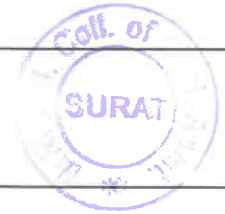




Sarvajanik University

S-2026 Date: 08-04-26 Time: 08:30 AM to 10:45 AM
Regular / Backlog Exam



BBA (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA11601

Total Marks: 60

Course Name: Elements of Strategic Management

Instructions:

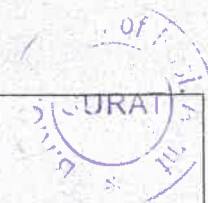
1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Write each question from a separate page.

- | | | |
|------------|---|-----------|
| Q.1 | Answer the following questions in short | 12 |
| | A State two benefits of Strategic Management. | |
| | B What is a Core Competency? | |
| | C Mention any two types of organizational structures. | |
| | D Give two examples of Growth Strategy. | |
| | E Define Corporate Parenting. | |
| | F Mention two problems in measuring performance. | |
| Q.2 | Explain the concept of a Learning Organization with suitable examples. | 12 |
| | OR | |
| Q.2 | Discuss the role of evaluation and control in Strategic Management. | 12 |
| Q.3 | You are analyzing the Indian telecom industry (Jio, Airtel, VI). Apply Porter's Five Forces Model to assess its competitiveness. | 12 |
| | OR | |
| Q.3 | Your company is planning to enter the e-commerce sector. Using the VRIO model, identify possible resources and capabilities that can provide competitive advantage. | 12 |
| Q.4 | Explain the role of Corporate Parenting in Strategic Management. | 12 |
| | OR | |
| Q.4 | What are Directional Strategies? Explain their types. | 12 |
| Q.5 | Explain the role of staffing and leading in strategy implementation. | 12 |
| | OR | |
| Q.5 | Discuss the stages of Corporate Development. | 12 |



Sarvajanik University

S-2026 Date: 06-04-26 Time: 08:30 AM to 10:45 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA11602

Total Marks: 60

Course Name: Financial Services in India

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Q.1 Answer the following in short (6×2 Marks)

12 Marks

- A. Define a formal financial system.
- B. What is the meaning of credit rating?
- C. Differentiate Primary Market and Secondary Market?
- D. Define Sensex.
- E. What is a Depository system.
- F. What is the meaning of non-banking institution?

Q.2 1. Explain Key elements of a well-functioning Financial system
2. Describe the components of good financial system.

6 Marks

6 Marks

OR

Q.2 Explain Nature and Role of Financial Markets and institutions.

12 Marks

Q.3 1. What are the functions of Primary market?
2. Explain Stock Exchange BSE?

6 Marks

6 Marks

OR

Q.3 1. Describe various money market instruments.
2. Explain operation and mechanism of stock exchange.

6 Marks

6 Marks

Q.4 1. Explain banking structure in India?
2. Discuss the meaning and schemes of mutual fund.

6 Marks

6 Marks

OR

Q.4 1. Explain Importance of Insurance Industry in the economy.
2. What are the role of AMFI and IRDA?

6 Marks

6 Marks

Q.5 Answer any three.

12 Marks

1. What are the services of Investment banking?
2. What is credit rating? Explain its importance.
3. Differentiate leasing and hire purchase
4. Differentiate factoring and forfaiting



Enrolment No. _____

Sarvajanik University

S-2026 Date: 09-04-26 Time: 08:30 AM to 09:30 AM
Regular / Backlog Exam

**B.B.A. (Hons) - SEMESTER- VI EXAMINATION****Course Code: BMBA12605****Total Marks: 30****Course Name: FINANCIAL MODELLING USING SPREADSHEET****Instructions:**

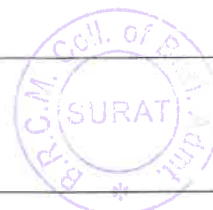
1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Here you can add your own instructions for students

		Marks
Q.1	Answer the following in short (3 × 2 Marks)	06
	A. What is 'PV' and 'FV' function? Explain with example	
	B. Retrieve the function 'MMULT'	
	C. Retrieve the formula of Variance and Standard Deviation	
Q.2	Articulate preparation of income statement using MS-Excel. Use appropriate example.	08
	OR	
Q.2	Examine 'What if?' function in MS-Excel with appropriate example.	
Q.3	Explain Profitability Index and IRR method and link their calculation using MS-Excel.	08
	OR	
Q.3	Explain WACC calculation using MS-Excel (explain use of formula viz. SUMPRODUCT, RATE, and other required in WACC).	
Q.4	Explain preparation of efficient frontier and Capital market line using MS-Excel with appropriate example.	08
	OR	
Q.4	Validate calculation of Risk and Return of Portfolio using MS-Excel with appropriate example.	



Sarvajani University

S-2026 Date: 07-04-26 Time: 08:30 AM to 10:45 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA12608

Total Marks: 60

Course Name: International Marketing

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Marks
12

Q.1 Answer the following in short (6 × 2 Marks)

- A. Define international marketing and explain its significance in today's globalized economy.
- B. Explain how political factors impact international marketing strategies differently from domestic marketing strategies.
- C. Explain the concept of indirect exporting as a market entry strategy in international marketing.
- D. Provide examples of companies utilizing foreign manufacturing facilities as a market entry strategy.
- E. Enlist the factors contributing to successful exporting.
- F. Define: Licensing. Give an appropriate example of it for international market entry mode.

