pricing involves setting prices based on competitors' prices?

- (a) Cost-plus pricing
- (b) Penetration pricing
- (c) Competitive pricing
- (d) Value-based pricing

19. Penetration pricing is used to:

- (a) Maximize short-term profit
- (b) Enter a competitive market with low prices
- (c) Target high-income consumers
- (d) Price based on product value

20. Which pricing strategy sets a high initial price for a new or innovative product?

- (a) Skimming pricing
- (b) Penetration pricing
- (c) Economy pricing
- (d) Bundle pricing

N-3059

21. What is the main goal of product positioning?

- (a) Increase production
- (b) Decrease cost
- (c) Create a distinct image in the consumer's mind
- (d) Launch a new product

22. Which of the following best represents a positioning strategy?

- (a) Offering low salary to workers
- (b) Matching competitors' prices
- (c) Emphasizing unique product benefits to stand out
- (d) Reducing packaging material

23. Positioning focuses mainly on:

- (a) Manufacturing process
- (b) Retailer's profit margin
- (c) Customer perception
- (d) Company objectives

24. A positioning map (perceptual map) is used to:

- (a) Show company profits
- (b) Locate store locations
- (c) Visually compare products in the market
- (d) Track employee performance

25. Which of the following brands is best known for positioning itself based on "luxury and status"?

- (a) Walmart
- (b) Toyota
- (c) Rolex
- (d) IKEA

N-3059

26. Personal selling primarily involves:

- (a) Mass advertising
- (b) One-on-one communication with customers
- (c) Product packaging
- (d) Online marketing

27. Which of the following is a major advantage of personal selling?

- (a) Reaches a large audience quickly
- (b) Allows direct interaction and feedback
- (c) Low cost per contact
- (d) Requires no training

28. Why is training important for a marketing sales team?

- (a) To reduce production costs
- (b) To improve product knowledge and selling skills
- (c) To increase advertising budget
- (d) To design product packaging

29. Which of the following is a common method of compensating salespeople?

- (a) Salary only
- (b) Commission only
- (c) Salary plus commission
- (d) Free product samples

30. What is the main purpose of providing compensation to marketing staff?

- (a) To reward performance and motivate sales
- (b) To reduce marketing expenses
- (c) To avoid customer complaints
- (d) To increase product features

N-3059

31. Influencer marketing primarily involves:

- |   |                                  |
|---|----------------------------------|
| (a) Using celebrities or popular social media personalities to promote products | (b) Door-to-door selling         |
| (c) Price discounts   | (d) TV commercials only products |

32. Which technology is being increasingly used for personalized marketing?

- |                   |                                  |
|-------------------|----------------------------------|
| (a) Blockchain    | (b) Artificial Intelligence (AI) |
| (c) Steam engines | (d) Manual accounting            |

33. Content marketing focuses on:

- |  |  |
|--|--|
| (a) Selling products through advertisements only | (b) Creating and sharing valuable content to attract customers |
| (c) Reducing product prices                      | (d) Increasing warehouse storage                               |

PART - B

(7 X 6 = 42)

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

34. (a) Explain the nature and scope of marketing.

[OR]

(b) Describe the difference between traditional and modern marketing.

35. (a) Discuss the external factors that influence the consumer behaviour

[OR]

(b) Evaluate market segment and target market selection.

36. (a) Discuss the concept of market setting.

[OR]

(b) Explain the various stages of a product life cycle.

37. (a) Explain in detail the different methods of pricing.

[OR]

(b) Explain various factors influencing channel selection.

38. (a) Describe the various inventory classification models.

[OR]

(b) Explain different types of TV advertising models.

39. (a) Explain the functions of a sales person.

[OR]

(b) Discuss the needs and objectives of sales training.

40. (a) Explain the advantages and disadvantages of communication in marketing.

[OR]

(b) Examine the objectives in the communication process.

N-3059

**N-3060****COURSE CODE****200342**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION, MAY 2026**  
**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 a key principle of sound lending?  
(a)Expansion (b)Liquidity  
(c)Relaxation (d)Overvaluation
2. Which type of lending is most preferred by banks?  
(a)Unsecured lending (b)Secured lending  
(c)Overdraft lending (d)Subsidized loans
3. Which factor is not considered under the 5Cs of credit?  
(a)Character (b)Capacity  
(c)Color of asset (d)Collateral
4. A loan given for a fixed tenure with a lump sum repayment is called:  
(a)Cash credit (b)Overdraft  
(c)Term Loan (d)Bill discounting
5. Which facility allows a borrower to withdraw and deposit multiple times within a limit?  
(a)Term loan (b)Cash credit  
(c)Fixed deposit (d)Guarantee

**N-3060**

6. Purchase and discounting of bills is primarily used in:

- (a) Personal banking
- (c) Education loans

- (b) Agriculture
- (d) Trade finance

7. Securities like shares and bonds are classified as:

- (a) Marketable securities
- (c) Intangibles

- (b) Fixed assets
- (d) Inventory

8. A major drawback of goods as security is:

- (a) High value
- (c) Marketability

- (b) Risk of deterioration
- (d) Easy handling

9. The control over securities in secured advances is essential to:

- (a) Increase NPA
- (c) Improve stock value

- (b) Prevent misuse or loss of asset
- (d) Satisfy borrowers

10. Which of the following is not a document of title to goods?

- (a) Railway receipt
- (c) Invoice

- (b) Bill of lading
- (d) Dock warrant

N-3060

11. Life insurance policy can be used as security after:

- (a) Attestation
- (c) Filing nomination

- (b) Assigning it in favor of the bank
- (d) Renewal

12. Book debts are an example of:

- (a) Fixed assets
- (c) Liquid liabilities

- (b) Current assets
- (d) Collateral guarantee

13. A fixed charge is usually created on:

- (a) Immovable assets
- (c) Debentures

- (b) Bank deposits
- (d) Life policies

14. Lien is a:

- (a) Right to retain goods
- (c) Mortgage

- (b) Security
- (d) Sale right

15. Mortgage is governed by which Act?

- (a) Transfer of Property Act
- (c) Indian Penal Code

- (b) Negotiable Instruments Act
- (d) Banking Regulation Act

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16. In a contract of guarantee, the person who gives the guarantee is called:

- (a) Debtor
- (b) Creditor
- (c) Surety
- (d) Agent

17. A continuing guarantee covers:

- (a) A single transaction
- (b) A series of transactions
- (c) One-time payment
- (d) Cash loans only

18. The consideration for the principal debtor is considered valid for the surety:

- (a) Yes
- (b) No
- (c) Sometimes
- (d) Only if written

19. Right of surety to recover from the principal debtor after payment is called:

- (a) Right of lien
- (b) Right of indemnity
- (c) Right of set-off
- (d) Right of claim

20. Surety is liable for:

- (a) Whole loan always
- (b) The amount guaranteed
- (c) Half of the loan
- (d) Only interest

N-3060

21. Which of the following discharges surety's liability?
- (a) Borrower repays
  - (b) Contract ends
  - (c) Novation of contract
  - (d) Increase in interest
22. Creditor giving time to debtor without surety's consent leads to:
- (a) Discharge of surety
  - (b) Increase in liability
  - (c) No change
  - (d) Right to sue
23. Creditor must not do which of the following?
- (a) Demand repayment
  - (b) Notify delay
  - (c) Alter contract terms without surety consent
  - (d) Proceed against surety
24. A surety has which type of liability?
- (a) Primary
  - (b) Secondary
  - (c) Joint
  - (d) Unlimited
25. Financial appraisal is primarily based on:
- (a) Ratio analysis
  - (b) Property documents
  - (c) Legal papers
  - (d) Loan amount

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26. Commercial appraisal evaluates:

- (a) Collateral
- (c) Promoter age

- (b) Machinery
- (d) Market demand and competitiveness

27. Loan appraisal ensures:

- (a) Profit to customer
- (c) Creditworthiness of borrower

- (b) Less documentation
- (d) Increase in interest rate

28. NPA classification helps banks in:

- (a) Sanctioning loans
- (c) Reducing deposits

- (b) Asset quality monitoring
- (d) Stock trading

29. Asset becomes NPA after:

- (a) 30 days
- (c) 90 days of non-payment

- (b) 60 days
- (d) 180 days

30. One method to recover NPA is:

- (a) Cheque bounce
- (c) GST return

- (b) SARFAESI Act
- (d) Partnership

N-3060

31. Loan documents are enforceable if:

- |                                     |                    |
|-------------------------------------|--------------------|
| (a) Signed by witness               | (b) Notarized only |
| (c) Properly stamped and registered | (d) On plain paper |

32. Limitation period for enforcing mortgage debt is:

- |             |              |
|-------------|--------------|
| (a) 2 years | (b) 3 years  |
| (c) 1 year  | (d) 12 years |

