

M. Com. Sem - II (NEP) Exam. June/July - 2025

Time: 1 Hour

Marks: 25

Subject : Hospitality Management

Q1. Case study

5 marks

The Orchid Hotel in Mumbai is Asia's first certified eco-friendly five-star hotel. Launched in 1997, it was designed with the goal of blending luxury with sustainable practices. The hotel is located near the Mumbai domestic airport and operates under the "Ecotel" certification from HVS Eco Services. It symbolizes the model of sustainability illustrating the following eco-tourism features

Energy Efficiency: Uses solar energy to heat water. Installs energy-efficient lighting (LEDs and CFLs). Motion-sensor lighting in low-traffic areas.

Water Conservation: Rainwater harvesting system. Dual-flush toilets and water-efficient fixtures. Waste water is treated and reused for gardening.

Waste Management: Segregation of biodegradable and non-biodegradable waste. Organic waste is composted on-site. Recyclables are sold or reused.

Eco-conscious Infrastructure: Uses fly ash bricks, reducing the carbon footprint. Low-VOC paints and furnishings. Green roofing and natural ventilation to reduce air conditioning loads.

Community Engagement: Promotes local culture through décor, cuisine, and handicraft exhibitions. Employs local staff and sources food from nearby organic farms.

The Orchid Eco-Tel demonstrates that sustainability and luxury can coexist in the hospitality industry. It serves as a benchmark for future eco-tourism projects, showing that eco-conscious operations can be economically viable and environmentally responsible.

- a. How does The Orchid Hotel manage its water and energy consumption? 3 marks
- b. What is the importance of 'Ecotel' certification obtained by Orchid Hotel? 2 marks

Q2 Answer the following questions (anyone)

10 marks

A. Explain the importance of Body language in Hospitality Industry?

Or

B. Write a note on:

- a. Different levels of Management in the Hospitality Industry
- b. Leadership skills

Q3 Answer the following question (anyone)

10 marks

A Mention the star categorization of Hotel?

10 marks

Or

B Write a note on how to plan a tour

M.Com. Sem-II (NEP) Exam. June/July-2025

Time: 2 Hours Subject : Brand Management Max Marks: 50

- N.B: 1) All questions are compulsory
2) Figures to the right indicate full marks

Q1) Read the following case carefully & answer the questions given below: (10)

The Rebirth of Naturra – From Local Brand to National Icon

Naturra, a small herbal cosmetics brand from Kerala, grew from local markets to a national presence by rebranding itself from a homemade, natural image to a scientifically backed, urban brand. The company focused on influencer marketing, packaging redesign, and urban retail expansion to appeal to a millennial audience. Though the transformation brought growth, the brand faced criticism for moving away from its roots and alienating early loyal customers.

- (a) What were the key branding strategies Naturra adopted to transform itself into a national brand? (05)
(b) Suggest two steps Naturra should take to maintain its brand equity while sustaining growth. (05)

Q2.) Answer the following (Any one) (10)

(A) Explain the concept of Customer-Based Brand Equity (CBBE) and discuss the process of building a strong brand.

OR

(B) Define Brand Elements. Discuss any five brand elements and how they contribute to brand equity.

Q3.) Answer the following (Any one) (10)

(A) What is Strategic Brand Management? Explain the various techniques used in effective brand management.

OR

(B) Elaborate the role of celebrities in branding.

Q.4. Answer the following (Any one) (10)

(A) What is mean by Brand Research? Explain the importance of Brand Research.

OR

(B) What do you mean by Brand Personality? Discuss how it helps in creating brand identity and brand loyalty.

Q.5. Answer the following (Any one) (10)

(A) Discuss the importance of Mascot in branding.

OR

(B) What is Purpose-Driven Branding? Discuss how storytelling enhances a brand's emotional appeal.

M. Com. Sem-II (NEP) Exam. June/July-2025

Subject : Professional Intelligence

Time: 2 Hours

Max. Marks: 50

- INSTRUCTIONS: 1. All questions are compulsory and carry 10 marks each.
2. Solve any 1 out of (A) and (B) in Questions 2 to 5.

Q1. Case Study

(10 marks)

Aarav Kulkarni, a talented software engineer working at a leading tech company in Bengaluru, has consistently excelled in his core responsibilities. Known for his coding efficiency and problem-solving in technical domains, Aarav is frequently assigned high-priority development tasks. However, as he transitions into more collaborative and leadership-oriented roles, his lack of professional intelligence has become a barrier.

