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**Fourth Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION  
Paper 401 : Strategic Management**

Time : 3 Hours

Max. Marks : 75

**SECTION A (1x15=15)  
(Compulsory)**

1. "Strategic management deals with decision making and actions which determine an enterprise's ability to excel and survive by making the best use of resources in dynamic environment". Explain.

**SECTION - B (5x9=45)**

**Answer any FIVE of the following. Each question carries 9 marks.**

2. Mergers may serve managerial interests more than the interest of share holders. Do you agree with this view? Explain.
3. Explain the generic strategies advocated by ME Porter.
4. What is Turnaround strategy? What are the circumstances in which this strategy is preferable?
5. Explain ETOP, with suitable example, as a technique of environment analysis.
6. Bring out the nature and usefulness of BCG model in strategic analysis. What are its limitations?
7. Why should a firm formulate growth strategy? Under what conditions adaptation of growth strategy is advisable?
8. Explain the differences between various types of strategic controls.
9. Explain the 'market life cycle competitive strength' matrix with the help of a contemporary example of your choice.

**SECTION - C (1x15=15)  
(Compulsory)**

**10. Case Analysis**

A public sector organization with about 5,000 employees was successfully managed from the beginning of its existence. Later, there were some changes in and around the environment of the organization. The employee-employer relations

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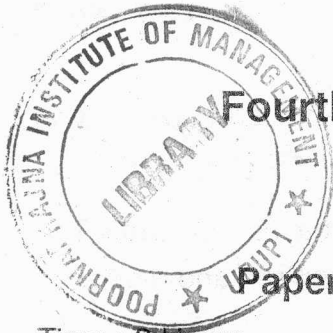
were not congenial. Some chief executives did not pay their attention in managing the organization effectively because of their attainments of the age of their superannuation. There were many unions, but two were recognized. The unions were militant and strong. The organization accumulated losses in crores of rupees.

The organization did not get orders from the customers and was not in a position to repay the debts. The employee benefits were reduced. The employee-employer relations were not good. Some strikes were also organized by the unions. There was some uncertainty of receiving salaries regularly. There was a lot of competition from some other organizations.

**Questions:**

- a. What are the causes of low performances of the organization?
- b. Explain the revival of the organization with suitable strategies.

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## Fourth Semester MBA Degree Examination

May 2009

### BUSINESS ADMINISTRATION

#### Paper 402 : International Business Environment

Time : 3 Hours

Max. Marks : 75

#### SECTION A (1x15=15)

(Compulsory)

1. Explain the global forces affecting International Business in the new millennium. Illustrate your answer.

#### SECTION - B (5x9=45)

Answer any FIVE questions. Each question carries 9 marks.

2. Critically examine the impact of culture on global business.
3. Discuss the significance of outsourcing for manufacturing sector.
4. Explain the role of WTO as a facilitator of International Business.
5. Analyse the statement, "International investment is simply a modern extension of classical trade".
6. "International Law is one of the environmental forces influencing international business". Identify four areas of concern for an MNC in its interface with international Law.
7. Discuss, with suitable illustrations, how political ideologies and state control impact the international business.
8. Write a brief note on:
  - a) European monetary system
  - b) Dumping
9. Discuss briefly the benefits and costs of FDI to the home country.

#### SECTION - C (1x15=15)

(Compulsory)

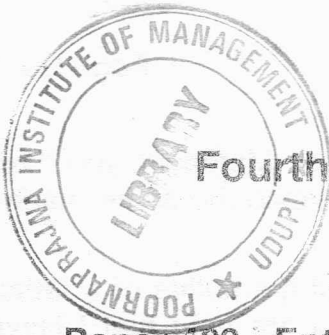
10. A small Indian firm that has developed some valuable new medical products using its unique biotechnology know-how is trying to decide how best to serve the European community market. Its choices are:
  - a) Manufacture the product at home and let foreign sales agents handle marketing.

