44535/E0250

Reg. No. ☐☐☐☐☐☐☐☐

V Semester B.B.A. 4 Degree Examination, March/April - 2023
CONSUMER BEHAVIOUR
(Regular)

Time : 3 Hours   **Maximum Marks : 80**
Instructions to Candidates :
            Write question numbers correctly.

PART - A

Answer any **TEN** of the following.   (10×2=20)

1.   What is consumer behaviours? Give examples.

2.   What is Attitude? Give example.

3.   What is perception? Give example.

4.   What is personality? Give example.

5.   What is consumerism?

6.   What do you mean by consumer rights?

7.   What do you mean by cross culture?

8.   What do you mean by social class?

9.   Mention any two consumer rights?

10. What do you mean by caveat Emptor?

11. What is consumer motivation?

12. What do you mean by Buyer Action?

PART - B

Answer any **FOUR** of the following.   (4×5=20)

13. Explain the factors affecting consumer behaviour?

14. Impact of culture, personality affects buying behaviour? Comment.

15. Explain the freud's theory of motivation?

P.T.O.

16. Explain Psychoanalytic theory with examples.

17. Write a note on consumer rights?

18. Write a note on cross-cultural marketing practices?

PART - C

Answer any **THREE** of the following.   (3×10=30)

19. Explain the howard sheth model of consumer behaviour?

20. Marketers do not create needs, needs preexist marketers comment.

21. Analyse the role of family in consumer decision making.

22. Explain trait theory.

23. 'Consumer behaviour is unpredictable as well as complex in nature'. Amplify the statement and briefly comment on changing role of marketing department in todays consumer oriented market. Explain with examples.

PART - D

(Compulsory)   (1×10=10)

24. Explain Maslow's Hierarchy of Needs?

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V Semester B.B.A - 4 Degree Examination, April - 2023
FINANCIAL MANAGEMENT
Specialization
(Regular)

Time : 3 Hours   **Maximum Marks : 80**

Instructions to Candidates :
1) Simple calculators are allowed.
2) Show the working notes.
3) Part D is compulsory.

Section - A

Answer **any ten** of the following sub questions. Each sub question carries **2** marks.

                                              (10×2=20)

1. Define financial management.

2. What is profit maximization?

3. Define time value of money.

4. What is cost of capital?

5. A company has issued 20% debentures of R. 3,00,000, tax rate applicable is 40% calculate kd.

6. Define capital budgeting.

7. What is NPV?

8. Define capital structure.?

9. Define equity shares.

10. Define net working capital.

11. What is recorder level?

12. What do you mean by "2/15, net 45"?

[P.T.O.

Section - B

Answer any **four** of the following. Each carries **5** marks.   (4×5=20)

13. Explain the functions of financial management.

14. An investor wants to find the present value of Rs. 40,000 due 3 years. His interest rate is 10%.

15. Explain wealth maximization.

16. Good luck company issues 10% debentures of Rs. 15,00,000. The company is in 40% tax brackets. Calculate cost of debt, if debentures are issued at

    a)   10% discount

    b)   10% Premium.

17. Calculate the NPV for a project which required an initial investment of Rs. 20,000 and which involves a net cash inflows of Rs. 6,000 each year for 6 years. Cost of fund is 8% (Discounting factor @ 8% for 6 years is 4.623)

18. Explain a note on lock box system.

Section - C

Answer any **three** of the following questions. Each question carries **10** marks. (3×10=30)

19. A company after tax, cost of capital of the specific sources is as follows.

Source of finance	Book Value	Market Value	Specific cost
	Rs.	Rs.	(%)
Equity capital	16,00,000	30,00,000	17
Retained Earnings	4,00,000	-	10
Preference capital	8,00,000	10,80,000	14
Debt capital	12,00,000	10,80,000	8
	40,00,000	**51,60,000**	

Compute WACC based on

a)   Book value weights.

b)   Market value weights.

20. A firm has two investment opportunities each costing Rs. 1,00,000 and each having an expected profit as shown below.

year	1	2	3	4
Project A(Rs.)	50,000	40,000	30,000	10,000
Project B (Rs.)	20,000	40,000	50,000	60,000

The management has decided to evaluate

Project A at 10% cost of capital and

Project B at 15% cost of capital

Compute NPV and suggest the management if

a) Both the projects are independent

b) Both are mutually exclusive.