- Q.2 Explain the components of an international product offer, including product benefits, attributes, and support services. Explain any two factors affecting international product and service management. 12

OR

- Q.2 Describe the essential elements of product policy in the context of international marketing. How do product strategies differ when targeting international markets? 12

- Q.3 Analyze the concept of transfer pricing in international markets. Explain how transfer pricing is used by multinational corporations to allocate costs, profits, and revenues across different subsidiaries and jurisdictions. Discuss the importance of transfer pricing regulations and compliance in preventing tax evasion and ensuring fair competition in global markets. 12

OR

- Q.3 Elaborate on pricing objectives and enlist the steps in the pricing process. 12

- Q.4 Explain the factors affecting channel selection in the International Market. 12

OR

- Q.4 Describe the building relationship in international marketing channels. 12

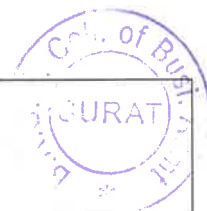
- Q.5 Describe different marketing communication tools in the international market. Explain Exhibitions, Trade Fairs, Experiential Marketing, Trade Missions. 12

OR

- Q.5 Discuss the different communication strategy in the international market. 12



Sarvajani University



S-2026 Date: 06-04-26 Time: 08:30 AM to 10:45 AM
Regular / Backlog Exam

B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA12611

Total Marks: 60

Course Name: Sales and Distribution Management

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

- Q.1** Answer the following in short (6×2 Marks) **12**
- a. What do you mean by sales potential?
 - b. Discuss the importance of relationship selling in brief.
 - c. What do you mean by pre recruiting reservoir?
 - d. List down two corrective action to improve sales person's performance.
 - e. Explain the concept of exclusive distribution with an example.
 - f. Explain in brief different ways to manage channel conflict.
- Q.2** a. Explain the process of prospecting with an example. **06**
- b. Discuss various qualitative and quantitative objectives of personal selling at length. **06**
- OR**
- Q.2** Discuss various methods of sales forecasting with its merits and demerits. **12**
- Q.3** a. What do you mean by sales force training? Discuss various objectives of sales force training. **06**
- b. What do you mean by sales compensation? Discuss at length various elements of a good sales compensation plan. **06**
- OR**
- Q.3** Compare and contrast straight salary plan and straight commission plan of compensation considering its merits and demerits. **12**
- Q.4** a. If you were a sales manager of a life insurance company, what types of sales targets you might have used for your sales force. Justify your answer. **06**
- b. Discuss at length the reasons for using sales territory. **06**

OR

- Q.4** a. If you were a sales manager of a life insurance company, what types of sales contests you might have used for your sales force. Justify your answer. **06**
- b. Discuss the reasons for using sales target. Also discuss the reasons for not using sales target. **06**
- Q.5** Write short notes on **any two** of the following. **12**
- a. Channel functions.
 - b. Selecting channel partner.
 - c. Manufacturer – channel partner cooperation.



Sarvajanic University



S-2026 Date: 07-04-26 Time: 08:30 AM to 10:45 AM
Regular / Backlog Exam

B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA12612

Total Marks: 60

Course Name: STRATEGIC FINANCIAL MANAGEMENT

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Here you can add your own instructions for students

		Marks
Q.1	Answer the following in short (6 × 2 Marks)	12
	A. Tweet Formula to calculate Interest coverage ratio	
	B. Tweet Formula to calculate External Funds Requirement	
	C. Define Forward and Backward Integration	
	D. Express meaning of Liquidation Value	
	E. Quote Different Types Values and their uses	
	F. Define Corporate Restructuring	
Q.2	A. Gather the Meaning, Formula and Assumptions of Internal Growth Rate	06
	B. Highlight Determination of Financial Objectives, Formulation of Financial Policy Steps of Financial Planning Process	06
OR		
Q.2	A. JPQ has an equity capital of Rs. 240 lakhs, total debt of Rs. 160 lakhs and sales last year were Rs. 600 lakhs: 1. It has a target Assets to Sales ratio of 0.6, a target Net Profit margin of 0.05, a target D.E. ratio of 0.55 and target earnings retention rate of 0.7. In a steady state, what is its sustainable growth rate? 2. Suppose the company has established for the next year a target Assets to Sales ratio of 0.62, a target Net Profit margin of 0.04, and a target D.E. ratio of 0.75. It wishes to pay an annual dividend of Rs. 6 lakh and raise Rs. 20 lakhs in equity capital next year. What is its sustainable growth rate for next year?	06
	B. Argue for the Significance of Strategic Financial Planning	06
Q.3	A. How to determine Effective Rate of Protection?	06
	B. Examine the Need and Importance of New Project	06
OR		