33. Under Indian Stamp Act, documents are:

- |                    |  |
|--------------------|--|
| (a) Optional       | (b) Required to be stamped to be legally valid |
| (c) Free for banks | (d) Issued only by court                       |

PART - B

(7 X 6 = 42)

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

34. (a) Describe the types of borrowings and the precautions to be taken by a banker while lending.  
[OR]  
(b) Compare the features of cash credit, overdraft, and term loan with suitable examples.
35. (a) Explain the different types of secured advances and the need for controlling such securities.  
[OR]  
(b) What are the essential characteristics of a good security from a banker's point of view?
36. (a) Discuss advances against life insurance policies, book debts, and documents of title to goods.  
[OR]  
(b) Evaluate the advantages and limitations of lending against corporate securities and goods.
37. (a) Define lien, pledge, hypothecation, and mortgage. Highlight the differences among them.  
[OR]  
(b) Explain the modes of creating charges on securities with relevant legal implications.
38. (a) Define a contract of guarantee. Explain its essential elements and legal framework.  
[OR]  
(b) What are the different types of guarantees? How do banks safeguard their interests?
39. (a) Discuss the rights and liabilities of a surety under a contract of guarantee.  
[OR]  
(b) Under what circumstances is a surety discharged from liability?
40. (a) What are the obligations of a creditor towards the surety in a banking transaction?  
[OR]  
(b) Discuss the rights of a creditor against the principal debtor and the surety.

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N-3061

COURSE CODE

200343

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Which of the following best exemplifies cross-functional research in business management?
 

(a) Research on inflation trends	(b) Studying EOQ for inventory management
(c) Analyzing consumer preferences using surveys	(d) Collaboration between marketing, production, and consumer insights in new product development
  
2. The development of technologies such as JIT and EOQ is primarily supported by which type of research?
 

(a) Financial audit research	(b) Macro-level academic research
(c) Legal case study research	(d) Employee satisfaction research
  
3. Which of the following areas is not mentioned as requiring cross-functional research?
 

(a) Corporate governance and ethics	(b) Technical support and ERP systems
(c) Financial fraud detection	(d) Ecological and environmental analysis
  
4. Which of the following is not listed as an advantage of online research?
 

(a) Lower cost compared to traditional methods	(b) Accurate capture of body language and vocal tone
(c) Extensive geographical reach	(d) Quick response time
  
5. What is a major drawback of using open-internet samples for online surveys?
 

(a) High cost of software licensing	(b) Self-selection bias and incomplete responses
(c) Lack of online users across the globe	(d) Difficulty in finding survey platforms

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6. Which of the following companies uses RDD (Random Digit Dialing) to recruit participants for online research?
- (a)Netzero (b)Flipkart  
(c)Knowledge Networks (d)Nielsen
7. Which of the following is an example of a moderating variable?
- (a)Income affecting purchase intention directly (b)Job satisfaction occurring between flexi-time and productivity  
(c)Gender altering the strength of the relationship between flexi-time and productivity (d)Brand awareness increasing after advertisement exposure
8. An intervening (mediating) variable is best described as:
- (a)A variable that is manipulated by the researcher (b)A variable that explains how or why the relationship between IV and DV occurs  
(c)A variable that represents random error in the study (d)A variable that alters the statistical method used in analysis
9. Which of the following statements represents a descriptive hypothesis?
- (a)Brand loyalty will increase after targeted advertising. (b)Students with higher GPA will have better internship offers.  
(c)The current attrition rate in the BPO sector is almost 33 percent. (d)Higher job satisfaction leads to lower turnover intention.
10. In the scientific method, which of the following is not considered a core tenet?
- (a)Empirically testable hypotheses (b)Biased judgment-based conclusions  
(c)Statistical justification of results (d)Self-correcting process

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11. Which of the following statements best represents deductive reasoning?
- (a) Based on repeated light switch behavior, one assumes flipping it up will always turn on the light. (b) A manager observes a trend and forms a general theory about employee attrition.
- (c) Given that high job satisfaction leads to low turnover, and Ramesh is highly satisfied, we conclude he won't leave. (d) Customers give feedback and the researcher formulates a general customer behavior theory
12. Which of the following is not a characteristic of good business research?
- (a) Clear purpose and scope (b) Ethical consideration
- (c) Biased and persuasive conclusions (d) Replicability under similar conditions
13. What is the main purpose of developing a working hypothesis in the research process?
- (a) To prove a predetermined conclusion (b) To serve as a final solution to the research problem
- (c) To provide a tentative structure guiding the research (d) To restrict the number of variables under study
14. Which of the following research designs is most appropriate when the goal is to identify causal relationships between variables?
- (a) Exploratory Research (b) Descriptive Research
- (c) Conclusive Research (d) Causal Research
15. What is meant by the operational definition of a variable in research?
- (a) The conceptual meaning of a variable (b) The statistical formula used to compute a variable
- (c) The method of generalizing a theory (d) The specific way a variable is measured in a study

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16. What is the main purpose of conducting interviews with subject experts during the research planning phase?
- (a) To finalize solutions to the problem                      (b) To gather numerical data for hypothesis testing  
(c) To clarify the research problem and gain insights      (d) To validate the research results
17. What does a literature review primarily help a researcher to do?
- (a) Avoid the need for hypothesis testing                      (b) Develop conclusive solutions  
(c) Identify gaps in existing research and possible      (d) Select appropriate sample sizes  
    variables
18. In writing research objectives, which of the following verbs is commonly used to describe them?
- (a) Argue    (b) Predict  
(c) Interpret    (d) Determine
19. What does the null hypothesis ( $H_0$ ) represent in hypothesis testing?
- (a) That the sample is biased    (b) That there is no significant difference or effect  
(c) That the alternative method is better                              (d) That the sample size is incorrect.
20. Which of the following is true about the alternate hypothesis ( $H_1$ )?
- (a) It is always more specific than the null hypothesis      (b) It is tested directly by collecting evidence for it  
(c) It suggests a significant effect or difference                      (d) It is usually accepted without testing

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26. In systematic sampling, what does the sampling interval (K) represent?
- (a)The number of samples to be selected                      (b)The difference between the first and last elements  
(c)The ratio of the population size to the sample size    (d)The number of sampling errors expected
27. Which of the following is an advantage of systematic sampling over simple random sampling?
- (a)It requires duplication of elements                      (b)It requires a complete sampling frame  
(c)It avoids the need to randomly select the first element                      (d)It is easier and cheaper to implement
28. Which of the following is true about sampling error?
- (a)It can be completely eliminated by improving survey processes                      (b)It decreases as the sample size increases  
(c)It is not related to the representativeness of the sample                      (d)It arises due to data entry and coding mistakes
29. Which of the following is not a cause of non-sampling error?
- (a)Errors during data coding or tabulation                      (b)Refusal of respondents to participate  
(c)Taking a smaller sample from the population                      (d)Providing incorrect responses by participants
30. What is the main problem with a biased sample in research?
- (a)It increases the random error                      (b)It makes the sample larger than necessary  
(c)It leads to unrepresentative and unreliable results                      (d)It requires more resources to collect

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31. In a Likert scale, why are both favourable and unfavourable statements included?
- (a) To reduce the number of items in the questionnaire (b) To confuse respondents  
(c) To avoid respondent monotony and balance the scale (d) To increase sampling error
32. Which scale uses bipolar adjectives and measures attitudes across a continuum?
- (a) Stapel Scale (b) Nominal Scale  
(c) Semantic Differential Scale (d) Likert Scale
33. What is the main difference between ordinal and interval scales?
- (a) Ordinal scales allow arithmetic operations; interval scales do not (b) Interval scales show magnitude differences; ordinal scales only show order  
(c) Ordinal scales are used for ranking in sports; interval for temperature (d) Interval scales are qualitative; ordinal scales are quantitative

## PART - B

(7 X 6 = 42)

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

34. (a) Explain the various steps involved in the research process with suitable examples.  
[OR]  
(b) Explain the significance of research in social science.
35. (a) Discuss the different types of non-probability sampling methods.  
[OR]  
(b) Discuss the common sources of sampling errors and non-sampling errors..
36. (a) Explain the different sources of data collection.  
[OR]  
(b) Discuss about the effective interview techniques and limitations.
37. (a) What is schedule? Explain the essential of a good schedule.  
[OR]  
(b) Detail about the scaling and explain the methods of their construction of schedule.
38. (a) What are the characteristics of a good questionnaire? Explain the process of designing one.  
[OR]  
(b) Compare and contrast primary and secondary data collection methods.
39. (a) Explain the different types of data collection tools.  
[OR]  
(b) Describe various types of measurement scales used in business research.
40. (a) Discuss the importance of data editing, coding, and tabulation in research.  
[OR]

(b) Discuss the guidelines for writing an effective business research report.