Contd... 2

- b) Manufacture the products at home and set up a wholly owned subsidiary in Europe to handle marketing.
- c) Enter into strategic alliance with a large European pharmaceutical firm. The product would be manufactured in Europe by 50/50 joint venture and marketed by the European firm.

The cost of investment in manufacturing facilities will be a major one for the Indian firm, but it is not outside its reach. If these are firm's only options, which one would you advise it to choose? Why? Explain.

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**Fourth Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION**

**Paper 403 : Entrepreneurship Development and Small Business**

Time : 3 Hours

Max. Marks : 75

**SECTION A (1x15=15)**

**(Compulsory)**

1. "Developing countries need imitative rather than innovative entrepreneurs". Give your comments and illustrate other traits of entrepreneurs.

**SECTION - B (5x9=45)**

**Answer any FIVE questions. Each question carries 9 marks.**

2. What factors enable the success of small business? Explain.
3. Explain the process of developing entrepreneurs.
4. Discuss the relevance of marketing concept to new ventures.
5. What are the advantages and disadvantages of acquiring an established business?
6. Explain the different methods of financing a new venture.
7. Discuss how an entrepreneur can manage life cycle of a venture.
8. Write notes on:
  - a. Copy right and the concept of fair use, and
  - b) protection of intellectual property.
9. "Small business is the only solution for India's economic growth". Discuss.

**SECTION - C (1x15=15)**

**(Compulsory)**

10. Read the following case and answer the questions given at the end:

Murli and Mohan were the two sons of a businessman named Biswajeet-a famous builder. Biswajeet was a self-made man, he had risen from 'rags to riches' and had worked hard all his life to attain his current position of being one of the best builders in the town, both in terms of quality of construction and in public relations. His two sons also had an inclination towards the construction business and wanted to join their father after completing their Bachelors in Architecture and their Masters in Business Administration. They had happily returned home and expressed their wish of joining the family-owned business. But Biswajeet had different plans. The both were surprised when Biswajeet announced at the dining table, "Murli and Mohan, I have an important thing to discuss. As both of you know that I am a self-made man. I have gone my way and have taken no direction from anyone. In fact, I have taken the onus of all the decisions, good or bad. So now when both of you have armed yourself with formal education, I would like both of you to take over from me and run the show on you own".

"But Dad your experience will only add to our education" exclaimed Murli.

**Contd... 2**

"And Dad, your vision will guide us towards greater success. Moreover, you have a good image in market and it will take ages for us to develop the same market image all over again", retorted Mohan.

"Son, I want you to be on your own. I have performed all the duties of a father till now and now I want you to take over the show. You are right that I Have experience and an image which can be built only over period of time, but remember, I have done it all by myself and without even financial backing. Believe me, my sons, the kind of self-respect that you would gain for yourself and the kind of business acumen you would evolve on being on your own is not possible under my umbrella". replied Biswajeet.

"But Dad, how would we do it without you?" asked Murli.

"Let me correct you here again. It's not we but I want both of you to take up independent charge of your fortune and hence I have decided to divide my entire property into two equal halves and transfer it to both of you. I wish that both of you work independently for your own good and also for a good relationship between brothers. In a way, both of you would become business rivals but then there would be not just one but many more business players in the field. So get yourself charged and start drawing your independent business plans" said Biswajeet.

**Questions:**

1. Do you think Biswajeet was a visionary? Why / Why not?
2. How far do you think the decision made by Biswajeet was justified?
3. If you were Biswajeet, what would you do?
4. If you were Murli or Mohan what would you do?

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**Third Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION**

**Paper 4F3 : Financial Services**

Time : 3 Hours

Max. Marks : 75

**SECTION A (2x12=24 marks)**

**Note: Answer any TWO questions. Each question carries 12 marks.**

1. "Investor protection is the major responsibility of SEBI". Discuss.
2. The scope for merchant banking is great india. Discuss.
3. Bringout and explain the changing trends in insurance in India.