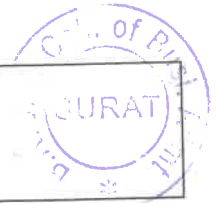
Q.3	A. From the following projected figures calculate the yearly Debt Service coverage ratio.	06																																								
	(Rs. In lakh) <table><tr><th>Year</th><th>Net Profit after Depreciation</th><th>Depreciation</th><th>Interest on loan</th><th>Repayment of load at the end</th></tr><tr><td>1</td><td>10.50</td><td>15.50</td><td>10.00</td><td>10.00</td></tr><tr><td>2</td><td>15.50</td><td>15.00</td><td>9.00</td><td>10.00</td></tr><tr><td>3</td><td>17.00</td><td>14.25</td><td>8.00</td><td>10.00</td></tr><tr><td>4</td><td>20.00</td><td>13.50</td><td>7.00</td><td>10.00</td></tr><tr><td>5</td><td>22.00</td><td>12.50</td><td>6.00</td><td>20.00</td></tr><tr><td>6</td><td>25.00</td><td>11.25</td><td>4.00</td><td>20.00</td></tr><tr><td>7</td><td>25.00</td><td>10.00</td><td>2.00</td><td>20.00</td></tr></table>	Year	Net Profit after Depreciation	Depreciation	Interest on loan	Repayment of load at the end	1	10.50	15.50	10.00	10.00	2	15.50	15.00	9.00	10.00	3	17.00	14.25	8.00	10.00	4	20.00	13.50	7.00	10.00	5	22.00	12.50	6.00	20.00	6	25.00	11.25	4.00	20.00	7	25.00	10.00	2.00	20.00	
Year	Net Profit after Depreciation	Depreciation	Interest on loan	Repayment of load at the end																																						
1	10.50	15.50	10.00	10.00																																						
2	15.50	15.00	9.00	10.00																																						
3	17.00	14.25	8.00	10.00																																						
4	20.00	13.50	7.00	10.00																																						
5	22.00	12.50	6.00	20.00																																						
6	25.00	11.25	4.00	20.00																																						
7	25.00	10.00	2.00	20.00																																						
	B. Distinguish Commercial and Social Cost Benefits	06																																								
Q.4	A. On 31 st March 2023 the Balance Sheet of PQR Ltd. disclosed the following positions: <table><tr><th>Liabilities</th><th>Rs.</th><th>Assets</th><th>Rs.</th></tr><tr><td>Share Capital (40000 Eq. Share of Rs. 10 each)</td><td>400,000</td><td>Goodwill</td><td>40,000</td></tr><tr><td>General Reserve</td><td>90,000</td><td>Other Fixed Assets</td><td>500,000</td></tr><tr><td>Profit and loss account</td><td>20,000</td><td>Current Assets</td><td>200,000</td></tr><tr><td>10% Debentures</td><td>100,000</td><td></td><td></td></tr><tr><td>Current Liabilities</td><td>130,000</td><td></td><td></td></tr><tr><td></td><td>740,000</td><td></td><td></td></tr></table> On the 31st March 2023 the goodwill of the company was valued at Rs. 50,000 while other fixed assets were valued at Rs. 350,000. The net profit earned by the company amounted to Rs. 51,600 for 2020-21; Rs. 52,000 for 2021-22; and Rs. 51,650 for 2022-23. Every year an amount equal to 20% the profit earned was transferred to general reserve – this being considered reasonable in the industry in which the company is engaged. A return of 10% on the investment is considered fair in the industry. Compute the value of the company’s share by the yield method.	Liabilities	Rs.	Assets	Rs.	Share Capital (40000 Eq. Share of Rs. 10 each)	400,000	Goodwill	40,000	General Reserve	90,000	Other Fixed Assets	500,000	Profit and loss account	20,000	Current Assets	200,000	10% Debentures	100,000			Current Liabilities	130,000				740,000			06												
Liabilities	Rs.	Assets	Rs.																																							
Share Capital (40000 Eq. Share of Rs. 10 each)	400,000	Goodwill	40,000																																							
General Reserve	90,000	Other Fixed Assets	500,000																																							
Profit and loss account	20,000	Current Assets	200,000																																							
10% Debentures	100,000																																									
Current Liabilities	130,000																																									
	740,000																																									
	B. Validate Business Valuation using Purposes of valuation	06																																								
	OR																																									
Q.4	A. Express various Relative to Industry Average Methods of Valuation of Business	06																																								
	B. Suppose a firm has employed a total capital of Rs. 50 lakhs (with 1:1 Debt to equity). It consists 10% debt and 25,000 equity shares of Rs. 100 each. Cost of equity is 14% and corporate tax is 30%. The projected Cash flows to all investors of the firm for 5 years are as follow. <table><tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th></tr><tr><td>Free Cashflow</td><td>15 lakhs</td><td>10 lakhs</td><td>25 lakhs</td><td>7.5 lakhs</td><td>20 lakhs</td></tr></table> Calculate (1) Valuation for firm and (2) Valuation from the perspective of equity-holders. Assume 10% debt is repayable after 5 years and interest is payable at each year-end.	Year	1	2	3	4	5	Free Cashflow	15 lakhs	10 lakhs	25 lakhs	7.5 lakhs	20 lakhs	06																												
Year	1	2	3	4	5																																					
Free Cashflow	15 lakhs	10 lakhs	25 lakhs	7.5 lakhs	20 lakhs																																					
Q.5	A. Articulate Equity Restructuring	06																																								
	B. Outline Financial Reengineering	06																																								
	OR																																									
Q.5	Express various Techniques of Corporate Restructuring	12																																								



Enrolment No.....

Sarvajani University

S-2026 Date: 07-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA21602
Course Name: Advance Financial Management
Instructions:

Total Marks: 50

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Q.1 Answer the following in short (5 × 2 Marks)

10

- A. What is YTC?
- B. What is implicit cost? Give one example.
- C. Define sensitivity analysis.
- D. What is the relation between Yield and coupon rate?
- E. What is the record date of dividend?

Q.2 1. Why valuation of security is important?

04

2. A company has sold 1000, 12% perpetual debentures 10 years ago. Company is paying 15% on its debentures. Determine the expected price of the debentures. Would you buy the debentures for Rs. 700?

06

OR

- Q.2 1. A company has been expected to grow at 14% per year for next 4 years and then grow indefinitely at the rate of 5%. The required rate of return is 12%. Assume that company paid dividend of Rs. 2 last year. Determine the market price of share today.

06

04

2. Discuss constant growth rate model.

Q.3 1. Explain NOI approach of capital structure.

04

2. From the given information calculate WACC. Company is paying dividend at consistent rate of 20% per annum and pays tax of 40%. The current market price of a share is Rs. 100.

