



**J.K. SHAH**<sup>®</sup>  
TEST SERIES

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## **SUGGESTED ANSWERS**

**CA INTER**

**Test Code – JK-ITS-11**

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**Answers**

**PART – I**

**Division A - Multiple Choice Questions**

1. (b) Public Cloud (2 Marks)
2. (c) Skills Enhancement (2 Marks)
3. (d) Security (2 Marks)
4. (b) Customer Relationship Management Module (2 Marks)
5. (c) Data warehouse (2 Marks)
6. (b) Section 3 (1 Marks)
7. (a) Section 56 (1 Marks)
8. (a) Extraction Transformation Load (1 Marks)
9. (d) Exposure (1 Marks)
10. (a) BANKS (1 Marks)

**Division B - Descriptive Questions****Q.1****(a)**

Primary Memory/Main Memory: These are devices in which any location can be accessed by the computer's processor in any order (in contrast with sequential order). These are primarily of two types:

◆ Random Access Memory (RAM)

- Volatile in nature means Information is lost as soon as power is turned off.
- This is Read Write memory whose main purpose is to hold program and data while they are in use.
- Information can be read as well as modified.
- It is responsible for storing the instructions and data that the computer is using at that present moment. **(1.5 Marks)**

◆ Read Only Memory (ROM)

- This is non-volatile in nature (contents remain even in absence of power).
- Usually, these are used to store small amount of information for quick reference by CPU.
- Information can be read not modified.
- Generally used by manufacturers to store data and programs like translators that is used repeatedly. **(1.5 Marks)**

**(b)**

A Voucher Number or a Document Number is a unique identity of any voucher/document. A voucher may be identified or searched using its unique voucher number.

Characteristics of voucher numbering;

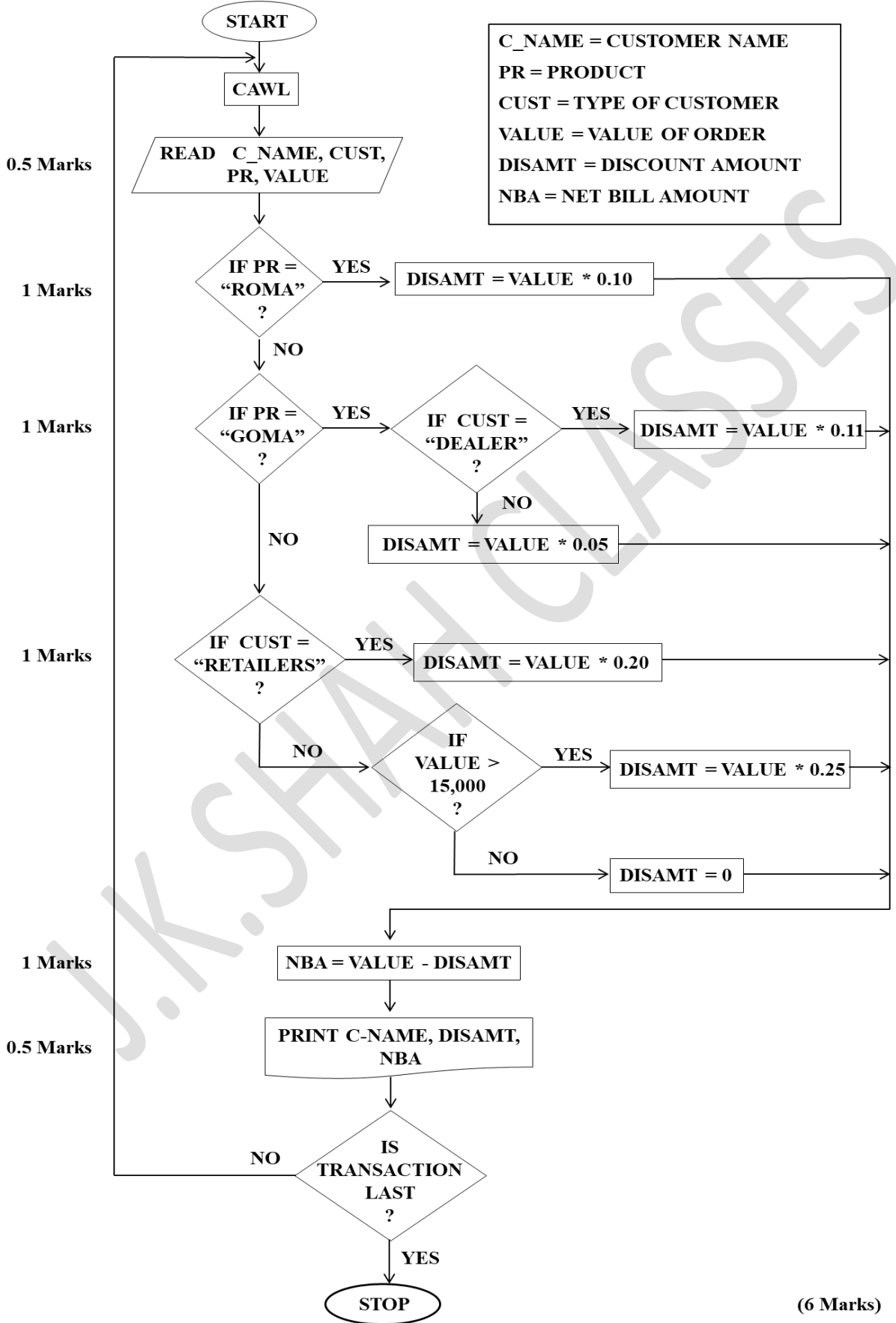
- Voucher number must be unique.
- Every voucher type shall have a separate numbering series
- A voucher number may have prefix or suffix or both, e.g. ICPL/2034/17-18. In this case "ICPL" is the prefix, "17-18" is the suffix and "2034" is the actual number of the voucher.
- All vouchers must be numbered serially, i.e. 1,2,3,4,5,6 and so on.
- All vouchers are recorded in chronological order. If first voucher number is 51 then next voucher number will be 52 & so on.

