

(Pages : 4)

P – 4220

Reg. No. :

Name :

Third Semester B.B.A. Degree Examination, January 2023

Career Related First Degree Programme under CBCSS

Group 2(b)

Elective Course

BM 1361.2: CONSUMER BEHAVIOUR

(2019 Admission Onwards)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Very short answer questions. Answer in **one** word to a maximum of **two** sentences.
Answer **all** questions. **Each** question carries **1** mark.

1. Who is an organisational consumer?
2. What do you mean by impulse buyers?
3. Who is a decider?
4. What do you mean by a purchase decision?
5. What is target marketing?
6. What is the meaning of a pre-purchase search?
7. What is relationship marketing?
8. Who is a seasonal consumer?

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9. What are the Consumer disputes redressal agencies?
10. What is Loyalty Marketing?

(10 × 1 = 10 Marks)

SECTION – B

Short answer questions. Not to exceed **one** paragraph. Answer any **eight** questions. **Each** question carries **2** marks.

11. What do you mean by reference group?
12. What do you mean by perception?
13. Who can be called opinion leaders?
14. What are the reasons for customer dissatisfaction?
15. What is variety-seeking buying behaviour?
16. What is the meaning of self-concept?
17. What is trait theory?
18. What is psychographic segmentation?
19. What is product positioning?
20. What is a consumer behavior audit?
21. What is counter-segmentation?
22. Write the meaning of the diffusion process.
23. Who can be called a discount-driven consumer?
24. What is customer loyalty?
25. What is the meaning of cognition?
26. What is the importance of rationality in buying?

(8 × 2 = 16 Marks)

SECTION – C

Answer any **six** questions not exceeding **one** page. **Each** question carries **4** marks.

27. Write the sources of customer dissatisfaction.
28. What all are the advantages of studying consumer behaviour?
29. What are the basic rights of a consumer?
30. Write the importance of market segmentation?
31. What all are the strategies opted in market segmentation?
32. Explain the stages of buyer decision-making process?
33. Write different consumer decision rules?
34. Explain the importance factors in Howard Sheth Model of Consumer Behaviour.
35. How do various family members interact in major decision-making?
36. Explain the Classification of adopters.
37. What are the situational factors that affect purchase decisions?
38. Explain how social classes affect buying behaviour.

(6 × 4 = 24 Marks)

SECTION – D

Long Essay. Answer any **two** questions not exceeding **4** pages. Each question carries **15** marks.

39. Write a note on basis of segmentation and steps in the segmentation process.
40. Give an account of external environmental factors that affect consumer behaviour.
41. Write the importance of consumer protection, consumer rights, and responsibilities.
42. What are the important factors that influence consumer behaviour?
43. What you mean by target marketing write the approaches of market targeting?
44. How qualitative research is beneficial to consumer research? Critically evaluate the main methods of collecting qualitative data?

(2 × 15 = 30 Marks)

(Pages : 4)

P – 4218

Reg. No. :

Name :

Third Semester B.B.A. Degree Examination, January 2023

Career Related First Degree Programme under CBCSS

Group 2(b)

Core Course

BM 1344: FINANCIAL SERVICES

(2019 Admission Onwards)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Very Short answer questions. Answer in **one** word to a maximum of two sentences. Answer **all** questions. **Each** question carries **1** mark.

1. Who is a lessor?
2. What do you mean by financial services?
3. What is a debit card?
4. Write the name of any two credit rating agencies?
5. What is IRDA?
6. What is factoring cost?
7. What is consumer leasing?
8. Expand AMC?
9. What do you mean by Initial Public Offer?
10. What is retail banking?

(10 × 1 = 10 Marks)

P.T.O.

SECTION – B

Short answer questions. Not to exceed **one** paragraph. Answer any **eight** questions. Each question carries **2** marks

11. What do you mean by discounting of the bill?
12. Define the term hire purchase.
13. What is forfeiting?
14. What is a leveraged lease?
15. What is an import lease?
16. What is underwriting?
17. What is a mutual fund?
18. What is an open-ended scheme in Mutual Fund?
19. What is book building?
20. What do you mean by a depository?
21. Write the meaning of capital restructuring.
22. Who can be called an issue manager?
23. What do you mean by securitisation of debt/asset?
24. What is an endowment policy?
25. What do you mean by hybrid loan?
26. What is fire insurance?

(8 × 2 = 16 Marks)

SECTION – C

Answer any **six** questions not exceeding **one** page. **Each** question carries **4** marks.

27. Write the main advantages of credit rating.
28. Differentiate lease financing and Hire purchase financing.
29. Write down major types of factoring.
30. Write the difference between a finance lease and an operating lease.
31. Write the disadvantages of lease financing.
32. What is the role of the merchant banker as an issue manager?
33. Write the features of mutual funds.
34. What are the difference between capital market and money market?
35. Who are the parties to a securitisation transaction?
36. Write the advantages of retail banking.
37. Briefly explain the features of marine insurance.
38. What do you mean by NHB? Write down its functions.

(6 × 4 = 24 Marks)

SECTION – D

Long Essay. Answer any **two** questions not exceeding 4 pages. **Each** question carries **15** marks.

39. Explain the merits and demerits of factoring.
40. What is merchant banking? Explain the functions of merchant banking.

41. What all are the different types of mutual funds?
42. Briefly explain the types of insurance.
43. Write down the meaning of Venture capital. Explain it with its features, stages and advantages.
44. State an account on Indian Financial System.

(2 × 15 = 30 Marks)

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P – 4217

Reg. No. :

Name :

Third Semester B.B.A. Degree Examination, January 2023

Career Related First Degree Programme Under CBCSS

Group 2(b)

Core Course

BM 1343 : COST AND MANAGEMENT ACCOUNTING

(2019 Admission Onwards)

Time : 3 Hours

Max. Marks : 80

SECTION – A

Very short answer type questions (**one** word to maximum of **two** sentences). Answer **all** questions. Each question carries **1** mark.