06

	In lacs
Equity	400
12 % debentures	400
18% Term loan	1200

OR

- Q.3** 1. Discuss significance of cost of capital. 04
 2. Suggest the company about the best capital structure from the given information. 06

Amount of Debt	Interest Rate (%)	Ke%
0	-	10
100000	4	10.5
200000	4	11
300000	4.5	11.6
400000	5	12.4
500000	5.5	13.5
600000	6	16
700000	8	20

- Q.4** 1. Explain risk and uncertainty. 04
 2. A company has initial outlay of Rs. 12000 and cost of equity is 14%. A project has a life of 4 years. Calculate NPV if inflow is 4500. Using sensitivity analysis, determine NPV if outlay changes to 15000 and cost changes to 16% 06

OR

- Q.4** A firm has an investment proposal requiring an outlay of Rs. 40,000. It has project life of 2 years. In year 1, probability is a 0.4 that cash flow would be Rs. 25,000 and 0.6 probability of cash flow of Rs. 30,000. For year 2, cash flows and probability are given below. 10

	Cash flow			
Year 1	25000		30000	
Year 2	Cash flow	Probability	Cash flow	Probability
	12000	0.2	20000	0.4
	16000	0.3	25000	0.5
	22000	0.5	30000	0.1

Construct the decision tree for the proposed investment. What would be worst NPV and its probability?

- Q.5** 1. Explain any one dividend decision relevance model. 04
 2. The EPS of a company is Rs. 20. It has rate of return of 25% and capitalization rate of 12.5%. If Walter's model is used: What should be the optimum payout ratio? What is the price of share at this payout? What would be the price if company pays 25% payout? 06

OR

- Q.5** 1. Discuss types of dividend policy. 04
 2. A company has 100000 outstanding shares selling at Rs.100 each. Capitalization rate for the company is 10% and it is thinking of declaring the dividend of Rs.5 at the end of year. What is the price if company declares dividend and what if it does not? 06



Sarvajani University

S-2026 Date: 07-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER– VI EXAMINATION

Course Code: BMBA21603

Total Marks: 50

Course Name: Retail Management

Instructions:

1. Attempt all questions.
2. Figures to the right indicate full marks.
3. Give suitable examples(s) and draw figure wherever necessary.

- | | | |
|------------|---|-----------|
| Q.1 | Answer the following in brief with suitable examples. (5 × 2) | 10 |
| | <ol style="list-style-type: none"> a. What is non-store retailing? b. Who is a merchandiser? c. State any two responsibilities of a merchandiser. d. Who is a retail buyer? e. What are retail analytics? | |
| Q.2 | Explain the meaning and evolution of retailing. | 10 |
| | OR | |
| Q.2 | Explain the drivers of retail growth in India. | 10 |
| Q.3 | Discuss the tools used in visual merchandising. | 10 |
| | OR | |
| Q.3 | Explain the concept and evolution of private labels. | 10 |
| Q.4 | Write short note on any two of the following. | 10 |
| | <ol style="list-style-type: none"> a. Web Atmospherics b. Database Management c. Technology in Retail | |
| Q.5 | Answer any five from the following. | 10 |
| | <ol style="list-style-type: none"> a. A retailer analyses sales data and removes slow-moving products from shelves. Explain why merchandise performance analysis is important. b. A retailer arranges products such as shirts, trousers, and belts together. What merchandising strategy is being used? | |

- c. A clothing store frequently changes its window displays according to seasons. Explain the importance of visual merchandising in this case.
- d. A supermarket places daily-use items like milk and bread at the back of the store. Explain the logic behind this store layout decision.
- e. A fashion retailer displays formal shirts, trousers, belts, shoes, and office bags together under the theme “**Corporate Look.**”. Which particular concept of retailing is being used here. Why?
- f. A store installs self-checkout counters to reduce customer waiting time. Explain how this improves retail operations.



Sarvajanik University

S-2026 Date: 07-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA21604

Total Marks: 50

Course Name: Employee Relations

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

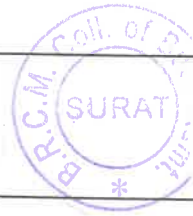
		Marks
Q.1	Answer the following in short (5 × 2 Marks)	10
	A. What is a trade union? Give one example of a central trade union in India.	
	B. What is productivity bargaining? Give one example from an Indian industry.	
	C. How the nature of employee-employer relationship is changing in recent time?	
	D. Define labour welfare and state any two of its objectives.	
	E. Distinguish between the unitary and pluralist approaches to Industrial Relations.	
Q.2	A newly established automobile manufacturing plant in Gujarat is experiencing frequent misunderstandings between the management and floor-level workers. The HR manager suggests implementing a formal IR framework. As a consultant, explain to the management the concept of Industrial Relations, the key participants of IR, the objectives they should set for their IR system.	10
OR		
Q. 2	Analyse the problems faced by trade unions in India currently.	10
Q.3	Define Industrial Dispute. Describe the different forms of strike in detail with proper example.	10
OR		
Q.3	The management of a large public sector bank is entering wage negotiations with the bank employees' union for the first time. Describe the steps in collective bargaining process that they will follow at length.	10
Q.4	A traditional manufacturing firm with a strong IR history is struggling	10

	to retain young professionals who demand flexibility, recognition, and growth opportunities beyond just wage and job security. The company needs to redesign its people management strategy to address the newer workforce's needs. Analyse the need for shifting from IR to ER in the organisation.	
OR		
Q.4	Describe various dimensions of Employee Relations in detail.	10
OR		
Q.5	A group of unorganised construction workers in a city approaches an NGO asking about their right to social security. They have no ESI or PF coverage. Using your knowledge of social security for unorganised workers, advise these workers on which diverse social security schemes are available for them in India.	10
OR		
Q.5	Write a long note on: The Code of Wages (2019)	10