**SECTION - B (3x12=36 marks)**

**Note : Answer any THREE questions. Each question carries 12 marks.**

4. State and explain the causes for financial innovation in the financial services in India.
5. Discuss the drawbacks of the depository system and suggest measures to make it an efficient one.
6. Fez Fabulous Fabrics wishes to acquire a Rs.100,000 multifacet cutting machine. The machine has a useful life of 8 years, after which there is no exected salvage value. If it were to lease finance the machine over 8 years, annual lease payments of Rs.16,000 would be required, payable in advance. The company also could borrow at a 12% rate. The company has a 25% tax rate and follows straight line method of depreciation. What is the present value of cash outflows for each of these alternatives"? Which alternative is preferred?
7. Compute the after tax cost of hire purchase and the net advantage for the following data

Cost of asset	Rs.200 lakh
Hire puyrchase term	5 years
Hire charges	Rs.70 lack p.a.
Tax rate	15%
Depreciation	20 percent on WDV basis
Cost of capital	16 percent

Also calculate implicit interest rate of hire purchase.

**Contd... 2**

8. Prepare a rating report on behalf of CRICIL, and rate the new bond issued by ABC bank assigning valid reasons for your rating. You can make relevant assumptions.

Statement showing financial ratios

Ratios	March 05	March 06	March 07	Mar 08	Industry Median
Total income / Avg. total assets	0.09	0.09	0.08	0.09	1.2
Debt equity ratio	0.94	1.29	1.79	1.49	1.3775
Interest cover	1.31	1.34	1.36	1.33	1.335
PBIT / Total income	63.17	62.74	66.11	72.5	70
PBT/Total income	16.48	15.87	17.06	17.86	18
PAT/Total income	10.87	10.13	10.16	11.52	10.67
Cash profit/Total income	12.19	11.67	13.44	13.51	12
PBIT/ Avg. net worth	109.52	105.33	100.98	105.54	100
PAT/Avg. net worth	19.43	17.04	15.41	16.75	18
Cash profit/Avg. net worth	21.79	19.64	20.38	19.65	21
PBIT/Avg. capital employed	59.9	50.09	39.87	42.34	48
PAT/Avg. capital employed	10.31	8.09	6.13	6.73	8
PBIT/Avg. total assets	5.76	5.72	5.57	6.57	6
PAT/Avg. total assets	0.99	0.92	0.86	1.04	1.1
PBIT/Avg. GFA	397.25	384.19	379.24	496.98	420
PAT/Avg. GFA	68.39	62.02	58.29	78.93	70

**Additional Information:**

- ABC bank was adjudged the Best Bank of the Year 2008 by London based 'The Banker' magazine of Financial Times Group. This award is decided on the basis of intensive research and analysis of financials and performance of prominent Banks.
- ABC is using the services of independent rating agency Crisil for developing the credit scores for loan seekers.
- CARR has assigned 'CARE AAA' rating to the issues of Lower Tier II bonds of Rs.1000 crore and Upper Tier II bonds of Rs.1000 crore of ABC bank.
- Competitive strengths of ABC. Long standing track record of operations, its dominance in the Indian Banking system with its large asset size and extensive branch network, access to stable low cost deposit base, stable asset quality, adequate capitalisation level and overall good profitability.

Contd... 3



- e. All branches and administrative offices of ABC throughout the country sponsor and participate in large number of welfare activities and social causes.
- f. The employees of ABC consists of 60 percents highly qualified young executives.
- g. Bank has problem with the trade union with respect to mergers and acquisition, and retirement and other benefits.

**SECTION - C (1x15=15 marks)**  
**(Compulsory)**

9. One can save tax by investing upto Rs.1 lakh a year under Section 80C of the income Tax Act. The amount invested during a financial year is deducted from the gross income while computing person's gross annual income. One can invest in any of the options to avail of the tax benefit. Each has a different lock-in period, risk profile and return potential. One can choose whichever suits them best. Apart from these, there are certain other expenses that qualify for deduction under Section 80C. Also, there is difference in the taxability of the income from these investments.