While Aarav is technically sound, he finds it difficult to communicate effectively in cross-functional teams, handle feedback constructively, or manage change and uncertainty within the organization. His managers note a clear gap in emotional intelligence, decision-making under pressure, and conflict resolution skills, which are essential for advancement.

In response, the HR department rolled out an internal Soft Skills Development Initiative. The program includes leadership mentoring, peer-learning workshops, and scenario-based training. Despite the availability of resources, engagement remains inconsistent, and HR struggles to measure the impact on workplace behavior and performance. Management recognizes that while technical proficiency gets the job done, professional intelligence is key to building a resilient, future-ready workforce.

This situation highlights the importance of integrating soft skill development into career growth strategies and raises questions about how organizations can tailor development plans to individual learning styles and needs.

Questions

1. What specific factors are limiting Aarav Kulkarni's career growth despite his strong technical skills? How can HR effectively address these limitations? **5 marks**
2. Why is participation in soft-skills training inconsistent, and how can the company improve engagement and effectiveness of such programs? **5 marks**

Q2. Answer the following (Any One)

10 marks

A. Imagine you are a Human Resources manager. How would the concept and features of Professional Intelligence (PI) be relevant in identifying and nurturing talent within your organization?

OR

B. Evaluate the primary challenges an individual might face in developing their Professional Intelligence (PI) throughout their life. What strategies can be employed to overcome these challenges?

Q3. Answer the following (Any One)

10 marks

- A. Explain how a high level of Professional Intelligence (PI) among employees can positively influence an organization's culture. Provide at least two distinct examples.

OR

- B. Analyze the contemporary reasons that make the development of Professional Intelligence (PI) increasingly critical for both individuals and organizations in today's rapidly changing global landscape.

Q4. Answer the following (Any One)

10 marks

- A. Define "Emotional Intelligence (EI)" and list its five core dimensions as proposed by Daniel Goleman.

OR

- B. Evaluate the effectiveness of "Meditation" and "Connecting" as methods for developing Spiritual Intelligence. Discuss how each method addresses different facets of SQ and identify a potential limitation for each in a modern, fast-paced life.

Q5. Answer the following (Any One)

10 marks

- A. Explain how 'job design' and 'work systems' can significantly contribute to or alleviate professional stress, referencing insights from the World Health Organization's (WHO) perspective on job stress.

OR

- B. Analyze the fundamental distinctions between "Professional Intelligence (PI)" and "Artificial Intelligence (AI)," particularly in the context of complex decision-making and human interaction in the workplace.

M. Com. Sem-II (NEP) Exam. June/July-2025

Time: 2 Hours

Total Marks: 50

Subject : Customer Relationship Management (CRM)**N.B:** 1) All questions are compulsory.

2) Figures to the right indicate full marks.

Q. 1) Analyse the following case study and answer the questions given below:

LIC of India, a leading public sector insurance company, recognized a gap in customer trust and engagement among its younger client. To bridge this gap, LIC launched a comprehensive Public Relations (PR) strategy focused on customer relationship management (CRM). The campaign included real-life customer stories, partnerships with influencers for financial literacy, and prompt grievance redressal showcased through local events and social media. Through strategic PR efforts, LIC improved its brand image, increased customer retention, and enhanced its emotional connection with policyholders. The CRM team used feedback collected via PR channels to personalize services and strengthen relationships.

Question

- 1) How did LIC use public relations to support its customer relationship management goals? (05)
- 2) Suggest two other PR activities that LIC could implement to further strengthen customer trust and loyalty. (05)

Q.2) (A) What do you mean by CRM? Explain its process. (10)

OR

(B) Explain the concept of Customer Experience Management. Explain its elements. (10)

Q.3 (A) Explain the importance of consumer behavior for a business. (10)

OR

(B) Describe the characteristics of relationship marketing. (10)

Q.4 (A) Discuss the role of social media in changing customer loyalty. (10)

OR

(B) What are the features of customer engagement? (10)

Q.5 (A) State various approaches to CRM in the context of software packages being used these days. (10)

OR

(B) Write a note on Customer Data Security System. (10)

M. Com. Sem-II (NEP) Exam. June/July-2025

(2 Hours)

Subject : Risk Management

(Total Marks: 50)

N.B : 1. All Questions are compulsory

2. Working Notes and Assumptions are part of answer

Q-1(A) Define Risk Management. Explain types of Risk.