All the Best

SARVAJANIK UNIVERSITY

S-2026 Date: 08-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA21605

Total Marks: 50

Course Name: PORTFOLIO MANAGEMENT AND FINANCIAL DERIVATIVE

		Marks
Q.1	Answer the following in short (5 × 2 Marks)	10
	A. The five phases are Security Analysis, Portfolio Analysis, Portfolio Selection, Portfolio Revision, and Portfolio Evaluation.	
	B. Beta measures the sensitivity of a stock's return to market changes. For example, a Beta of 1 indicates the stock price moves exactly with the market index, while a Beta of 0 means it is unrelated to market movements.	
	C. $(R_i - R_f) / B_{im}$	
	D. A Call Option gives the right to buy the asset, while a Put Option gives the right to sell the asset.	
	E. Because the buyer has the right but not the obligation; they can let the option expire worthless, losing only the premium.	
Q.2	Security Analysis: - Different kinds of securities with innovative features e.g. GDR - Security analysis: examining the risk-return characteristics of individual securities. - Buy underprice security and sell over price securities. - Two alternative approaches: Fundamental Analysis and Technical analysis Fundamental analysis: - concentrates on factors affecting the company such as the EPS of the company, the dividend payout ratio, the competition faced by the company, the market share, quality of management etc. - it also consists fundamental factors affecting the industry and the economy fundamentals - Work out true worth or intrinsic value of the security - Compare true value with market price - Mispricing provides opportunities to acquire or dispose of the share profitably. - Buy underpriced and sell overpriced securities. Technical Analysis: - It believes that share price movements are systematic and exhibit certain consistent pattern. - Identify trends and patterns to predict the future price movements. - Concentrates on price movements and ignores the fundamentals of the shares. Efficient Market Hypothesis: - Recent approach "market prices instantaneously and fully reflect all relevant available information" - Market prices will always equal intrinsic values - Share prices movements are random and not systematic - denial of both fundamental and technical analysis - An investor earn normal returns by randomly choosing securities of a given risk level.	10
OR		
Q.2	Break down the components of 'Total Risk'. Explain why only one part of this risk can be eliminated through diversification. Total Risk = Systematic (Market) + Unsystematic (Specific). Systematic risk is the variability in security returns caused by changes in the economy or the market. The average effect of a change in the economy can be represented by the change in the stock market index.	

The systematic risk of security is measured by a statistical measure called Beta.
Two methods to calculate Beta, correlation method or regression method"

Diversification removes Unsystematic risk. As more non-correlated stocks are added, specific risks cancel each other out, leaving only the Systematic risk that affects everyone.

Q.3 To construct an optimal portfolio using only two securities from your list, we should pair Security A and Security C. This pair is the most effective because they have a negative correlation (-0.3), which provides the best risk reduction (diversification). **10**

1. Optimal Weights for Minimum Risk (A & C)

To find the weights and that result in the lowest possible portfolio risk, we use the formula:

$$W_A = \frac{\sigma_C^2 - Cov(A, C)}{\sigma_A^2 + \sigma_C^2 - 2Cov(A, C)}$$

Given:

- $\sigma_A = 8 \rightarrow \sigma_A^2 = 64$
- $\sigma_C = 6 \rightarrow \sigma_C^2 = 36$
- $Cov(A, C) = -0.3 \times 8 \times 6 = -14.4$

Calculation:

$$W_A = \frac{36 - (-14.4)}{64 + 36 - 2(-14.4)} = \frac{50.4}{128.8} = 39.13\%$$

$$W_C = 1 - 0.3913 = 60.87\%$$

• **Expected Return (E_p):**

$$(0.3913 \times 12\%) + (0.6087 \times 10\%) = 10.78\%$$

• **Portfolio Risk (σ_p):**

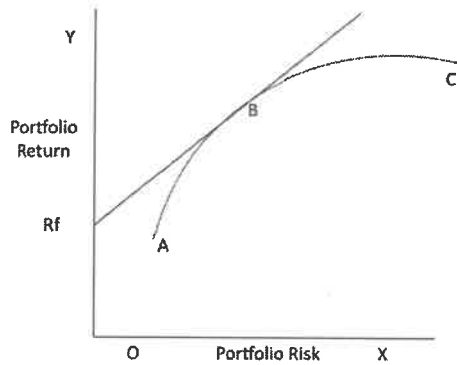
$$\sqrt{(0.3913^2 \times 64) + (0.6087^2 \times 36) + 2(0.3913 \times 0.6087 \times -14.4)}$$

$$\sigma_p = \sqrt{9.79 + 13.33 - 6.86} = \sqrt{16.26} = 4.03\%$$

OR

- Q.3**
- Developed in mid 1960
 - William Sharpe, John Lintner and Jan Mossin
 - Extension of Markowitz Model
 - CAPM
 - Relationship between expected return and risk of Individual security and portfolios – as all securities behave in same manner
- Assumption of CAPM**
- Investment decisions are based on relationship $E(R_i)$ & σ_i
 - Infinitely divisible investment in various securities
 - Perfect competition
 - No transaction cost
 - No income tax
 - Lending and borrowings possible at rate of interest equal to the rate for riskless securities
 - Short sell of any amount is possible
 - Investor expectation are homogeneous
- Efficient Frontier with Riskless lending and borrowing**
- Investment include risk free asset and risky assets
 - Own fund + borrowed fund used for investment
 - Efficient frontier transform to straight line from concave in shape
 - Lending (unlevered portfolio)
 - $R_p = wR_m + (1-w)R_f$
 - $\sigma_p = w\sigma_m + (1-w)\sigma_f$
 - Borrowing (levered portfolio)
 - $R_p = wR_m - (1-w)R_f$

$$\sigma_p = w\sigma_m$$



- All portfolio between R_f and B are unlevered portfolio (combination)
- Beyond point B all portfolios are levered portfolio

The Capital Market Line (CML):

The line formed by the action of all investors mixing the market portfolio with the risk free asset is known as capital market line. All efficient portfolios lie along this CML

$$R_e = R_f + \left(\frac{R_m - R_f}{\sigma_m} \right) \sigma_e \quad \text{where, } R_e = \text{Expected return of an efficient portfolio}$$

$$\left(\frac{R_m - R_f}{\sigma_m} \right) = \text{price of risk or risk premium}$$

Q.4 According to Module 4, if $S + P > C + PV(X)$, the action is: Sell stock, Sell Put, Buy Call, and invest the proceeds. At expiry, you end up buying the stock back at the strike price, pocketing the initial difference as profit.