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**N-3062****COURSE CODE****200344**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**Second Year - Fourth Semester**  
**BUSINESS ADMINISTRATION**  
**COMPUTER AND BANKING**  
**(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks

(33 X 1 = 33)

PART - A

Answer **all** the questions.

1. What is the purpose of a truncated cheque?
  - (a) For net banking
  - (b) For fast clearance
  - (c) For account creation
  - (d) For tax filing
  
2. E-Banking helps mainly in:
  - (a) Delaying services
  - (b) Physical paperwork
  - (c) Quick transactions
  - (d) Visiting branches
  
3. What is a Hi-Tech bank?
  - (a) Bank using basic IT
  - (b) Bank with manual operations
  - (c) Fully computerized bank
  - (d) Small rural banks
  
4. Complete centralized solution in banking means:
  - (a) Branch-specific data
  - (b) Manual data entries
  - (c) Centralized data system
  - (d) Local control only
  
5. ATM is used for:
  - (a) Applying for loan
  - (b) Withdrawals and deposits
  - (c) Printing passbook
  - (d) Opening an account

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6. Telebanking involves:

- (a) Telephone transactions
- (c) ATM use

- (b) Mobile game downloads
- (d) Biometric logging

7. What is the purpose of E-Cheque?

- (a) For manual signature
- (c) For bank loans

- (b) For online cheque processing
- (d) For ATM use

8. Updating savings account requires:

- (a) Mobile only
- (c) Bank branch

- (b) Visiting post office
- (d) Insurance documents

9. Cyber-attacks are related to:

- (a) Deposit rate
- (c) Customer service

- (b) Internet banking fraud
- (d) Insurance claims

10. Which of the following is a privacy-related issue?

- (a) Password theft
- (c) Low balance

- (b) Cheque loss
- (d) High charges

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11. Cipher is a:

- (a) Type of encryption
- (c) ATM pin

- (b) Banking code
- (d) Computer virus

12. Asymmetric encryption means:

- (a) Same key used twice
- (c) One key for encrypt, another for decrypt

- (b) No key used
- (d) Keyless security

13. Net banking is done via:

- (a) Post office
- (c) Internet

- (b) Paper passbook
- (d) Pay order

14. Online banking advantages include all except:

- (a) Convenience
- (c) In-person interaction

- (b) Speed
- (d) 24x7 access

15. Netscape security is related to:

- (a) Mobile apps
- (c) ATM

- (b) Web security
- (d) LED

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16. E-Locking technique is used for:

- (a)Locker room
- (c)Signature match

- (b)Keypad lock
- (d)Digital data safety

17. Firewalls help in:

- (a)Controlling ATM
- (c)Generating reports

- (b)Preventing cyber threats
- (d)Loan approvals

18. PKI stands for:

- (a)Public Key Infrastructure
- (c)Payment Kiosk Interface

- (b)Private Key Invention
- (d)Public KYC Internet

19. Hexadecimal system includes:

- (a)A to Z
- (c)0–9 and A–F

- (b)0–15
- (d)Roman numbers

20. Data processing means:

- (a)Manual typing
- (c)Branch handling

- (b)Data calculation
- (d)Ledger posting

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21. Peripheral devices include:

- (a) Keyboard
- (c) CPU

- (b) Memory chip
- (d) Motherboard

22. Main memory is also called:

- (a) Flash drive
- (c) Hard disk

- (b) RAM
- (d) Mouse

23. Operating system is a:

- (a) Hardware
- (c) System software

- (b) Application software
- (d) Translator

24. Programming language is used for:

- (a) Cheque writing
- (c) Printing only

- (b) System design
- (d) Manual entry

25. AIMS in banking refers to:

- (a) Account Info Method
- (c) Audit Information

- (b) Automatic Input Machines
- (d) Anti-Intrusion Mechanism

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26. Home banking means:

- (a) Visiting branch
- (c) Mobile vans

- (b) Online banking from home
- (d) Pay order

27. Accidental damage refers to:

- (a) Hacking
- (c) Malware

- (b) Human error
- (d) MICR error

28. BRS stands for:

- (a) Branch Return Sheet
- (c) Bank Reserve Summary

- (b) Banking Record System
- (d) Bank Reconciliation Statement

29. Security concepts are mainly used for:

- (a) Advertisement
- (c) Protecting user data

- (b) Customer attraction
- (d) Opening branches

30. Encryption is used for:

- (a) Speeding up internet
- (c) Blocking calls

- (b) Securing data
- (d) Accessing ATMs

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31. Components of E-Banking include:

- |                               |                    |
|-------------------------------|--------------------|
| (a) Automated Teller Machines | (b) Manual ledgers |
| (c) Cash register             | (d) Cheque book    |

32. Digital certificate ensures:

- |                       |                           |
|-----------------------|---------------------------|
| (a) Cheque processing | (b) Email only            |
| (c) Loan approval     | (d) Identity verification |

33. SET stands for:

- |                                   |                                |
|-----------------------------------|--------------------------------|
| (a) Secure Electronic Transaction | (b) Security Exchange Terminal |
| (c) Service Encryption Tool       | (d) Software Encryption Tag    |

PART - B

(7 X 6 = 42)

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

34. (a) Describe the major types of e-banking transactions.

[OR]

(b) Discuss the constraints and challenges in E-Banking implementation.

35. (a) Elucidate the concept of Telebanking and EMT.

[OR]

(b) What is an E-Cheque? How is it different from traditional cheques?

36. (a) Discuss the causes and consequences of cybercrimes in the banking industry.

[OR]

(b) What is a Cipher? Differentiate between symmetric and asymmetric encryption.

37. (a) Enumerate the components of online banking and their functions.

[OR]

(b) Write a note on Digital Certificates and their importance in E-Banking.

38. (a) What is the role of PKI (Public Key Infrastructure) in transaction security?

[OR]

(b) Differentiate between Binary, Octal, and Hexadecimal number systems.

39. (a) What are the main functions of the CPU in banking operations?

[OR]

(b) Why is software essential in modern banking systems?

40. (a) How is LAN used for local processing and batch updates in banks?

[OR]

(b) What are the different types of security considerations in reconciliation systems?

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<b>N-3063</b>
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<b>COURSE CODE</b>
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<b>200351</b>
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**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**Third Year - Fifth Semester**  
**BUSINESS ADMINISTRATION**  
**RURAL 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 best defines rural banking?
 

(a) Investment in foreign currency	(b) Banking services targeted at rural areas
(c) Stock market operations	(d) Export-import finance
  
2. What is a major challenge in rural banking?
 

(a) Urban competition	(b) Lack of infrastructure and awareness
(c) Excess liquidity	(d) Internet banking frauds
  
3. What is loan syndication?
 

(a) A type of rural loan	(b) A microfinance strategy
(c) A loan provided by a group of lenders	(d) A subsidy scheme
  
4. Which of the following is an activity of a rural banker?
 

(a) Export financing	(b) Project counselling
(c) Import duty management	(d) Foreign currency trading
  
5. Project counselling includes which of the following?
 

(a) Issuing credit cards	(b) Mobile banking guidance
(c) Advising on project viability and structure	(d) Stock broking

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6. A rural banker acts as a corporate counsellor by:

- (a) Managing tax evasion (b) Trading in shares  
(c) Assisting in raising finance and structuring projects (d) Import management

7. Loan syndication is helpful in:

- (a) Reducing credit risk for a single bank (b) Pooling resources of multiple banks  
(c) Encouraging rural savings (d) Funding non-banking entities

8. Which of the following is a step in loan syndication?

- (a) Asset monetization (b) Appointment of lead bank  
(c) Foreign currency exchange (d) Internal auditing

9. What is the primary function of the capital market?

- (a) Depositing savings (b) Raising long-term funds  
(c) Issuing credit cards (d) Managing debit accounts

10. Which is a pre-issue activity in capital markets?

- (a) Portfolio restructuring (b) Venture capital  
(c) Drafting prospectus (d) Share listing

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11. Underwriting ensures:

- (a) Loan security
- (b) Full subscription of securities
- (c) Insurance for banks
- (d) Tax benefits

12. What is the function of the lead manager in a public issue?

- (a) Statutory auditing
- (b) Marketing the issue
- (c) Fund collection from RBI
- (d) IT governance

13. Post-issue management involves:

- (a) Allotment and listing of securities
- (b) Preparing marketing campaign
- (c) Organizing board meetings
- (d) Filing of ITR

14. Which activity is NOT part of post-issue management?

- (a) Allotment of shares
- (b) Drafting DRHP
- (c) SEBI reporting
- (d) Processing of applications

15. What is the purpose of mergers and amalgamations?

- (a) Increase NPAs
- (b) Expand scale and reduce cost
- (c) Close branches
- (d) Avoid tax

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16. Portfolio management helps rural bankers to:

