

**B.C.M. School Basant Avenue Dugri**  
**Revision assignment**  
**Class- X1 commerce**  
**Subject- Business studies (054)**

## **Case studies**

Q1. Two years back Rahul had joined a branch of Bank of Baroda as Assistant Manager in the Term Deposits division in Delhi Whereas, his younger brother Rehan recently joined HDFC Bank as Business Development Manager in Kolkata While discussing about their job expenenos both the brothers realised that the working of the two banks varies primarily because they belong to different sectors of the economy However, on certain parameters the approach of both the banks is similar like, offering a higher rate of interest on term deposits made by senior citizens, ensuring safety and security in netbanking, etc

In context of the above case

(a) By quoting lines from the paragraph identify the two sectors being highlighted.

(b) State any three differences between the two sectors as identified in part (a) of the question

© List any two values that banks wish to communicate to the society

Q2. Bharat Heavy Electricals Limited (BHEL) was founded in the year 1964 by the Government of India It is the largest power plant equipment manufacturer in the country with 74% market share in the power sector. It has a network of 17 manufacturing units, 2 repair unts 4 regional offices. 8 service centres, 8 overseas offices, 15 regional centres, 7 joint ventures and infrastructure allowing it to execute more than 150 projects at sites across India and abroad It has been granted the prestigious Maharatna (big gem) status in the year 2013 by Government of India for its outstanding performance and vast scale Maharatna status affords the Boards of these companies enhanced financial and operational autonomy

In context of the above case:

(a) How will you classify Bharat Heavy Electricals Limited (BHEL) as a form of public sector enterprise ?

(b) State any three features of the form of public sector enterprise as identified in part(a) of the question

(c) Explain briefly financial and operational autonomy as a merit of the type of public sector enterprise as identified in part(a) of the question.

Q3. Nestlé SA is a Swiss transnational food and drink company headquartered in Vevey, Vaud Switzerland. It has been the largest food company in the world. Nestlé has over 8,000 brands with a wide range of products across a number of markets, including coffee, bottled water, milkshakes and other beverages, breakfast cereals, infant foods, performance and healthcare nutrition, seasonings, soups and sauces, frozen and refrigerated foods, and pet food.

In context of the above case

(a) What form of enterprise is Nestlé?

(b) State any three features of the form of enterprise as identified in part(a) of the question.

Q4. 'Dhanwan Bank' is a popular private sector bank offering varied services to its customers. It offers many types of bank accounts options to its customers. Farhan, being a businessman, has chosen the type of account in which deposits are the most liquid and there are no limits to the number of transactions or the amount of transactions in a day. On the other hand, his mother has opened a type of account where she can conveniently deposit the money she saves. These accounts provide cheque facility and offer a lot of flexibility for deposits and withdrawal of funds from the account. Farhan's younger brother Sohail has opened a special kind of account wherein he will deposit Rs. 1000 every month for the next two years. In context of the above case:

Q1. By quoting lines from the paragraph, identify and explain the various types of bank accounts being used by Farhan and his family members.

Q2. Describe briefly any two other types of bank accounts that are also offered by a bank and have not been mentioned in the above paragraph.

Q5. Jeevan insures his property worth 2 10 crore with two insurers AIG Ltd and MetLife Lid 6 crore and 4 crore, respectively. Due to an earthquake, the actual damage caused Jeevan's property is worth 3 crore. He tiled a claim for 3 crore against each of the urance companies Identify and explain the principle of insurance which has been violated the above case.

Q6. Agile Ltd. is a well known automobile company in India. The process of manufacturing of an automobile requires assembly of different kinds of components which in turn are being manufactured either within the vicinity of the automobile factory or have to be procured from a foreign country. Instead of depending on only one supplier, the automobile factory works in close coordination with multiple vendors for each of the components. The company is able to operate efficiently through a network of computers which facilitates the process of placing orders, monitoring delivery of components and making payments. Identify and explain the component of e-business being described above.

Q7. Vivan has recently joined a popular insurance company in Jharkhand as a Business Development Manager. The entire process of his recruitment, selection and orientation training was conducted online. Even after joining he has been given an option to work from wherever he is, and at his own speed and time convenience twice a week. He participates in the monthly meetings of the Business Development Managers from the various branches of the company which is held online via tele/video conferencing. Identify and explain the component of e-business being described above.

Q8. "Business is essentially a social institution and not merely a profit making activity. Explain

Q9. Ayushi is successfully running a bakery shop in her residential colony for the past many years. She has wisely invested funds in different areas in order to ensure smooth running of her business. She owns the manufacturing unit, whereas the shop through which she operates is on rent. Recently, she took a loan from the bank to install air conditioners and create provision for sitting for the customers by extending the shop area. Although she buys majority of the ingredients like flour, sugar, oil on 15 days credit from the local suppliers but sales are made only in cash.

In context of the above case: (a) Identify and explain the various external sources of finance that Ayushi has employed in her business.

(b) Distinguish between internal and external sources of funds (any four).

Q10. Ann has been successfully running a soft skills training company for the past five years in Bangalore. Her company has become popular and enjoys a good reputation in the city. She now plans to start a chain of soft skills training centers and has identified four strategic places for the same in the city. Till now she has been managing all the financial requirements of her business through the profits made in her business. However, in order to implement her expansion plans funds will have to be raised externally. In context of the above case:

(a) 'Till now she has been managing all the financial requirements of her business through the profits made in business. Name the source of the funds being mentioned in the statement and state its any three merits.

(b) Suggest any external source of funds that Ann can use to finance her expansion plans Also, give any two features of such a source of finance.