10

		FORWARDS	FUTURES
1.	Size of contracts.	Decided between buyer and seller.	Standardised by exchange for each underlying (lot size).
2.	Price of contract.	Remains fixed till maturity.	Changes every day on the exchange.
3.	Marking-to-market	Not done.	Marked-to-market every day.
4.	Margin.	No margin required.	Margins have to be paid by both buyers and sellers.
5.	Counter-party risk.	Present.	Not present.
6.	Number of contracts in a year.	There can be any number of contracts.	Number of contracts in a year is fixed by the exchange; globally these are generally between 4 and 12.
7.	Hedging.	These are tailor-made for specific dates and quantities. Thus, they are perfect hedging tools.	Hedging is done by using the nearest month and fixed quantity contracts (multiples of lot size). Thus, perfect hedging is generally not possible.
8.	Liquidity.	No liquidity.	Highly liquid.
9.	Nature of market.	Over the counter.	Traded on the exchange.
10.	Mode of delivery.	Specifically decided. Some of the contracts result in delivery.	Standardised. Most of the contracts do not result in delivery.

OR

Q.4 Trading Participants

1. Hedgers
2. Speculators
3. Arbitrageurs

Intermediary Participants

1. Brokers
2. Market Makers and Jobbers

Institutional Framework

1. Exchange - provides its members with real-time access to information online and also allows them to execute their orders
2. Clearing House - guarantees the performance of the contracts, which is why it is also a counterparty to each contract - ensures the solvency of the members of the exchange by imposing various limits
3. Custodian / Warehouse - in the case of stock, commodity and interest rate futures and options
4. Bank for fund movements - Commercial Banks
5. Regulatory Framework - SEBI

Q.5	Contract Specification: Future • Security Descriptor: • The security descriptor for the Nifty 50 futures contracts is: • Market type : N • Instrument Type : FUTIDX • Underlying: NIFTY • Expiry Date: Date of contract expiry • Instrument type represents the instrument i.e. Futures on Index. • Underlying symbol denotes the underlying index which is Nifty 50 • Expiry date identifies the date of expiry of the contract Underlying Instrument: The underlying index is NIFTY 50. • Trading cycle: Nifty 50 futures contracts have a maximum of 3-month trading cycle - the near month (one), the next month (two) and the far month (three). A new contract is introduced on the trading day following the expiry of the near month contract. The new contract will be introduced for a three month duration. This way, at any point in time, there will be 3 contracts available for trading in the market i.e., one near month, one mid month and one far month duration respectively • Expiry day: Nifty 50 futures contracts expire on the last Thursday of the expiry month. If the last Thursday is a trading holiday, the contracts expire on the previous trading day. • Contract size: The value of the futures contracts on Nifty 50 may not be less than Rs. 5 lakhs at the time of introduction. The permitted lot size for futures contracts & options contracts shall be the same for a given underlying or such lot size as may be stipulated by the Exchange from time to time. • Price steps: The price step in respect of Nifty 50 futures contracts is Re.0.05. • Base Price: Base price of Nifty 50 futures contracts on the first day of trading shall be theoretical futures price.. The base price of the contracts on subsequent trading days shall be the daily settlement price of the futures contracts as computed by Clearing Corporation. • Price bands: There are no day minimum/maximum price ranges applicable for Nifty 50 futures contracts. However, in order to prevent erroneous order entry by trading members, operating ranges are kept at +/- 10 %. In respect of orders which have come under price freeze, members would be required to confirm to the Exchange that there is no inadvertent error in the order entry and that the order is genuine. On such confirmation the Exchange may approve such order.	10
OR		
Q.5	According to Module 4, if $SS+P > C + PV(X)$, the action is: Sell stock, Sell Put, Buy Call, and invest the proceeds. At expiry, you end up buying the stock back at the strike price, pocketing the initial difference as profit.	



BBA (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA21606

Total Marks: 50

Course Name: Brand Management

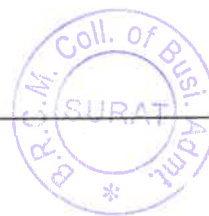
Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Write each question from a separate page.

- Q.1 Answer the following questions in short 10**
- A** Define Brand with one suitable example.
 - B** State two criteria for choosing effective brand elements.
 - C** Give examples of any two brand elements used by companies.
 - D** What is meant by Brand Resonance?
 - E** State any two advantages of digital branding.
- Q.2 Explain the importance of branding for consumers and organizations, using practical examples. 10**
- OR**
- Q.2 Discuss in detail the branding challenges with suitable examples in Indian context. 10**
- Q.3 Explain the sources of Customer Based Brand Equity: Brand Awareness and Brand Image. 10**
- OR**
- Q.3 Describe the Brand Value Chain Model and explain its stages. 10**
- Q.4 A popular chocolate brand plans to launch ice cream under the same brand name. Analyse whether this brand extension strategy is appropriate and discuss its potential benefits and risks. 10**
- OR**
- Q.4 A well-known soft drink brand has maintained its market leadership for many years. Explain how the company can use brand reinforcement strategies to maintain strong brand equity in a competitive market. 10**
- Q.5 A supermarket chain introduces its own private label products to compete with national brands. Analyse the strategic benefits and challenges of private label branding. 10**
- OR**
- Q.5 A company launches eco-friendly packaging and promotes sustainability in its marketing campaigns. Evaluate the impact of green branding on consumer perception and brand loyalty. 10**