(a) Predict currency rates

(c) Assess weather patterns

(b) Manage risk and returns on investments

(d) Promote tourism

17. Venture capital is used to finance:

(a) Real estate

(c) Start-ups and new ventures

(b) Bonds and debentures

(d) Housing loans

18. Mutual funds are classified based on:

(a) Loan repayment capacity

(c) Inflation rate

(b) Objectives and structure

(d) RBI guidelines

19. Factoring helps in:

(a) Insurance

(c) Loan recovery

(b) Managing receivables

(d) Equity trading

20. The main objective of cash management is:

(a) Optimizing liquidity and cost

(c) Reducing staff

(b) Increasing NPAs

(d) Investing in gold

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21. Cash flow budgeting helps in:

- (a) Marketing campaigns
- (c) Foreign exchange

- (b) Planning future financial requirements
- (d) Portfolio analysis

22. Which of the following is a type of factoring?

- (a) Domestic factoring
- (c) Forex swap

- (b) Reverse leasing
- (d) Loan resale

23. Liquidity management aims to:

- (a) Ensure short-term cash availability
- (c) Decrease deposits

- (b) Increase capital gains
- (d) Expand bank branches

24. Maturity ladder helps in:

- (a) Tracking cash flow over different time horizons
- (c) Foreign investments

- (b) Credit score evaluation
- (d) Income tax filing

25. Internal control is necessary to:

- (a) Increase profit
- (c) Advertise services

- (b) Ensure operational efficiency and compliance
- (d) Expand business

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26. External audit is conducted to:

- (a) Ensure fair financial reporting
- (c) Issue credit cards

- (b) Train employees
- (d) Design branch layout

27. SEBI regulates:

- (a) RBI operations
- (c) Retail banking

- (b) Capital markets and investor protection
- (d) Microfinance

28. What is the role of NSE in rural banking?

- (a) Providing insurance
- (c) Issuing bonds

- (b) Facilitating capital raising through listing
- (d) Processing FDI

29. Capital budgeting involves:

- (a) Long-term investment planning
- (c) Tax computation

- (b) Employee management
- (d) Stock auditing

30. Core sources in liquidity management refer to:

- (a) Reliable and recurring cash inflows
- (c) CSR funds

- (b) Government subsidies
- (d) Inventory returns

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31. Bridge loans are used to:

- |                     |                                  |
|---------------------|----------------------------------|
| (a) Fund retirement | (b) Fill short-term funding gaps |
| (c) Pay salaries    | (d) Buy real estate              |

32. Under subscription means:

- |                              |  |
|------------------------------|--|
| (a) More buyers than shares  | (b) Fewer applications than offered shares |
| (c) SEBI rejecting the issue | (d) Private placement                      |

33. Which of the following is NOT a feature of rural banking?

- |                            |                   |
|----------------------------|-------------------|
| (a) Focus on agriculture   | (b) Micro-lending |
| (c) High-frequency trading | (d) SHG financing |

PART - B

(7 X 6 = 42)

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

34. (a) Define rural banking and explain its importance in Indian economy.

[OR]

(b) What are the major functions of a rural banker?

35. (a) Explain the steps involved in Loan Syndication.

[OR]

(b) What is Capital Issue? Explain the role of a banker in managing public issues.

36. (a) Discuss the pre-issue and post-issue activities involved in public issues.

[OR]

(b) Explain the role of SEBI, NSE and OTCEI in regulating rural banking operations.

37. (a) What is Bridge Loan? When is it provided?

[OR]

(b) Explain the meaning and objectives of Cash Management in banking.

38. (a) What is Venture Capital? Describe its administration and objectives.

[OR]

(b) Write a short note on Mutual Funds and their classification.

39. (a) What is Factoring? Explain its types and mechanism.

[OR]

(b) Explain the importance of portfolio management and risk assessment.

40. (a) What is Liquidity Management? Describe its objectives and tools.

[OR]

(b) What is the significance of internal and external audits in banking?

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COURSE CODE

200352

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Basic Objective of Management Accounts is

- |   |   |
|---|---|
| (a) To ascertain Profit and Loss                                | (b) To settle disputes between Management and workers |
| (c) To reports to different levels of Management on performance | (d) None of these                                     |

2. Management accounting maintenance

- |                  |                        |
|------------------|------------------------|
| (a) Journal      | (b) Journal and Ledger |
| (c) Ledger alone | (d) None of these      |

3. Financial statements are meaningful and useful only when they are

- |                              |                         |
|------------------------------|-------------------------|
| (a) Verified                 | (b) Presented to owners |
| (c) Analyzed and interpreted | (d) Published           |

4. Interpretation of Financial Statements includes processes like

- |  |                    |
|--|--------------------|
| (a) Journalizing   | (b) Ledger writing |
| (c) Establishing relationships between the accounting data | (d) None of these  |

5. A 'Ratio' is a

- |                                    |                          |
|------------------------------------|--------------------------|
| (a) Journal entry                  | (b) business transaction |
| (c) relationship between two items | (d) None of the above.   |

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6. A 'Ratio' is expressed in

(a) Rupees

(c) Proportion

(b) Weights

(d) None of these

7. The 'Safe level' for proprietary Ratio is

(a) 0.50

(c) 1

(b) 2

(d) 3

8. Solvency Ratios indicate

(a) Profitability

(c) Credit Worthiness

(b) Activity

(d) None of these

9. Current Ratio Indicates

(a) Ability to meet short term obligations

(c) Profitability

(b) efficiency of Management

(d) None of these

10. Funds from Operation is

(a) Gross Profit

(c) Operating Profit

(b) Net Profit

(d) None of these

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11. The Term Fund refers to

- (a) Reserves
- (c) Profits

- (b) Working Capital
- (d) None of these

12. 'Cash flows' includes

- (a) Cash receipts only
- (c) Cash receipts and payments

- (b) Cash payments only
- (d) None of these

13. Cash from Operating activities include

- (a) Cash from business activities
- (c) Sale of fixed Assets

- (b) Cash from business activities and changes in assets and liabilities
- (d) Borrowing from outside sources

14. Budgeting is

- (a) A Technique
- (c) Maintaining Ledger Accounts

- (b) A method of Costing
- (d) None of these

15. Consumption of Raw material is based on

- (a) Production
- (c) Cash

- (b) Sales
- (d) Market

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16. Standard Costing is a

- (a) A method of Costing
- (c) Cost control Technique

- (b) Technique for Cost reduction
- (d) None of these

17. Usually Standards are set up on the basis of :

- (a) Past Performance
- (c) Normal Performance

- (b) Ideal Performance
- (d) Attainable high Performance

18. Variance Analysis involves

- (a) Dividing variance according to causes
- (c) Identifying gains in working

- (b) Fixing responsibility for loss
- (d) None of these

19. Material price variance is Loss or gain

- (a) Due to using more or less material
- (c) Due to payment of higher or lower than what is specified

- (b) Due to wastage of Material
- (d) None of these

20. Marginal Cost is

- (a) Prime Cost
- (c) Works Cost

- (b) Variable Cost
- (d) Cost of Production.

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21. Absorption Costing takes into account

- (a) Total cost
- (c) Variable cost

- (b) Fixed cost
- (d) Works cost

22. P/V Ratio is

- (a) Price volume Ratio
- (c) Contribution to sales Ratio

- (b) Price Volume ratio
- (d) Total cost to sales ratio

23. Break Even point is

- (a) Sales at which profit is high
- (c) Sales at which there is no profit or loss

- (b) Sales at which there is loss
- (d) None of the above

24. Capital Budgeting deals with

- (a) Working capital
- (c) Short term investments

- (b) Long term Investments
- (d) None of the above

25. Payback period is ascertained on the basis of

- (a) Cash flows before depreciation and Tax
- (c) Cash flows before depreciation and After Tax

- (b) Cash flows after depreciation and Tax
- (d) None of the above

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26. Accounting rate of return is calculated with the help of

- (a)Income before depreciation and Tax
- (c)Income after depreciation and Tax

- (b)Income after depreciation before Tax
- (d)None of the above

27. A high capital gearing ratio indicates

- (a)Over capitalization
- (c)Long term fund

- (b)Borrowed Capital
- (d)Under Capitalization

28. External commercial borrowing comes under the category of

- (a)Debit Capital
- (c)Official Reserves Account

- (b)Capital Account
- (d)Current Account

29. Liquid assets is determined by

- (a)Current asset - Stock – prepaid expenses
- (c)Current asset + prepaid expenses

- (b)Current asset + Stock + prepaid expenses
- (d)None of the above

30. Solvency ratio include

- (a)G/P Ratio
- (c)Capital gearing ratio

- (b)Fixed Asset turnover
- (d)P/E Ratio

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31. Ratio Analysis involves the process of

- (a)Recording (b)Computation  
(c)Relationship between two items (d)None of the above

32. Trend analysis is significant for

- (a)Profit planning (b)Working capital management  
(c)Capital rationing (d)Forecasting and Budgeting.