21. From the following information prepare cash budget for VSI Co. Ltd.

Particulars		Jan	Feb	Mar	Apr
1)	Opening cash balance	20,000	-	-	-
2)	Collection from customers	1,30,000	1,60,000	1,65,000	2,30,000
Payments:					
1)	Raw material purchase	25,000	45,000	40,000	63,200
2)	Salary and wages	1,00,000	1,05,000	1,00,000	1,14,200
3)	Other Expenses	15,000	10,000	15,000	12,000
4)	Income Tax	6,000	-	-	-
5)	Machinery	-	-	20,000	-

The firm wants to maintain cash balance of Rs 25,000 for each month. Creditors are allowed one month credit. There is no lag in payment of salary and other expenses.

22. Explain the objectives of financial management.

23. Explain the determinants of working capital.

Section - D

Compulsory   (1×10=10)

24. **Caselet**

Neha Ltd has in its books the following amounts and specific cost of each type of capital.

Type of capital	Book value(Rs.)	Market value(Rs.)	Specific cost(%)
Debentures	4,00,000	3,80,000	5%
Preference capital	1,00,000	1,10,000	8%
Equity shares	6,00,000	12,00,000	15%
Retained Earnings	2,00,000	-	13%

Determine WACC using

a) Book value weights

b) Market value weights.

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V Semester B.B.A. 4 (CBCS) Degree Examination, March/April - 2023
LEGAL ASPECTS IN BUSINESS
(Regular)

Time : 3 Hours   Maximum Marks : 80

Instructions to Candidates :
    1)   Write question numbers correctly.
    2)   Section - D is compulsory.

SECTION - A

Answer any **TEN** of the following.   (10×2=20)

1.   What is contract?

2.   What is general offer?

3.   What is performance of contract?

4.   Who is minor?

5.   Who is consumer?

6.   What is Guarantee?

7.   Define company.

8.   What is pollution?

9.   Expand RTI and IT.

10.   What is defect in sale of goods Act?

11.   Who is an agent?

12.   What is consideration?

SECTION - B

Answer any **FOUR** of the following.   (4×5=20)

13.   Distinguish private company and public company.

14.   Write the rules of consideration.

15.   What are the remedies for breach of contracts?

[P.T.O.

16. What are the steps in formation of company?

17. Write the objectives of RTI.

18. Write short notes on

    a) Memorandum of Association

    b) Articles of Association.

SECTION - C

Answer any **THREE** of the following.   (3×10=30)

19. What are the essentials of valid contract?

20. Write the classification of companies?

21. What is sale? Distinguish sale and agreement to sell.

22. What are the consumer redressal agencies? Explain the types.

23. Write the characteristics of company.

SECTION - D

(Compulsory)

(1×10=10)

24. A's dog was missing. He sent his servant B to search the dog. When B left to search the dog A announced prize of Rs. 10,000 to person who will find the dog. B brought the dog. Later B came to know about the rewards and asked A. But A denied. B sued A in court of law will B succeed?

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V Semester B.B.A 4 Degree Examination, March/April - 2023

INCOME TAX

(Regular)

Time : 3 Hours   **Maximum Marks : 80**

Instructions to Candidates :

1) Write question numbers correctly.
2) Use of simple calculator is allowed.
3) Section - D Compulsory.

Section - A

Answer any **ten** questions of the following.   (10×2=20)

1. What is income tax?

2. Define 'profession.'

3. What do you mean by 'capital gain'?

4. Define indirect tax,

5. Define prequisites.

6. What is 'VAT'?

7. What is agriculture income?

8. Mention any two tax-free incomes.

9. What is 'Book-profit'?

10. Mention any two incomes from other sources.

11. Define Salary.

12. Define person.

                                                                                              [P.T.O.

Section - B

Answer any **four** questions, Each question carries **5** marks.   (4×5=20)

13. Distinguish between direct and indirect taxes.

14. Explain in brief short-term capital gain.

15. What is excise duty? Explain the types of excise duties.

16. What are the conditions that an individual must satisfy in order to become resident.

17. Find out the taxable House Rent allowance from the following.

Particulars	Mr. A	Mr.B
	Belagavi	Bangalore
Salary per month	6000	10000
H.R.A. received p.m.	1600	3200
Actual rent paid p.m.	2400	3000

18. From the following details of house property compute the Gross Annual value.

	House I	House II
Fair rent	84,000	1,20,000
Municipal value	80,000	1,20,000
Standard rent	82,000	1,00,000
Actual Rent	80,000	1,08,000

Section - C

Answer any **three** questions   (3×10=30)

19. From the following particulars of Mrs. Kavya during the previous year 2021-22. Compute taxable income if she is

    i)   Resident

    ii) Not-ordinary resident

    iii) Non-Resident

    a) Profit from business in Hubli Rs. 50,000 received in Belagavi

    b) Income from agriculture in Nepal received in Hubli Rs. 25,000

    c) Income from business controlled from India in W.K. Rs. 55,000 received there only.

    d) Interest in respect of securities in a German Co. received in Japan Rs. 50,000

    e) Payment received in U.S.A. for service rendered in Bangalore Rs. 60,000

    f) Served for two months in Indian ambassy situated in Srilanka and salary received there Rs. 80,000.

    g) Past untaxed foreign income remitted to India in the previous year Rs. 30,000.