**Posers:**

- a. What are the various tax-saving investment options qualify for tax deduction under section 80C. Explain the features of these options.
- b. Can a person save income tax after he has exhausted the section 80C limit?
- c. Give suggestions to reduce tax in future.

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**Fourth Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION**

**Paper 4F4 : International Financial Management**

Time : 3 Hours

Max. Marks : 75

**SECTION A (2x12=24 marks)**

**Note: Answer any TWO questions. Each question carries 12 marks.**

1. Discuss the interdependence of national economies taking the recent global financial crisis as an example. Do you advocate the continuation of the present system of free trade to take benefit of the competitive advantage of nations.
2. Critically analyse the features of international financial instruments.
3. Discuss the techniques used for managing working capital in MNCs.

**SECTION - B (3x12=36 marks)**

**Note : Answer any THREE questions. Each question carries 12 marks.**

4. Critically analyse the various exchange rate regimes.
5. On Monday morning, an investor takes a long position in a dollar futures contract that matures on next week Wednesday afternoon. The agreed upon price is Rs.50.25 for \$10 million. At the close of trading on Monday, the futures price has risen to Rs.50.35. At Tuesday close, the price rises further to Rs.50.55. At Wednesday close, the price falls to Rs.50.00, on Thursday the price moves to Rs.50.85, on Friday the price moves to Rs.51.35, on Monday the price moves to Rs.51.75, on Tuesday the price moves to Rs.52.00, and on Wednesday the price moves to Rs.49.50, and the contract matures. The investor takes delivery of the dollars. Detail the daily settlement process. What will be the investor's profit (loss)?
6. Assume the point of view of country A and that A's currency is dollars (\$),  
Do the following for the transactions given in (a) to (g):
  - i. Indicate the account to be debited and credited in each case
  - ii. Enter these transactions in the appropriate "T accounts".
  - iii. Prepare the balance of payments for country A. Assume that all the short term capital movements are of a compensating nature.
    - a. A business man of A, Mr Y decides to build a subsidiary plant in B. therefore, he ships to B all necessary materials for this purpose, which cost \$50,000.

**Contd... 2**

- b. Mr. Y very soon finds out that he need another \$20,000 for the completion of the plant. Thus, he issues bonds on the parent company for this amount and sells them to the citizen of B.
- c. Mr. Y makes \$10000 profit during the first year of operation which Mr.Y uses to enlarge his business in B. A's citizens are very impressed by the successful operation of Mr.Y's plant in B. Therefore, A's citizen buy from B's citizens half of the bonds issued by Mr.Y.
- d. A resident of B. Mr.Z, migrates to A. His only property is \$1000 in B's currency, which he carries with him to A and his house in B which he rents to a friend for \$100 a month. The house is worth \$8,000. No rent payment, however, has been received.
- e) Mr.Z decides to sell his house to his friend for \$8000, the payment is arranged as follows: \$4000 in cash and \$40000 in five years. Mr. Z deposits this money with his old bank in B (every thing here is in terms of B's currency).
- f) Mr.Z however thinks he should give back to the church of his village \$1000. Therefore \$1000 is transferred from Mr.Z's account in B's bank to the account of church.
- g) B is producer of Gold. During the period of time for which the balance of payment is completed, B produces \$1 million worth of gold. Half of this is consumed at home. However, 20% is sold to A's central bank and 10% is exported to A for industrial use. For the amount of gold exported to A, accepts a deposit with the central bank of country A.
7. Two countries, the United States and England, produce only one good, wheat. Suppose the price of wheat in the United States is \$3.25 and in England it is £1.35.
- a. According to the law of one price, what should the \$:£ spot exchange rate be?
- b. Suppose the price of wheat over the next year is expected to rise to \$3.50 in the United States and to £1.60 in England. What should the one-year \$:£ forward rate be?
- c. If the U.S. Government imposes a tariff of \$0.50 per bushel on wheat imported from England, what is the maximum possible change in the spot exchange rate that could occur?
8. Suppose a Taiwanese toy manufacturing firm is thinking of an investment for making toys in Thailand. It is estimated that the initial project cost will be 12.5 million in Thai baht. The project will have a target debt ratio of 40 percent. It is expected

to generate the following free cash flows (net cash flows after tax) in baht for the next eight years:

Year	1	2	3	4	5	6	7	8
<b>NCF (baht in million)</b>	2.50	2.73	2.97	3.24	3.53	3.85	4.19	4.57

The following are the key assumptions about the project:

Table 1 : Key Assumptions about the Project in Thailand

	Taiwan (T\$)	Thailand (baht)
Inflation rate	9%	6.1%
Government bond yield	12.3%	9.4%
Risk premium	11.0%	8.0%
Interest rate	15.5%	12.4%
Tax rate	35.0%	30%
Spot exchange rate	1 baht equal to 0.8160 Taiwanese dollar (T\$)	

The estimate of beta of Thai investment is 1.16.

How should the project be evaluated? Should it be undertaken?

### **SECTION - C (1x15=15 marks)**

**Note: This question is compulsory. This question carries 15 marks.**

#### 9. Case study:

DC Corporation is a US based software consulting firm, specializing in financial software for several Fortune 500 clients. It has offices in India, the UK, Europe and Australia. In 2002, DC required £100,000 in 180 days and had four options before it:

- A forward hedge
- A money market hedge
- An option hedge
- No hedge

Its analysts developed the following information which was used to assess the alternative solutions:

- Current spot rate of pound = \$ 1.50
- 180-day forward rate of pounds as of today = \$1.48

**Contd... 4**

Interest rates were as follows:

	<u>U.K.</u>	<u>U.S.</u>
180-day deposit rate	4.5%	4.5%
180-day borrowing rate	5.1%	5.1%

The company also had the following information available to it:

A call option on Pound that expires in 180 days has an exercise price of \$1.49 and a premium of \$0.03.

A put option on Pound that expires in 180 days has an exercise of 1.50 and a premium of \$0.02.

The future spot rates in 180 days were forecasted as follows:

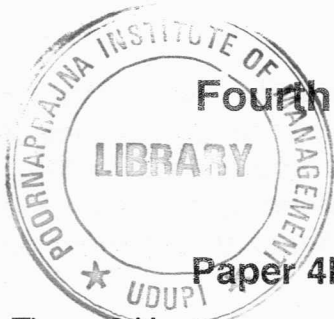
<u>Possible Outcome</u>	<u>Probability</u>
\$ 1.44	20%
\$ 1.46	60%
\$1.53	20%

Analyse the above alternatives that the DC corporation has and suggest the alternative that can best suit the company. Give appropriate steps and explanations for your answer.

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**Fourth Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION**

**Paper 4H3 : Global Human Resource Management**

Time : 3 Hours

Max. Marks : 75

**SECTION A (1x15=15)  
(Compulsory)**

1. "No approach is a perfect approach in international staffing". Discuss.

**SECTION - B (5x9=45)**

**Answer any FIVE questions. Each question carries 9 marks.**

2. Write an explanatory note on 360 Degree Feedback as a method of performance appraisal employed in multinationals.
3. Discuss briefly the major issues involved in labour relations in UK.
4. Mention the objectives of compensation management. Write any one approach relating to compensation with merits and demerits.
5. "A greater degree of involvement in employees personal lives is inevitable in GHRM activities". Briefly explain.
6. Critically examine the role of quality circles in improving the individual and group performances.
7. Evaluate the HRD practices adopted by the corporations in USA.
8. Compare and contrast the convergence and Marxist theories as approaches to the study of comparative employment policy at global level.
9. "National cultural differences also play a significant role in a firm's compensation policy". Explain briefly.