33. 'Ratio' analysis involves the process of :

- (a)Recording (b)Computation  
(c)Relationship between two items (d)None of these.

PART - B

(7 X 6 = 42)

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

34. (a) Explain the Scope and objectives of Management Accounting.

[OR]

(b) Calculate the trend percentages for the following, taking the year 2012 as the base year.

	2012	2013	2014	2015	2016
	Rs.	Rs.	Rs	Rs.	Rs.
Sales	500000	600000	650000	700000	800000
Cost of Sales	400000	440000	500000	520000	560000

35. (a) Pankajam Ltd. Sells goods on cash as well as credit basis. The following information is extracted from their books of accounts for 2020 :

	Rs.
Total Sales	1,00,000
Cash sales (including in the above)	20,000
Sales return	7,000
Total debtors for sales as on 31.12.2020	9,000
Bills receivables as on 31.12.2020	2,000
Provision for doubtful debts	1,000
Trade creditors as on 31.12.2020	10,000

**You are required to calculate**

1) Debtors / Receivables turnover ratio

2) The average collection Period.

[OR]

(b) Sriman Ltd. Has provided the following details relating to its working for the year 2018 and you are required to ascertain 'Funds from Operations' for the year :

The opening and closing balances of P & L A/c were Rs.40,000 and Rs 60,000 respectively. Profit on sale of Motor car Rs.8,000 was credited to the P&L A/c whereas it was debited with loss on sale of machinery Rs.20,000. Preliminary expenses written off Rs.4,000, goodwill written off Rs.10,000, were also debited to the P&L A/c. Transfers and appropriations shown were :

To the general 15,000, to the debenture sinking fund Rs.10,000 and dividend proposed Rs.20,000. Depreciation on fixed assets charged was Rs.18,000.

36. (a) You are required to ascertain Net profit before Tax and extraordinary items from the data given below :

	Rs.
Net profit for 2018, after charging /	
Crediting the following items	80,000
Dividend	30,000
Provision for Tax made for the year 2018	20,000
Transfer to contingency reserve	8,000
Compensation from Govt. for Loss suffered	
To property in communal riots	26,000

[OR]

- (b) Discuss the steps in the installation of a Budgetary control system.

37. (a) Explain the Merits and Demerits of Standard Costing.

[OR]

- (b) What are the Managerial uses for Variance Analysis?

38. (a) From the information given below, determine Break Even Point in units :

Selling price per unit	Rs.16.50
Trading discount per unit	Rs. 1.50
Fixed Expenses (aggregate)	Rs.7,50,000
Variable expenses per unit	Rs.11.00
Units of production	3,00,000 units

[OR]

- (b) From the following details find out :

a) Profit volume ratio	
b) Break-even Sales and	
c) Margin of Safety	
Sales	Rs.1,00,000
Total Cost	Rs.80,000
Fixed Cost	Rs.20,000
Net Profit	Rs.20,000

39. (a) What is Differential Costing? Explain its features and uses.

[OR]

- (b) From the following data presented below state which project is better :

Cash flow at the year end	Project X Rs.	Project Y Rs.
0	- 20,000	- 20,000
1	8,000	10,000
2	8,000	14,000
3	4,000	4,000

Riskless discount rate is 5%. Project X is less risky as compared to project Y. The management considers risk premium rates at 5% and 10% respectively for discounting the cash inflows.

40. (a) A project costs Rs.500000 and yields annually a profit of Rs.80000 after depreciation at 12% p.a but before tax of 50%. Calculate payback period.

[OR]

(b) Explain the methods of evaluation of Alternative Capital expenditure Programme.

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COURSE CODE
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200353
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**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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 does HRM stand for?

- (a) Human Relations Management
- (c) Human Resourceful Management

- (b) Human Resource Management
- (d) Humanistic Resource Management

2. HRM is concerned with managing

- (a) Machines
- (c) People

- (b) Money
- (d) Materials

3. The Human Relations Movement emphasized

- (a) Mechanization of work
- (c) Cost reduction

- (b) Employee motivation and social factors
- (d) Outsourcing HR functions

4. What does the term "Kaizen" mean?

- (a) Sudden innovation
- (c) Employee resistance

- (b) Continuous improvement
- (d) Quality control

5. Which methodology uses the DMAIC framework?

- (a) Kaizen
- (c) Six Sigma

- (b) Lean
- (d) TQM

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6. Quality Circle is also known as
- (a) Quality Rectangle
  - (b) Quality Control Circle
  - (c) Quality Ellipse
  - (d) Quality Square
7. Which HR function is responsible for attracting and hiring talent?
- (a) Training and Development
  - (b) Recruitment and Selection
  - (c) Compensation and Benefits
  - (d) Employee Relations
8. Which HRM approach integrates HR strategies with organizational strategy?
- (a) Soft HRM
  - (b) Strategic HRM
  - (c) Operational HRM
  - (d) Behavioural HRM
9. The 'Hard' approach to HRM is primarily concerned with
- (a) Employee motivation and development
  - (b) Strategic alignment of HR with business goals
  - (c) Cost control and workforce efficiency
  - (d) Employee welfare and engagement
10. Job specification helps in
- (a) Designing compensation packages
  - (b) Selecting the right candidate for a job
  - (c) Creating marketing strategies
  - (d) Managing organizational finances

N-3065
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11. Which of the following best describes the purpose of a job description?
- (a) To entertain employees  
(b) To define job roles and expectations  
(c) To track attendance  
(d) To assign salaries
12. Which of the following is a key step in the HRP process?
- (a) Job rotation  
(b) Environmental scanning  
(c) Employee counselling  
(d) Marketing analysis
13. The process of attracting candidates to apply for jobs is called
- (a) Selection  
(b) Recruitment  
(c) Training  
(d) Appraisal
14. The poor quality of selection will mean extra cost on \_\_\_\_\_ and supervision.
- (a) Training  
(b) Recruitment  
(c) Work quality  
(d) None of the above
15. Which of these are the most important external factor governing recruitments?
- (a) Sons of soil  
(b) Labour market  
(c) Unemployment rated.  
(d) Supply and demand

N-3065
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16. Which interview type assesses how candidates would handle specific situations?

- (a) Panel Interview
- (b) Behavioural Interview
- (c) Group Interview
- (d) Structured Interview

17. What is a major advantage of seniority based promotion?

- (a) Encourages favouritism
- (b) Motivates high performers
- (c) Reduces employee turnover
- (d) Ignores employee loyalty

18. Training refers to the process of ----- skills

- (a) Specific
- (b) General
- (c) Important
- (d) Overall

19. ----- is the formal and systematic modification of behaviour through learning

- (a) Training
- (b) Education
- (c) Instruction
- (d) Placement

20. Which of the following is off the job training method?

- (a) University degree
- (b) Under studies
- (c) Apprenticeship
- (d) Committee assignment

N-3065

21. Which of the following method is not a method of training?

- (a) Induction or orientation
- (b) Apprenticeship
- (c) Internship
- (d) Satisfaction

22. Which of the following is the first step in career planning?

- (a) Applying for jobs
- (b) Identifying career goals
- (c) Self-assessment
- (d) Writing a resume

23. A key challenge in executive development is

- (a) Lack of clerical staff
- (b) Resistance to change and feedback
- (c) Over use of technology
- (d) Excessive marketing budget

24. Which of these is an internal factor influencing remuneration?

- (a) Business strategy
- (b) Cost of living
- (c) Legislations
- (d) Society

25. A transfer initiated at the employee's request is called

- (a) Disciplinary transfer
- (b) Production transfer
- (c) Personal transfer
- (d) Shift transfer

N-3065

26. Which of the following is NOT a common basis for promotion in an organization?
- (a)Seniority (b)Performance merit  
(c)Educational qualification (d)Political affiliation
27. A good job evaluation system should be
- (a)Complex and technical (b)Easy to understand by all employees  
(c)Focused only on managerial roles (d)based on employee opinions
28. Which of the following is a social security measure?
- (a)Bonus payment (b)Gratuity  
(c)Leave travel allowance (d)Uniform allowance
29. The main objective of employee welfare programs is to
- (a)Increase profits (b)Reduce employee turnover  
(c)Improve employee well-being and morale (d)Promote competition
30. What is the primary objective of Industrial Relations?
- (a)Maximizing profits (b)Ensuring workplace harmony  
(c)Increasing production (d)Reducing employee turnover

N-3065
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31. What is collective bargaining?
- (a) Individual negotiation for wages  
(b) Negotiation between employer and union  
(c) Government-mediated wage setting  
(d) Employee performance appraisal
32. The main objective of WPM is to
- (a) Increase profits  
(b) Promote industrial democracy  
(c) Reduce working hours  
(d) Avoid legal compliance
33. What is the primary purpose of a Human Resource Information System (HRIS)?
- (a) To manage financial transactions  
(b) To store and retrieve employee data  
(c) To conduct market research  
(d) To monitor production output

## PART - B

(7 X 6 = 42)

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

34. (a) What are the importances of HRM?  
[OR]  
(b) Describe the role of HRM in strategic management.
35. (a) Write about the challenges in HRM.  
[OR]  
(b) State the advantages of job analysis.
36. (a) Explain the various sources of external recruitment.  
[OR]  
(b) What are the different types of test?
37. (a) Explain the importance of training?  
[OR]  
(b) Write down the essentials of a good training program.
38. (a) Discuss the various techniques of executive development.  
[OR]  
(b) Explain the characteristics of a good wage system.
39. (a) What are the importances of promotion?  
[OR]  
(b) Write a note on 360 degree appraisal technique.
40. (a) What are the objectives of personnel audit?  
[OR]  
(b) What are the functions of trade union?