20. From the following information furnished by Mr. X working in a private co. Compute his income from salary for the Assessment year 2022-23.

    a) Basic salary Rs. 20,000 p.m.

    b) Dearness Allowance Rs. 4000 p.m.

    c) House rent allowance received Rs. 2000 p.m.

    d) Rent paid Rs. 2400 p.m.

    e) He has received hostel allowance of Rs. 400 each p.m. for 3 children.

    f) Employers contribution to RPF at 17% of salary and similar amount by x.

    g) Interest received on RPF balance at 10% p.a. Rs. 3000.

    h) Company provided a small car with driver to employee for office and private purpose.

21. Dr. Swamy is a medical practitioner of Gadag. From the following calculate his income from profession for the A.Y 2022-23

Particulars		Rs.
a)	Gross receipts form dispensary	23,500
b)	Gross receipts from consultations	16,500
c)	Operation fees	25,000
d)	Visiting fees	5,000
e)	Gifts from patients	3,000
f)	Medicines purchased	12,500
g)	Closing stock of medicines	3,500
h)	Salaries paid to employees	15,000
i)	Surgical equipments purchased	4,800
j)	Medical books purchased	2,000.

22. From the following particulars compute the income from house property for the A.Y 2022-23

Particulars	House - I	House - II
Municipal value	1,50,000	2,00,000
Municipal tax	15,000	20,000
Rent receivable p.m	-	25,000
Repairs	25,000	50,000
Int.on loan for construction	25,000	45,000
Rent collection charges	-	10,000
Insurance	15,000	30,000

23. What is GST? Explain advantages and disadvantages of GST.

Section - D

Compulsory   (1×10=10)

24. A,S,R are equal partners in a firm sharing profits and losses equally. 'R' is non working partner. The following is their profit and loss A/c for the year ending 31-3-2022.

Particulars	Rs.	Particulars	Rs.
Salary to staff	15000	By Gross Profit	2,00,000
Salary to partner			
A - 40,000			
S - 20,000	60,000		
Interest on Capital@20%			
A- 10,000			
S - 8,000			
R - 2000	20,000		
Sales tax paid	1,600		
Donations	1,000		
Income Tax Paid	2,000		
Depreciation	3,000		
General expenses	5,000		
Advertisements	6,000		
Net Profit			
A - 28,800			
B - 28,800			
R - 28,800	86,400		
	2,00,000		2,00,000

Other information.

a) Depreciation allowable amounted to Rs. 4000

b) General expenses include Rs. 4000 being commission to R. Compute income of partnership firm for the A.Y. 2022-23.

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V Semester B.B.A. 4 (CBCS) Degree Examination, March/April - 2023

FINANCIAL INSTITUTIONS AND MARKETS

Time : 3 Hours   Maximum Marks : 80

Instructions to Candidates :
    Section - D is compulsory.

SECTION - A

Answer any **Ten** of the following.   (10×2=20)

1.   Define financial markets.

2.   What is SEBI?

3.   What do you mean by primary markets?

4.   What is underwriting?

5.   What is IPO?

6.   Expand OTCEI.

7.   Define venture capital.

8.   What is credit rating?

9.   Define merchant banking.

10. What is mutual fund?

11. What is NAV?

12. Expand ICICI and IDBI.

SECTION - B

Answer any **Four** of the following.   (4×5=20)

13. Write about functions of financial markets.

14. Brief about Global financial market.

15. Explain in brief about.

    i)   Book building &

    ii)   Free pricing.

[P.T.O.

16. Write about advantages and Disadvantages of Leasing.

17. Write about features of merchant Banking.

18. What is mutual funds explain, about investing in mutual funds.

SECTION - C

Answer any **Three** of the following. (3×10=30)

19. Explain about Indian financial system.

20. Differentiate between Leasing and Hire.

21. Explain about the mechanism of mutual fund operation.

22. Explain about

a) Trading and Settlement.

b) Insider trading.

23. Explain about importance of SEBI in Indian Financial markets.

SECTION - D

Compulsory (1×10=10)

24. Sharade Company Ltd. wants to list its securities under BSE/NSE. Explain about the procedure to be followed for listing of securities by the Company.

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