**SECTION - C (15)  
(Compulsory)**

10. Analyse the following case and answer the questions given at the end.

Germany's Degussa AG is one of the largest chemical companies in the world with 2002 sales of euro 11.5 billion (approximately \$11 billion). During the early 2000s, Degussa underwent a major strategic transformation from a producer of low-margin commodity chemicals to high margin specialty chemicals. Many of its products are customized to the unique needs of its customers and require significant investment in R&D and close collaboration with key customers.

A major component of Degussa's strategic shift, which involved numerous divestments and acquisitions, has been the establishment of significant operations in China. Degussa sees China as the linchpin of its global strategy. By 2009,

**Contd... 2**

Degrussa anticipates that the Chinese specialty chemicals sector will leapfrog to a number two position, behind the European Union. Degrussa aims to be one of the major producers in specialty chemicals in China by that time period. In 2002, Degrussa generated euro 240 million from its Chinese operations, up from euro 210 million the previous year. The company has established 15 operating companies in China and an R&D center in Shanghai.

As part of its China strategy, Degrussa has established a goal of becoming one of China's most attractive employers. Degrussa believes that such a strategy is key if the company is going to achieve high productivity and profitability in China. One of the company's goals is to recruit as many exceptionally qualified young Chinese people as possible, many of whom will be slated to take on key management roles in China. To this end, Degrussa has established a "China Top Program". Emerging management personnel in the China region who display exceptional potential and outstanding performance are nominated for participation in this program by their business units. The nominees are then screened in a demanding assessment center set up by Degrussa for participation in the program. The first group to go through the program completed it in December 2002. This group will be assuming important management positions in Degrussa's Chinese companies in the near future. They will also have the opportunity to aspire to leadership positions internationally within Degrussa's global network of operating companies. Already, the graduates of this program are working cooperatively across organizational boundaries, helping to establish the company's short and midterm strategy for China.

More generally, Degrussa aspires to become the preferred employer in its industry in China. Among other things, this means a commitment to treating its Chinese employees on par with those in other locations around the world. As a practical matter, that means salary and benefit packages that are attractive relative to the local market. Degrussa's human resource policy is an extension of the company's corporate vision and its pledge to ensure the "fair treatment of our employees as well as deep respect for the diversity of different nationalities, cultures, and opinions". Also part of Degrussa's corporate vision is a commitment to include all members of Degrussa's staff in the process of defining the basic tenets and continually developing corporate culture. Emphasis is placed upon value that promote openness and fairness and upon flat hierarchies and team or project oriented work practices. The company also strives to foster innovation, encouraging every staff member, irrespective of nationality, to think like an entrepreneur.

**Questions:**

- 1) How would you characterize Degrussa's staffing practices?
- 2) From a management development perspective, what is Degrussa trying to achieve through its China Top Program?
- 3) How does Degrussa's human resource strategy in China fit with the company's goals of attaining high productivity and profitability in China? How does it fit with goals of fostering innovation and entrepreneurship?

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**Fourth Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION**

**Paper 4H4 : Labour Laws**

Time : 3 Hours

Max. Marks : 75

**SECTION A (1x15=15)  
(Compulsory)**

1. Explain in detail the provisions of chapter III and IV of Factories Act, 1948.

**SECTION - B (5x9=45)**

**Answer any FIVE of the following. Each question carries 9 marks.**

2. What are the deductions which may be made from the wages of an employed person?
3. Write a detailed note on 'bonus formula' given in the Payment of Bonus Act, 1965.
4. Elaborate the constitutional provisions as a base for Labour Laws in India.
5. State the procedure for fixing and revising the rate of wages under the Minimum Wages Act, 1948.
6. Write notes on following aspects of Contract Labour (R&A) Act, 1970.
  - a. Licensing of contractors
  - b. Welfare and Health of contract labour
7. What are the different types of benefits provided by the ESI Act, 1948?
8. Enumerate the provisions provided in Chapter V-A and V-B of the ID Act, 1947.
9. What are the duties and liabilities of a registered Trade Union?