**N-3066****COURSE CODE****200354**

**ONLINE PROGRAMME EXAMINATIONS  
B.B.A DEGREE EXAMINATION MAY 2026  
Third Year - Fifth Semester  
BUSINESS ADMINISTRATION  
TOURISM ENTREPRENEURSHIP  
(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 characteristic of an entrepreneur?  
(a) Risk-taking (b) Innovation  
(c) Dependency (d) Visionary
2. The process of setting up a new business is known as:  
(a) Partnership (b) Entrepreneurship  
(c) Employment (d) Investment
3. The socio-economic environment includes:  
(a) Tax policies (b) Natural calamities  
(c) Family background (d) All of the above
4. A tourism venture in the accommodation sector mainly offers:  
(a) Transportation (b) Lodging services  
(c) Entertainment (d) Banking
5. SMEs in tourism can avail assistance from:  
(a) WHO (b) UNESCO  
(c) SIDBI (d) RBI

**N-3066**

6. Venture capital is associated with:

(a) Non-profit activities

(c) Equity financing

(b) Long-term debt

(d) Government grant

7. Return aspect of accommodation investment depends on:

(a) Tourism flow

(c) Weather

(b) Loan type

(d) Political party

8. Which of these is not part of a business plan?

(a) Feasibility report

(c) Government order

(b) Risk analysis

(d) Marketing strategy

9. Transportation ventures in tourism include:

(a) Tour guides

(c) Travel agencies

(b) Hotels

(d) Cab services

10. Hotel projects are best categorized under:

(a) Tourism attraction

(c) Industrial zone

(b) Accommodation

(d) None

N-3066

11. What is a key determinant of success in transport sector ventures?
- (a) Road tax (b) Vehicle size  
(c) Customer satisfaction (d) Advertisement only
12. Which of the following is a transportation-related tourism venture?
- (a) Airline services (b) Cab services  
(c) Rail tourism (d) All of the above
13. A tourism attraction development project mainly focuses on:
- (a) Infrastructure (b) Promotions  
(c) Cultural preservation (d) All of these
14. Case study analysis is important for:
- (a) Theory development (b) Investor evaluation  
(c) Success evaluation (d) None
15. Shopping in tourism often enhances:
- (a) Local economy (b) Cultural exchange  
(c) Tourist satisfaction (d) All of the above

N-3066
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16. Which factor influences restaurant venture success most?

- (a) Location
- (b) Menu variety
- (c) Hygiene
- (d) All of these

17. Theme parks are categorized under:

- (a) Accommodation
- (b) Attraction development
- (c) Transportation
- (d) Restaurants

18. What is the main feature of entrepreneurial culture?

- (a) Risk avoidance
- (b) Innovation
- (c) Inflexibility
- (d) Dependency

19. Entrepreneurial programmes in tourism focus on:

- (a) Loan distribution
- (b) Job placement
- (c) Skill development
- (d) Certification

20. Which is part of entrepreneurial development in tourism?

- (a) Motivation
- (b) Risk training
- (c) Skill enhancement
- (d) All of these

N-3066

21. Understanding customer behavior is important for:

- (a) Budgeting
- (c) Tax calculation

- (b) Strategy formation
- (d) None

22. Business strategy helps in:

- (a) Legal battles
- (c) Competitor identification

- (b) Tourist analysis
- (d) Both b & c

23. A business plan should include:

- (a) Executive summary
- (c) Legal structure

- (b) Financial forecast
- (d) All of these

24. Which is not part of feasibility analysis?

- (a) Marketing study
- (c) Financial analysis

- (b) Political influence
- (d) Operations review

25. Legal considerations in tourism ventures include:

- (a) Registration
- (c) Safety norms

- (b) Labour laws
- (d) All of these

N-3066

26. Networking and collaboration help in:

- (a) Isolated growth
- (c) Resource sharing

- (b) Competition only
- (d) None

27. Intrapreneurship refers to:

- (a) External startup
- (c) Import substitution

- (b) Internal innovation
- (d) Franchise opening

28. A tourism enterprise must be registered with:

- (a) FSSAI
- (c) UNESCO

- (b) Local government
- (d) World Bank

29. Which of these is a special programme for tourism entrepreneurs?

- (a) MSME fund
- (c) Startup India

- (b) SIDBI loan
- (d) All of the above

30. Entrepreneurial idea generation begins with:

- (a) Execution
- (c) Competition

- (b) Market survey
- (d) None

N-3066

31. Innovation in tourism can include:

- |                     |                   |
|---------------------|-------------------|
| (a) Green practices | (b) Unique themes |
| (c) Digital tools   | (d) All of these  |

32. A sustainable tourism business must consider:

- |                          |                     |
|--------------------------|---------------------|
| (a) Environmental impact | (b) Cultural values |
| (c) Local support        | (d) All of these    |

33. Peter Drucker emphasized that the purpose of a business is:

- |                  |                            |
|------------------|----------------------------|
| (a) Profit only  | (b) Marketing & innovation |
| (c) Cost control | (d) Political link         |

PART - B

(7 X 6 = 42)

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

34. (a) Discuss the characteristics of an entrepreneur and the socio-economic environment.

[OR]

(b) Explain the ownership structure of small-scale tourism enterprises.

35. (a) Write a note on feasibility reports and funding options in tourism.

[OR]

(b) Discuss the nature, scope, and risk aspects of the accommodation sector.

36. (a) What are the opportunities in the transportation sector? Provide suitable examples

[OR]

(b) Explain the concept of risk and return with respect to selected cab services.

37. (a) Describe opportunities in the shopping and restaurant sector.

[OR]

(b) What are the entrepreneurial opportunities in tourism attraction development?

38. (a) Explain the role of tour operators in tourism entrepreneurship.

[OR]

(b) Describe any two programmes for developing tourism entrepreneurs.

39. (a) How does customer analysis help tourism entrepreneurs?

[OR]

(b) Discuss the financial and marketing aspects in writing a tourism business plan.

40. (a) Explain the role of networking and collaboration in tourism businesses.

[OR]

(b) What are the steps involved in setting up a tourism enterprise?

N-3066

N-3067

COURSE CODE

200361

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Which of the following is a feature of modern marketing?  
(a) Seller-centric (b) Product-oriented  
(c) Customer-centric (d) One-time selling
2. What does SWOT stand for?  
(a) Strength, Weakness, Opportunities, Threats (b) Sales, Work, Offer, Target  
(c) Strategy, Work, Operation, Technique (d) Strength, Work, Organization, Target
3. Which of these is not part of the 7Ps of marketing?  
(a) Product (b) Place  
(c) Price (d) Payroll
4. Marketing audit helps in:  
(a) Measuring staff skill (b) Analyzing market condition  
(c) Evaluating accounts (d) Assessing performance
5. Demarketing is used to:  
(a) Attract more customers (b) Reduce demand  
(c) Increase demand (d) Cut staff