Sarvajanik University



S-2026 Date: 08-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam

B.B.A. (Hons) - SEMESTER- 6 EXAMINATION

Course Code: BMBA21607

Total Marks: 50

Course Name: ADVANCE HUMAN RESOURCE MANAGEMENT

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

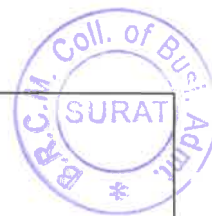
		Marks
Q.1	Answer any five of the following in short (5 × 2 Marks)	10
	A. State the primary difference between HRM and Personnel Management.	
	B. Define "Host Country National" (HCN) in IHRM.	
	C. What are the three levels of engagement defined by Gallup?	
	D. Define "Algorithm Bias" in the context of HRIS.	
	E. List two individual sources of ethics in HRM.	
	F. What is a "Cloud-Based HRIS"?	
Q.2	A. Explain the Ethnocentric approach to international staffing, including one advantage and one disadvantage.	05
	B. Discuss the three types of HRIS (Operational, Tactical, and Strategic).	05
OR		
Q.2	A. Briefly explain the Harvard Model's "4 Cs" outcomes.	05
	B. What are the myths regarding ethics in the workplace? List at least three.	05
Q.3	Discuss the process of repatriation, the common problems faced by returning expatriates, and how organizations can manage this phase effectively.	10
OR		

Q.3	Analyze how Agentic AI and Predictive People Analytics are transforming traditional HR functions like recruitment and retention.	10
OR		
Q.4	Detail the six components of the Guest Model and explain the logical flow from HR Strategy to Financial Outcomes.	10
OR		
Q.4	Define QWL and analyze the various Psychological, Social, and Organizational factors that influence it.	10
OR		
Q.5	Identify and explain five major ethical dilemmas currently facing HR professionals (e.g., Privacy, Discrimination, Cash vs. Quality).	10
OR		
Q.5	Compare and contrast Domestic and International HRM across five dimensions: Complexity, Risk, Cultural sensitivity, Legal compliance, and External influences.	10



Enrolment No.....

Sarvajani University



S-2026 Date: 09-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam

B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA22608

Total Marks: 50

Course Name: Mutual Funds and Insurance Services

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

- | | | |
|------------|--|-----------------|
| Q.1 | Answer the following in short (5 × 2 Marks) | 10 Marks |
| | A. What is Mutual Fund? | |
| | B. Define SIP and SWP. | |
| | C. Define Insurance. | |
| | D. What are the types of health insurance? | |
| | E. Define ULIP. | |
| Q.2 | 1. Discuss mutual fund with its types. | 05 Marks |
| | 2. Explain the role of AMFI. | 05 Marks |
| | OR | |
| Q.2 | 1. Describe the role of SEBI in mutual fund. | 05 Marks |
| | 2. Explain expense ratio, NAV and AUM. | 05 Marks |
| Q.3 | 1. Explain the advantages of mutual fund. | 05 Marks |
| | 2. What are the myths and facts about mutual funds. | 05 Marks |
| | OR | |
| Q.3 | 1. Discuss fund fact sheet with any five important parameters. | 05 Marks |
| | 2. Explain KYC and Nomination in mutual fund investment. | 05 Marks |
| Q.4 | 1. Explain insurance and its principles. | 05 Marks |
| | 2. What is the need of insurance? Discuss. | 05 Marks |
| | OR | |
| Q.4 | 1. Describe insurance penetration and density. | 05 Marks |
| | 2. Explain insurance market structure. | 05 Marks |
| Q.5 | 1. Discuss whole life and endowment plan. | 05 Marks |
| | 2. Explain grievance redressal system of life insurance. | 05 Marks |
| | OR | |
| Q.5 | 1. Explain the advantages of health insurance policy. | 05 Marks |
| | 2. What are the features of health insurance? | 05 Marks |



S-2026 Date: 09-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam

BBA (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA22609

Total Marks: 50

Course Name: Customer Relationship Management

Instructions:

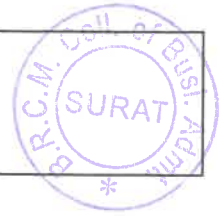
1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Write each question from a separate page.

- Q.1 Answer the following questions in short 10**
- A Define New-to-category customers.
 - B What is meant by Share of Wallet?
 - C List two internet-based prospecting tools.
 - D What is Customer Delight?
 - E Mention two KPIs of customer acquisition programs.
- Q.2 Explain the concept and scope of CRM and its role in developing a customer-centric culture. 10**
- OR**
- Q.2 Compare product-oriented, production-oriented, sales-oriented and customer-oriented organizations. 10**
- Q.3 Explain the concept of relationship quality and discuss its key components. 10**
- OR**
- Q.3 Explain the importance of trust in developing long-term customer relationships. 10**
- Q.4 A new online grocery startup is struggling to attract first-time customers despite heavy advertising. As a CRM consultant, suggest customer acquisition strategies that the company can implement to convert prospects into customers. 10**
- OR**
- Q.4 A smartphone company launches a new model but faces difficulty in convincing customers to switch from competitor brands. Explain how customer acquisition programs such as trial offers or exchange schemes can help attract new customers. 10**
- Q.5 Discuss the positive and negative customer retention strategies with suitable examples. 10**
- OR**
- Q.5 Discuss strategies for terminating customer relationships in CRM. 10**