**SECTION - C (15)  
(Compulsory)**

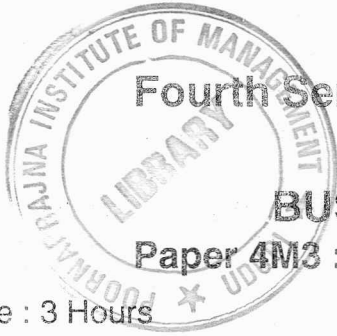
10. Case analysis
- a. An employee committed an act in respect of which a fine was imposed. No prior notice specifying this particular act in respect of which fine could be imposed had been exhibited. The employer deducted the fine in 4 installments from the wages of the employee. What provisions of which Act does he violate? Explain.
  - b. An accident took place while an insured person was coming from his place of work with the express permission of his employer as a passenger in a vehicle provided by the employer. The injured person was under no obligation to his employer to travel by that vehicle. State whether this injured person is entitled to disablement benefits.
  - c. An employer made some discrimination against women while making recruitment for the same work and work of a similar nature. Is it justifiable? If so, under what circumstances and subject to what conditions?

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**Fourth Semester MBA Degree Examination**

**May 2009**

**BUSINESS ADMINISTRATION**

**Paper 4M3 : International Marketing Management**

Time : 3 Hours

Max. Marks : 75

**Note : Answer all sections**

**SECTION A (1x15=15 marks)  
(Compulsory)**

1. Discuss the scope and importance of international marketing.

**SECTION - B (5x9=45 marks)**

**Note : Answer any FIVE questions. Each question carries Nine marks.**

2. Briefly explain the various incentives provided by the Government to the Indian exporters to improve their export performance.
3. Critically examine the contribution of Export Promotion Councils and Commodity Boards to export promotion effort of India.
4. Explain the importance of Commercial Invoice and Letter of Credit in international marketing.
5. How are India's exports financed? What are the various types of credit available?
6. How can knowledge of changes in PLC be used by international marketers in developing their product market strategies?
7. What is an Export House? What are the functions performed by export house in India?
8. "Credit is a weapon of international competition, but it involves risks". Discuss this statement suggesting how these risks can be reduced?
9. Explain the various stages involved in the processing of an export order.

**SECTION C (1x15=15 marks)  
(Compulsory)**

**10. Case study:**

Suppose you have been appointed as Export Manager of a company manufacturing and marketing readymade garments. You have been asked by your Managing Director to locate a few foreign markets holding export prospects for readymade garments made by your company. Prepare a work plan clearly indicating the steps you would like to take for the purpose.

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**Fourth Semester MBA Degree Examination  
May 2009**

**BUSINESS ADMINISTRATION  
Paper 4M4 : Service Marketing**

Time : 3 Hours

Max. Marks : 75

**Note : Answer all sections**

**SECTION A (1x15=15 marks)**

**(Compulsory)**

1. "Globalisation and WTO regime have changed the face of service sector in India". Elaborate the statement by highlighting the nature and content of service sector in India.

**SECTION - B (5x9=45 marks)**

**Note : Answer any FIVE questions. Each question carries Nine marks.**

2. How do service characteristics pose marketing challenges? Illustrate your answer.
3. What is 'physical evidence' in the context of services? Why is it important? Illustrate your answer.
4. Distinguish between high and low involvement service encounters. Support your answer with appropriate examples.
5. Who are 'Jay Customers'? How would they be managed by service providers?
6. What do you mean by 'Zone of Tolerance'? Explain it with appropriate examples.
7. Explain the factors that have led to innovation in the financial services in India.
8. Bringout the differences between international hotels and commercial hotels in terms of target market and services provided.
9. Write short note on any one of the following:
  - a) Segmentation by banks in urban areas.
  - b) Government services

**SECTION C (1x15=15 marks)**

**(Compulsory)**

10. Pan India entertainers Ltd., is planning to open theme and entertainment parks in some selected cities in Karnataka. The Co., approaches you to develop a fully integrated strategic marketing program.

How do you go about the task? Elaborate your answer with detailed notes.

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