N-3067

6. Which is a part of non-fund based services?

(a)Cash Credit

(c)Term Loan

(b)Bank Guarantee

(d)Overdraft

7. Direct marketing includes:

(a)TV Ads

(c)SMS and Email marketing

(b)Sales Talks

(d)Hoardings

8. Personal selling is:

(a)Face-to-face promotion

(c)Paid TV ads

(b)E-commerce

(d)None

9. The purpose of segmentation is:

(a)Mass production

(c)Customer targeting

(b)Mass marketing

(d)Branch planning

10. Marketing mix consists of:

(a)Only product and price

(c)Sales only

(b)All Ps

(d)Public relations only

N-3067

11. Publicity is:

- (a) Paid promotion
- (c) Internal communication

- (b) Non-paid promotion
- (d) Personal talk

12. A marketing plan includes:

- (a) SWOT analysis
- (c) Audit

- (b) Objectives
- (d) All of these

13. Remarketing is used for:

- (a) New customers
- (c) First-time visitors

- (b) Lost customers
- (d) Investors

14. Branch layout comes under which 'P' of marketing?

- (a) Product
- (c) Place

- (b) Price
- (d) Promotion

15. Deregulation of interest rates affects:

- (a) Product mix
- (c) Branch location

- (b) Pricing policy
- (d) Promotion

N-3067

16. Which of the following is not a base for market segmentation?

(a)Income

(b)Age

(c)Bank profits

(d)Occupation

17. Which factor directly affects the bank's pricing decisions?

(a)Printing cost

(b)Customer expectations

(c)Staff size

(d)Layout

18. Which mix includes Customer Service?

(a)Price mix

(b)Promotion mix

(c)Place mix

(d)People/Service mix

19. Social marketing refers to marketing aimed at:

(a)Revenue growth

(b)Public welfare

(c)Sales target

(d)Products

20. Which is a method of internal promotion?

(a)Job fairs

(b)Sales promotion

(c)Customer meet

(d)None

N-3067

21. Effective product management in banking leads to:

(a) Cost reduction

(c) Innovation

(b) Better services

(d) All of these

22. Pricing mix of banks includes:

(a) Service charges

(c) Processing fees

(b) Interest rates

(d) All of these

23. Which is an example of societal banking activity?

(a) ATM maintenance

(c) Branch decoration

(b) CSR projects

(d) Account opening

24. Customer loyalty increases through:

(a) High prices

(c) Good relationship

(b) Low service

(d) Staff neglect

25. Which is a non-personal promotional activity?

(a) Advertising

(c) Word-of-mouth

(b) Sales talk

(d) Customer demo

N-3067

26. Promotion mix does not include:

- (a) Advertising
- (c) Recruitment

- (b) Publicity
- (d) Personal selling

27. One role of bank marketing personnel is:

- (a) Maintain ATM
- (c) Promote products

- (b) Prepare meals
- (d) Count cash

28. Product development must comply with:

- (a) Customer wishes
- (c) Employee interest

- (b) RBI regulations
- (d) Competitors

29. Public relations in banks improve:

- (a) Customer retention
- (c) Complaint resolution

- (b) Brand image
- (d) All of these

30. Customer service is critical to:

- (a) Cost cutting
- (c) Branch expansion

- (b) Relationship marketing
- (d) Internal audit

N-3067

31. Which tool is used to evaluate internal and external banking conditions?

- (a) Audit file (b) SWOT  
(c) Ledger (d) CRM

32. Pricing in banks is influenced by:

- (a) Customer type (b) Service complexity  
(c) Competition (d) All of these

33. Bank promotion activities include:

- (a) Staff transfer (b) Staff training  
(c) Ad campaigns (d) Account maintenance

PART - B

(7 X 6 = 42)

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

34. (a) Explain the functions and scope of marketing in banking.

[OR]

(b) Discuss the relationship between marketing and selling.

35. (a) What are the various bases for market segmentation in banking?

[OR]

(b) Explain the factors affecting branch layout and outlet choice.

36. (a) Discuss the constraints faced in new product development in banking.

[OR]

(b) Write about non-fund based services and their significance.

37. (a) Explain various pricing strategies followed by banks.

[OR]

(b) How does deregulation affect pricing in banks?

38. (a) Describe the role and tools of promotion mix in bank marketing.

[OR]

(b) Explain the importance of customer meets and societal banking.

39. (a) What is the importance of advertising and publicity in banking services?

[OR]

(b) Explain the objectives of promotional activities in banking.

40. (a) What is the role of marketing personnel in banks?

[OR]

(b) Explain how motivation and training improve marketing outcomes.

**N-3068****COURSE CODE****200362**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**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. Which of the following is short term sources
  - (a)public credit
  - (b)Commercial paper
  - (c)Public deposit
  - (d)All the above
  
2. Finance functions are
  - (a)Planning for funds
  - (b)Raising of funds
  - (c)Allocation of Resources
  - (d)All of the above
  
3. Which is the most expensive source of funds?
  - (a)New Equity Shares
  - (b)New Preference Shares
  - (c)New Debts
  - (d)Retained Earnings
  
4. Financial management process deals with
  - (a)Investments
  - (b)Financing decisions
  - (c)Both a and b
  - (d)None of the above
  
5. Financial Management is mainly concerned with
  - (a)All aspects of acquiring and utilizing financial resources for firms activities
  - (b)Arrangement of funds
  - (c)Efficient Management of every business
  - (d)Profit maximization

**N-3068**

6. Mention the requirement to issue commercial papers

- (a) Net tangible assets are more than 4 Crores
- (c) Rated A2 by CRISIL

- (b) Listed in stock exchange
- (d) All the above

7. Cost of issuing new shares to the public is known as:

- (a) Cost of Equity
- (c) Flotation Cost

- (b) Cost of Capital
- (d) Marginal Cost of Capital

8. Cost of Equity Share Capital is more than the cost of debt because:

- (a) Face value of debentures is more than face value of shares
- (b) Equity shares have a higher risk than debt shares
- (c) Equity shares are easily saleable
- (d) All the three above

9. The term capital structure denotes

- (a) Total of Liability side of Balance Sheet
- (c) Total Shareholders Equity

- (b) Equity Funds, Preference Capital and Long-term Debt
- (d) Types of Capital Issued by a Company

10. Cost of Capital for Government securities is also known as

- (a) Risk-free Rate of Interest
- (c) Rate of Interest on Fixed Deposits

- (b) Maximum Rate of Return
- (d) None of the above

N-3068

11. Operating leverage helps in analysis of

- (a) Business Risk
- (c) Production Risk

- (b) Financing Risk
- (d) Credit Risk

12. To increase the given present value, the discounted rate should be adjusted

- (a) Upward
- (c) No change.

- (b) Downward.
- (d) Constant.

13. Capital Budgeting Decisions are:

- (a) Reversible
- (c) Unimportant

- (b) Irreversible
- (d) All of the above

14. Which of the following is not incorporated in Capital Budgeting?

- (a) Tax-Effect
- (c) Required Rate of Return

- (b) Time Value of Money
- (d) Rate of Cash Discount.

15. Which of the following is not a capital budgeting decision?

- (a) Expansion Programme
- (c) Replacement of an Asset

- (b) Merger
- (d) Inventory Level

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16. \_\_\_\_\_ is one that maximizes the value of business, minimizes the 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  
(b) Moderate capital structure  
(c) Optimal capital structure  
(d) Deficit capital structure
17. Which of the following are not among the daily activities of financial management?
- (a) Sale of shares and bonds  
(b) Credit management  
(c) Inventory control  
(d) The receipt and disbursement of funds.
18. Walters Model suggests for 100% DP Ratio when
- (a)  $k_e = r$   
(b)  $k_e < r$   
(c)  $k_e > r$   
(d)  $k_e = 0$
19. 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
20. 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

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21. Dividend irrelevance argument of MM Model is based on:
- (a) Issue of Debentures
  - (b) Issue of Bonus Share
  - (c) Arbitrage
  - (d) Hedging
22. Which type of dividend policy aims at paying a fixed percentage of earnings as dividends?
- (a) Residual dividend policy
  - (b) Stable dividend policy
  - (c) Constant dividend payout ratio
  - (d) Irregular dividend policy
23. If a company adopts a stable dividend policy, it will:
- (a) Pay dividends equal to its earnings every year
  - (b) Pay dividends at a fixed rate regardless of earnings volatility
  - (c) Not pay dividends when earnings decline
  - (d) Pay dividends only when earnings exceed a certain threshold
24. Which of the following dividend policies involves paying low dividends with occasional large special dividends?
- (a) Regular dividend policy
  - (b) Irregular dividend policy
  - (c) Residual dividend policy
  - (d) Stable dividend policy
25. What is the primary objective of cash management?
- (a) Maximizing dividends for shareholders
  - (b) Minimizing the cost of fixed assets
  - (c) Maintaining liquidity while maximizing profitability
  - (d) Increasing market share

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26. Cash management involves managing which of the following?