Sarvajani University

S-2026 Date: 09-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam



B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA22610

Total Marks: 50

Course Name: Leading Teams for High Performance

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

		Marks
Q.1	Answer the following in short (5 × 2 Marks)	10
	A. State any two responsibilities of a leader acting as 'Strategist in Chief.'	
	B. Distinguish between legitimate power and expert power. Explain each with one workplace example.	
	C. What is meant by 'overcoming traditional thinking' as a creativity strategy?	
	D. How does self-discipline contribute to long-term leadership effectiveness?	
	E. What is meant by 'sequencing of influence tactics'? Why does the order of tactics matter?	
Q.2	Write a long note on: Leadership Vision and Mission	10
OR		
Q. 2	A technology startup's experienced engineers are leaving frequently, taking critical project knowledge with them. The CEO realises the company's intellectual capital walks out the door with every resignation. Define knowledge management. Discuss at least three knowledge management practices the company should implement to retain institutional knowledge.	10
Q.3	The HR director of a large retail bank is designing an empowerment program for branch managers. She wants to shift from a directive to an empowering leadership model. Describe the key tactics for becoming an empowering leader for the bank.	10
OR		
Q.3	Vikram, a senior manager, wants his team to adopt a new digital reporting system. He plans to use influence tactics to gain buy-in without forcing compliance. Describe various influence tactics available to Vikram which can be useful in this situation.	10

Q.4	A senior engineer at an IT firm always approaches problems using the same algorithmic, structured method. His team leader wants to him develop a more creative problem-solving mindset. Which self-help techniques the engineer can practice individually to enhance his creative problem-solving ability?	10
OR		
Q.4	Explain the steps in the creative process. explain each step using a real-life example.	10
OR		
Q.5	Describe different types of leadership development program with proper examples.	10
OR		
Q.5	Discuss leadership development through education, experience, and mentoring. Which one is the best strategy according to you? Why?	10

All the Best



Enrolment No. _____

Sarvajani University



S-2026 Date: 10-04-26 Time: 08:30 AM to 09:30 AM
Regular / Backlog Exam

B.B.A. (Hons) - SEMESTER-- VI EXAMINATION

Course Code: BMBA21611

Total Marks: 25

Course Name: Academic Writing

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Q.1 Answer the following in short (4 × 1 Marks)

04 Marks

- A. What is meant by annotating a text?
- B. What is the purpose of an abstract?
- C. Differentiate between reference list and bibliography.
- D. State the six values of academic integrity.

Q.2 Explain the IPACE model used in academic writing planning.

07 Marks

OR

Q.2 Academic writing is often described as argument-based writing.

Explain the following components of an academic argument: Evidence, Reasoning & Conclusion.

Use examples to support your answer.

Q.3 Explain the key features of a good conclusion in academic writing.

07 Marks

OR

Q.3 Describe & explain the structure of a written assignment.

Q.4 Which are the two popular methods of citation? Explain them in detail.

07 Marks

OR

Q.4 'Paragraphs are the building blocks of a piece of extended prose writing.' Explain how paragraph structure justifies this statement.



Sarvajani University



S-2026 Date: 06-04-26 Time: 08:30 AM to 10:30 AM
Regular / Backlog Exam

B.B.A. (Hons) - SEMESTER- VI EXAMINATION

Course Code: BMBA21601

Total Marks: 50

Course Name: B-Start-up and Project Management

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

Marks
[10]

Q.1 Answer the following

- a. Define Creative Destruction with a brief example.
- b. How does a weak-tie relationship help an entrepreneur in opportunity recognition?
- c. What is a revenue stream in the context of a business model?
- d. Distinguish between a Utility Patent and an Industrial Design under Indian law.
- e. What is the purpose of the Investor Facilitation Portal (IFP) in Gujarat?

- Q.2** Aditi, a 26-year-old software engineer in Bengaluru, wants to quit her high-paying corporate job to start a sustainable, eco-friendly packaging company. Her family is highly skeptical, warning her that entrepreneurs are just "born gamblers" and that she lacks the "genetic makeup" of a businessperson. Analyze this scenario by debunking the common myths of entrepreneurship her family holds. Furthermore, advise Aditi on the four systematic steps of the entrepreneurial process she should follow to prove her venture is a calculated decision, not a gamble. [10]

OR

- Q.2** Define corporate entrepreneurship and entrepreneurial intensity. Compare the entrepreneurial intensity of a fast-growing start-up with a traditional, conservative firm. Why is execution intelligence critical for both? [10]

- Q.3** Two college friends notice that elderly people in their city struggle to find reliable daily-wage caregivers and often get frustrated trying to use modern smartphones to book cabs or order groceries. They want to build a business around this observation. Differentiate between an idea and an opportunity. Evaluate if their observation presents a viable business opportunity by applying the four essential qualities of an opportunity. Which of the three approaches to identifying opportunities does this scenario fall under? [10]

OR

- Q.3** Explain the techniques used by entrepreneurs to generate new business ideas, specifically detailing Brainstorming and Focus Groups. What rules must be followed to ensure a brainstorming session is highly effective? [10]

- Q.4** Illustrate Barringer/Ireland Business Model. Explain the Core Strategy and Financials components in detail. [10]

OR

- Q.4** You are planning to open a specialty coffee shop in a crowded university area. Explain in detail how you would conduct a Product/Service Feasibility Analysis and [10]

an Organizational Feasibility Analysis to validate your concept before investing your capital.

- Q.5** A group of engineering students in Gujarat has developed a unique, automated drone for agricultural pesticide spraying. They are ready to commercialize it but are confused about the legal structure and protecting their invention. Recommend the most suitable form of business organization for them, justifying your choice. Also, advise them on the specific Intellectual Property (IP) rights they should apply for in India to protect the drone's technology, its unique shape, and its brand name. **[10]**

OR

- Q.5** Detail the specific general business operations, sector-specific (Food & Beverage), and labor-related licenses and permits an entrepreneur must obtain to legally operate a large-scale food processing unit in Gujarat. **[10]**