[07]

Q-1(B) Explain Financial Disasters Failures.

[07]

OR

Q-1(C) Case Study: The Global Financial Crisis of 2008

[14]

The Global Financial Crisis (GFC) of 2008 is considered one of the worst economic disasters since the Great Depression of 1929. It originated in the United States with the bursting of the housing bubble and the collapse of mortgage-backed securities, particularly subprime mortgages. Financial institutions faced massive losses, and some of the world's largest banks and insurance firms either went bankrupt or were bailed out by governments. The crisis rapidly spread across the globe due to the interconnectedness of financial markets, leading to economic contraction, a sharp rise in unemployment, and the collapse of major businesses. Governments and central banks responded with aggressive monetary and fiscal policies to restore confidence and stimulate growth.

Questions:

1. What were the major causes of the Global Financial Crisis of 2008?
2. What policy measures were taken globally to address the crisis and restore stability?

Q-2(A) Explain Derivatives and types of derivatives.

[06]

Q-2(B) Explain hedging through derivatives.

[06]

OR

Q-2(C) Case Study: Futures Contract – Reliance Industries Ltd.

[06]

Mr. Ramesh anticipates that the share price of Reliance Industries Ltd. will decrease in the near future due to expected weakness in the oil & gas sector. On 1st July 2024, Reliance Industries' stock is trading at Rs.2,800 in the spot market.

To hedge his portfolio, Mr. Ramesh enters into a futures contract where he shorts 500 shares of Reliance in the futures market at Rs.2,850 per share. The contract expires on 31st July 2024.

On the expiry date, Reliance shares are trading at Rs.2,700 in the spot market.

Calculate Mr. Ramesh's gain or loss on the futures contract.

Q-2(D) . Case Study: Call Option – Bank Nifty

[06]

Ms. Ananya is bullish on the Bank Nifty index, which is currently trading at Rs.48,000 on 1st September 2024.

To profit from the anticipated upward movement while limiting her risk, she buys a Bank Nifty call option with the following details:

Strike Price: Rs.48,200

Premium Paid: Rs.120

Lot Size: 25 units

Expiry Date: 26th September 2024

Calculate the net payoff of Ms. Ananya's position if Bank Nifty closes at:

- (i) Rs.48,100 (ii) Rs.48,500 (iii) Rs.49,000 (iv) Rs.50,000

Q-3(A) Write short notes on any three Credit Rating Agencies in India. [06]

Q-3(B) What are the different credit rating scales used in India? Explain them with their symbols. [06]

OR

Q-3(C) Case Study: [12]

Calculate Capital Adequacy Ratio for Shreeram Bank using the data below:

Exposure Type	Amount (Rs. '000s)	Risk Weight
Government Treasury held as Asset	8,500	0%
Loans to Large Corporates	13,000	25%
Loans to Small Business	5,000	40%
Guarantee and other non-balance sheet exposures	500	100%

Tier 1 Capital: Rs.800 thousand	Tier 2 Capital: Rs.1,150 thousand
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Q-4(A) Explain the risk-adjusted return on capital RAROC Model. [06]

Q-4(B) Explain Binomial Option Model. [06]

OR

Q-4(C) Case Study: [12]

Below is the stock data for XYZ Ltd. for 10 years. Calculate BETA and state whether the stock is high- or low-risk.

Year	Return on XYZ (%)	Return on Market (%)
1	22	26
2	26	24
3	28	23
4	24	29
5	20	33
6	25	30
7	34	39
8	27	36
9	38	42
10	42	47

M.Com. Sem-II (NEP) Exam. June/July - 2024

Subject : Career Planning & Development

Time: 2 Hours

Max Marks: 50

Instructions:

1. All the questions are compulsory
2. Figures to the right indicate full marks.

Q1. Read the case and answer the following question

(10)

Rahul, a 35-year-old marketing professional, has spent the last decade working at the same company. While the stability has been comforting, he now feels trapped in a monotonous routine. His current role no longer excites or challenges him, leaving him increasingly disengaged. Rahul often finds himself questioning whether he is truly growing in his career. The thought of remaining stagnant professionally deeply concerns him. At the same time, the idea of starting over in a new field fills him with fear and uncertainty. He worries about whether he can adapt, compete, and prove himself again in a different industry. Despite these doubts, there's a growing desire in him to pursue something more meaningful and fulfilling. He is at a crossroads, torn between the comfort of the familiar and the potential of a fresh start.