- (a) Long-term investments
- (b) Fixed assets
- (c) Short-term assets and liabilities
- (d) Equity and reserves

27. Which of the following is a technique used in cash management?

- (a) Capital budgeting
- (b) Cash budget
- (c) Depreciation scheduling
- (d) Equity financing

28. Which of the following is NOT a component of cash management?

- (a) Cash planning
- (b) Managing receivables
- (c) Long-term investment management
- (d) Managing short-term borrowing

29. Which of the following is an advantage of maintaining high levels of cash?

- (a) High opportunity cost
- (b) Greater liquidity and financial flexibility
- (c) Reduced profitability
- (d) Increased fixed costs

30. Long term finance is required for

- (a) Current assets
- (b) Fixed assets
- (c) Intangible assets
- (d) None of these

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31. \_\_\_\_\_ is concerned with the acquisition, financing, and management of assets with some overall goal in mind.
- (a) Financial management (b) Profit maximization  
(c) Agency theory (d) Social responsibility
32. What are the earnings per share (EPS) for a company that earned Rs. 100,000 last year in after-tax profits, has 200,000 common shares outstanding and Rs. 1.2 million in retained earnings at the year end?
- (a) Rs. 100,000 (b) Rs. 6.00  
(c) Rs. 0.50 (d) Rs. 6.50
33. Financial Leverage is calculated as
- (a)  $EBIT \div \text{Contribution}$  (b)  $EBIT \div \text{PBT}$   
(c)  $EBIT \div \text{Sales}$  (d)  $EBIT \div \text{Variable Cost}$

## PART - B

(7 X 6 = 42)

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

34. (a) What are the objectives of financial management?  
[OR]  
(b) Criticize the circumstance when the objective of firm is wealth maximization?
35. (a) Discuss is the limitation of financial planning  
[OR]  
(b) Explain how you determine the time value of Money using discount method.
36. (a) Explain different methods on computing Cost of Equity.  
[OR]  
(b) Briefly explain composite leverage.
37. (a) Explain the methods for evaluating capital budgeting proposal  
[OR]  
(b) Discuss the requisites of optimum capital structure
38. (a) Categorize the different short-term sources of finance.  
[OR]  
(b) Explain the pros and cons of Hire purchase financing.
39. (a) Discuss the differences between walter and Gordon approach of dividend policy.  
[OR]  
(b) Explain the characteristics of Permanent working capital
40. (a) Explain the ways to manage cash outflows.  
[OR]

(b) Define marketable securities. Explain the nature and objectives of investing idle cash in marketable securities.

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**N-3069****COURSE CODE****200363**

**ONLINE PROGRAMME EXAMINATIONS**  
**B.B.A. DEGREE EXAMINATION MAY 2026**  
**Third Year - Sixth Semester**  
**BUSINESS ADMINISTRATION**  
**BUSINESS LAW**  
**(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 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

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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

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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

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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

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21. Which of the following is not a ground for compulsory dissolution by court?
- (a) Persistent breach by partners  
(b) Business becomes illegal  
(c) Continuous huge losses  
(d) Retirement of one of three partners
22. What privilege does a holder in due course enjoy?
- (a) Cancelling the instrument at will  
(b) Discharging the instrument of all prior defects  
(c) Claiming interest only  
(d) Free transfer without endorsement
23. Under the Companies Act, 1956, a company may issue which two types of shares?
- (a) Secured and unsecured  
(b) Equity and preference  
(c) Redeemable and irredeemable  
(d) Partly paid and fully paid
24. Under the Companies Act, 1956, issuing shares at a discount is:
- (a) Always invalid  
(b) Valid if authorized by shareholders in general meeting  
(c) Always valid  
(d) Voidable at the option of the shareholder
25. The Companies Act, 1956 was repealed and replaced by:
- (a) Companies Act, 2000  
(b) Companies Act, 2010  
(c) Companies Act, 2013  
(d) Companies Act, 2015

N-3069
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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

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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?

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**N-3070****COURSE CODE****200364**

**ONLINE PROGRAMME EXAMINATIONS  
B.B.A. DEGREE EXAMINATION MAY 2026  
Third Year - Sixth Semester  
BUSINESS ADMINISTRATION  
ENTREPRENEURSHIP  
(CBCS - 2020 onwards)**

Time : 2 Hours

Maximum : 75 Marks  
(33 X 1 = 33)**PART - A**Answer **all** the questions.

1. Entrepreneurship involves:

- (a) Only business (b) Only innovation  
(c) Risk and innovation (d) Only production

2. Which of the following is not a trait of an entrepreneur?

- (a) Risk-taking (b) Initiative  
(c) Procrastination (d) Creativity

3. A successful business plan must include:

- (a) Wedding photos (b) Executive summary  
(c) Passport copy (d) Title deed only

4. An entrepreneur is:

- (a) Government servant (b) Innovator and risk taker  
(c) Investor (d) Social worker

5. Motivation in EDP refers to:

- (a) Forcing one to start business (b) Igniting interest and energy  
(c) Imposing ideas (d) Memorizing concepts

**N-3070**

6. The main objective of EDP is to:

(a) Promote sports

(c) Develop entrepreneurs

(b) Create government jobs

(d) Collect taxes

7. Idea generation is a part of:

(a) Feasibility study

(c) Innovation

(b) Business registration

(d) Project appraisal

8. PMEGP stands for:

(a) Prime Minister's Employment Guarantee Programme

(c) Programme for Micro Enterprises and Growth Plan

(b) Prime Minister's Employment Generation Programme

(d) None of the above

9. A prototype is a:

(a) Final product

(c) Market survey

(b) Demo product

(d) Loan document

10. The process of turning ideas into business opportunities is called:

(a) Planning

(c) Hiring

(b) Entrepreneurship

(d) Trading

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11. Business incubators are designed to support:

- (a) Big corporates
- (c) NGOs

- (b) Startups
- (d) MNCs

12. Which is not part of SWOT analysis?

- (a) Weaknesses
- (c) Organization

- (b) Threats
- (d) Opportunities

13. Break-even point means:

- (a) Start of profit
- (c) Business shutdown

- (b) Highest loss
- (d) High growth

14. Entrepreneurial motivation is influenced by:

- (a) Recognition
- (c) Rewards

- (b) Role models
- (d) All of the above

15. Which of these institutions supports EDP in India?

- (a) RBI
- (c) SBI

- (b) EDII
- (d) SEBI

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16. MUDRA loans are given mainly for:

- (a) Government jobs
- (c) Micro enterprises

- (b) Big businesses
- (d) Real estate

17. What is a common challenge in entrepreneurship?

- (a) Too much demand
- (c) Lack of funds

- (b) No competition
- (d) Surplus manpower

18. The process of identifying potential customers is called:

- (a) Sales
- (c) Financing

- (b) Targeting
- (d) Registering

19. Which stage comes after training in EDP?

- (a) Feasibility study
- (c) Loan approval

- (b) Follow-up
- (d) None

20. Innovation leads to:

- (a) Higher costs
- (c) New products/services

- (b) No change
- (d) Fewer customers

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21. District Industries Centers are established to:

- (a) Import goods
- (b) Support large industries
- (c) Promote local entrepreneurship
- (d) Create jobs abroad

22. A business plan should always include:

- (a) Staff food chart
- (b) Financial forecast
- (c) Car plan
- (d) Gym schedule

23. The willingness to take risk is:

- (a) Talent
- (b) Creativity
- (c) Character
- (d) Entrepreneurial trait

24. Market research is used for:

- (a) Legal clearance
- (b) Customer insight
- (c) Machine repair
- (d) Tax calculation

25. A person who starts a business without formal training is called:

- (a) Corporate leader
- (b) Natural entrepreneur
- (c) Sponsored entrepreneur
- (d) Forced entrepreneur

N-3070

26. Which is not a source of entrepreneurial idea?

(a) Hobbies

(c) Gossip

(b) Experience

(d) Research

27. Which is not a form of business organization?

(a) Sole proprietorship

(c) Corporation

(b) Partnership

(d) Swotship

28. Role of EDP includes:

(a) Reduce unemployment

(c) Develop skills

(b) Promote industrialization

(d) All of the above

29. Angel investors usually invest during:

(a) IPO

(c) Early stage

(b) Expansion

(d) Retirement

30. Which one is a long-term source of finance?

(a) Bank overdraft

(c) Venture capital

(b) Trade credit

(d) Salary

N-3070

31. Training in EDP aims to:
- (a) Test memory (b) Build habits  
(c) Equip with skills (d) Avoid work
32. Which is an example of creative thinking in business?
- (a) Cutting salaries (b) Copying others  
(c) Inventing new service (d) Running away
33. Which of these is a central government startup initiative?
- (a) Atal Innovation Mission (b) Digital Wallet Mission  
(c) Startup Rally (d) Startup Tracker

## PART - B

(7 X 6 = 42)

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

34. (a) Define an entrepreneur. Explain the qualities of a successful entrepreneur.  
[OR]  
(b) What are the functions and roles of an entrepreneur in business?
35. (a) Explain the phases of an Entrepreneurship Development Programme.  
[OR]  
(b) Write a note on the role of EDII and DIC in entrepreneurship development.
36. (a) What are the key components of a business plan?  
[OR]  
(b) Explain the steps involved in setting up a small-scale enterprise.
37. (a) Describe the importance of innovation and creativity in entrepreneurship.  
[OR]  
(b) What are the features and uses of a feasibility study?
38. (a) Discuss the main problems faced by first-generation entrepreneurs.  
[OR]  
(b) Explain the importance of market research for a new entrepreneur.
39. (a) What are the major sources of financing available to entrepreneurs?  
[OR]  
(b) Write a short note on MUDRA and PMEGP schemes.
40. (a) What is entrepreneurial motivation? Discuss its influencing factors.  
[OR]  
(b) Explain the role of training and follow-up in the success of EDP.

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