1. Define overhead.
2. What do you mean by marginal costing?
3. Why fund flow statement is prepared?
4. Write an example of quick asset.
5. What is common size statement?
6. What do you meant by cash equivalent?
7. Define sunk cost.
8. What is solvency ratio?

P.T.O.

9. What is inter firm comparison?
10. Define cost unit.

(10 × 1 = 10 Marks)

SECTION – B

Short answer questions (Not to exceed one paragraph). Answer **any eight** questions. **Each** question carries **2** marks.

11. Illustrate indirect and direct expenses with the help of suitable examples.
12. What is semi variable cost?
13. What is break-even point?
14. What is zero based budgeting?
15. State any two objectives of management accounting.
16. What is angle of incidence?
17. Give any four examples of selling and distribution overheads.
18. State the sources of funds.
19. Define the term budgetary control.
20. Differentiate between cash flow statement and fund flow statement.
21. Name any two-profitability ratio and how it is computed.
22. What is trend analysis?
23. The balance sheet of a company reveals the current ratio is 3:1.net working capital is Rs. 80,000. Calculate current asset.
24. What does P/E ratio indicate?

25. What is propriety fund?

26. Determine the amount of fixed cost when

Sales = 10,00,000, variable cost = 6,00,000, profit = 1,50,000

(8 × 2 = 16 Marks)

SECTION – C

Short essay questions (Not to exceed 120 words). Answer any six questions. Each question carries 4 marks.

27. Distinguish between cost accounting and financial accounting?

28. What are the components of cost sheet?

29. Elucidate the various functions of management accounting.

30. Write down the advantages of ratio analysis.

31. Discuss different types of budget.

32. From the following information, calculate current ratio.

Trade receivable	1,00,000	Bills payable	20,000
Prepaid expense	10,000	Sundry creditors	40,000
Cash and cash equivalents	30,000	Debentures	50,000
Short term investments	20,000	Inventories	40,000
Machinery	7,000	Expenses payable	40,000

33. Rainbow Ltd. sold goods for Rs. 30,00,000 in a year. In that year, the variable cost is 60% of sales and profit is Rs. 8,00,000. Find out:

(a) P/V Ratio,

(b) Fixed Cost,

(c) Break-even sales

34. Calculate the factory cost from the following data:

Cost of Direct Materials	– 2,00,000	Direct Wages	– 50,000
Direct Expenses	– 10,000	Wages of Foreman	– 5,000
Electric Power	– 2,000	Lighting of the Factory	– 4,000
Storekeeper's Wages	– 2,500	Oil and Water	– 1,000
Rent of the Factory	– 10,500	Depreciation in Plant	– 1,000
Consumable Store	– 5,000	Repairs and Renewal Plant	– 7,000

35. Explain different tools of financial analysis.

36. What are the managerial uses of break-even analysis?

37. The cost of goods sold of ESP Ltd is Rs. 5,00,000. The opening stock is Rs. 40,000 and closing stock is Rs.60,000. Find out inventory turnover ratio.

38. From the following information, prepare a comparative balance sheet from the following data

Particulars	As on March 2022	As on March 2021
I Equity and liabilities		
1 Shareholder's Funds		
(a) Share Capital	3,50,000	3,00,000
2 Non-current Liabilities		
Long-term Borrowings	1,00,000	2,00,000
Trade payables	1,50,000	1,00,000
Total	<u>6,00,000</u>	<u>6,00,000</u>
II Assets		
1. Non-Current Assets		
Fixed Assets (Tangible)	4,00,000	3,00,000
2 Current Assets		
Trade Receivables	2,00,000	3,00,000
Total	<u>6,00,000</u>	<u>6,00,000</u>

(6 × 4 = 24 Marks)

SECTION – D

Long essay questions. Answer **any two** questions. **Each** question carries **15** marks.

39. What is cost classification? Classify it, in detail.
40. Prepare a Flexible budget for overheads on the basis of the following data. Ascertain the overhead rates at 50% and 60% capacity.

Variable overheads:	60% capacity (Rs)
Indirect Material	6,000
Labour	18,000
Semi-variable overheads:	
Electricity: (40% Fixed & 60% variable)	30,000
Repairs: (80% fixed & 20% variable)	3,000
Fixed overheads:	
Depreciation	16,500
Insurance	4,500
Salaries	15,000
Total overheads	93,000
Estimated direct labour hours	1,86,000

41. BM company presents the following information and you are required to calculate fund from operation

Profit and Loss account			
To expenses		By gross profit	2,00,000
Operation	1,00,000	By gain on sale of plant	20,000
Depreciation	40,000		
To loss on sale of building	10,000		
To advertisement suspense account	5,000		
To discount allowed to customers	500		
To discount on issue of shares	500		
To goodwill	12,000		
To net profit	52,000		
	2,20,000		2,20,000

42. "Marginal costing is a valuable aid to management" Explain this statement.
43. Discuss the role of management accountant in relation to modern management philosophy.
44. From the following two balance sheet as on 31.03.2021 and 31.03.2022. You are required to prepare schedule of change in working capital for 2022.

	31.03.2021	31.03.2022
Assets		
Cash	30,000	47,000
Debtors	1,20,000	1,15,000
Stock in trade	80,000	90,000
Land	50,000	66,000
	<u>2,80,000</u>	<u>3,18,000</u>
Capital and liabilities		
Share capital	2,00,000	2,50,000
Trade creditors	70,000	45,000
Retained earnings	10,000	23,000
	<u>2,80,000</u>	<u>3,18,000</u>

(2 × 15 = 30 Marks)