QUESTIONS:

- A. What are some steps Rahul can take to deal with his career stagnation?
- B. How can Rahul prepare for a career change at this stage?

Q2. Answer the following (Any One)

(10)

- A. What are the key stages of an effective job search, and what should a job seeker focus on at each stage?

OR

- B. Why is self-assessment important in career planning? Name and describe two reliable self-assessment methods or tools.

Q3. Answer the following (Any One)

(10)

- A. How can resume software help with creating and formatting professional resumes, and what are the main benefits?

OR

- B. Define Career guidance and describe its main features. How does it contribute to effective career development?

Q 4. Answer the following (Any One)

(10)

- A. What is work-life balance, and how can individuals and organizations support it?

OR

- B. What key preparations ensure a successful job interview?

Q 5. Answer the following (Any One)

(10)

- A. Describe the concept of the "Johari Window" and illustrate its application with relevant examples.

OR

- B. What is Employee Value Proposition (EVP), and why is it vital for attracting and retaining talent?

M.Com. Sem - II (NEP) EXAM June/July-2025

Time: 2 Hours

Subject : Retail Banking

Marks: 50

Q.1 Case Study Analysis:

(10)

Mr. Ramesh, a 32-year-old IT professional working in Bangalore, approached ABC Bank for a home loan to purchase a 2BHK apartment worth Rs.60 lakhs. He has a monthly salary of Rs.80,000, a credit score of 745, and no prior history of loan defaults. He already owns a car loan with an outstanding balance of Rs.3 lakhs. The bank followed its standard approval process involving credit scoring, verification of documents, income evaluation, and customer profiling.

After careful evaluation, the loan was approved, but with a slightly higher interest rate than market average due to his existing car loan. Mr. Ramesh was assigned a dedicated relationship manager, who guided him through the entire process, including digital document submission and EMI planning.

- Discuss the key steps involved in the retail loan approval process as seen in Mr. Ramesh's case. (5)
- Evaluate the role of Customer Relationship Management (CRM) in enhancing customer experience in the case of Mr. Ramesh. (5)

Q.2 Answer the following (Any One)

- What are the constraints and challenges faced by Retail Banking in India? (10)

OR

- Describe the various types of retail banking products offered by banks. (10)

Q.3 Answer the following (Any One)

- Explain Credit and Debit Cards. (10)

OR

- Explain CRM in Retail Product. (10)

Q.4 Answer the following (Any One)

- Discuss "Personal Loan " A Type of Retail Advance. (10)

OR

- Write a Brief note on Risk Management and Retail Banking. (10)

Q.5 Answer the following (Any One)

- Explain the legal recovery mechanisms for retail loan defaults such as DRT Act, and Lok Adalat. (10)

OR

- What are the RBI guidelines for recovery agents in the context of retail banking? (10)

M.Com. Sem-II (NEP) Exam, June/July-2025

Subject : Safety & Health Management at Work

Time: 2 Hours

Marks: 50

Q.1 CASE STUDY.

(10)

Chemical reaction of highly flammable solvent was continued under nitrogen blanketing. N2 cylinder was about to empty. Supervisor told a worker to bring new N2 cylinder and to connect with the header. By mistake he brought O2 cylinder and connected. After some time dangerous vibrations of reactor were heard and seen. Violent reaction burst the vessel and due to heavy explosion and fire two workers died and the whole plant ruined into pieces. Purpose of N2 was to keep away O2. Here O2 cylinder itself was connected. This accelerated the explosive reaction. Spark was available by spanner and hammer while tightening the bolts which were being loosened and open.

Q1) Analyse the Case study and explain the remedial measures.

Q.1) Answer the following (Any one)

(10)

A) Explain Hazardous process as per chapter IV A of the Factories Act --1948

OR

B) What are the rules to regulate environment pollution under Environment protection Act -1986

Q.2) Answer the following (Any one)

(10)

A) Explain the 14 elements of process safety Management as per Organisation of safety and health administration (OSHA)

OR

B) Explain organizational health and safety policy as per OHSAS 18001

Q.3) Answer the following (Any one)

(10)

A) Explain steps to revive the usefulness of Safety committee.

OR

B) Trade Unions have to play vital role in the interest of safety. Explain

Q.5) Answer the following (Any one)

(10)

A) Explain leadership role in safety and health management.

OR

B) Explain Financial cost to Individual worker.