**Voucher: 0.5 marks**

**Features: 1.5 marks (2-3 points expected)**

Q.2

(a)



**(b)**

Computer related offences

Section 43 provides for Penalty and compensation for damage to computer, computer system, etc.

If any person without permission of the owner or any other person who is in- charge of a computer, computer system or computer network, or computer resource:

- Accesses or secures access to such computer, computer system or computer network;
- Downloads, copies or extracts any data, computer database or information from such computer, computer system or computer network including information or data held or stored in any removable storage medium;
- Introduces or causes to be introduced any computer contaminant or computer virus into any computer, computer system or computer network;
- Damages or causes to be damaged any computer, computer system or computer network, data, computer database or any other programs residing in such computer, computer system or computer network;
- Disrupts or causes disruption of any computer, computer system or computer network;
- Denies or causes the denial of access to any person authorized to access any computer, computer system or computer network by any means;
- provides any assistance to any person to facilitate access to a computer, computer system or computer network in contravention of the provisions of this Act, rules or regulations made thereunder;
- Changes the services availed of by a person to the account of another person by tampering with or manipulating any computer, computer system, or computer network,
- Destroys, deletes or alters any information residing in a computer resource or diminishes its value or utility or affects it injuriously by any means;
- Steals, conceals, destroys or alters or causes any person to steal, conceal, destroy or alter any computer source code used for a computer resource with an intention to cause damage; shall be liable to pay damages by way of compensation to the person so affected.

**(Expected offences: 6-8 points (each point – 0.5 marks))**

**Q.3****(a)**

The deployment and implementation of CBS should be controlled at various stages to ensure that banks automation objectives are achieved:

- **Planning:** Planning for implementing the CBS should be done as per strategic and business objectives of bank. **(0.5 Mark)**
- **Approval:** The decision to implement CBS requires high investment and recurring costs and will impact how banking services are provided by the bank. Hence, the decision must be approved by the board of directors. **(0.5 Mark)**
- **Selection:** Although there are multiple vendors of CBS, each solution has key differentiators. Hence, bank should select the right solution considering various parameters as defined by the bank to meet their specific requirements and business objectives. **(1 Mark)**
- **Design and develop or procured:** CBS solutions used to be earlier developed in-house by the bank. Currently, most of the CBS deployment are procured. There should be appropriate controls covering the design or development or procurement of CBS for the bank. **(1 Mark)**
- **Testing:** Extensive testing must be done before the CBS is live. The testing is to be done at different phases at procurement stage to test suitability to data migration to ensure all existing data is correctly migrated and testing to confirm processing of various types of transactions of all modules produces the correct results. **(1 Mark)**
- **Implementation:** CBS must be implemented as per pre-defined and agreed plan with specific project milestones to ensure successful implementation. **(0.5 Mark)**
- **Maintenance:** CBS must be maintained as required. E.g. program bugs fixed, version changes implemented, etc. **(0.5 Mark)**
- **Updation:** CBS modules must be updated based on requirements of business processes, technology updates and regulatory requirements. **(0.5 Mark)**
- **Audit:** Audit of CBS must be done internally and externally as required to ensure that controls are working as envisaged. **(0.5Mark)**

(b)

**Big Data:** A new buzzword that has been capturing the attention of businesses lately is Big Data. The term refers to such massively large data sets that conventional database tools do not have the processing power to analyze them.

Benefits of Big Data Processing are as follows:

a) **Ability to process Big Data brings in multiple benefits, such as-**

- Businesses can utilize outside intelligence while taking decisions.
- Access to social data from search engines and sites like Facebook, Twitter are enabling organizations to fine tune their business strategies.
- Early identification of risk to the product/services, if any

b) **Improved customer service**

- Traditional customer feedback systems are getting replaced by new systems designed with Big Data technologies. In these new systems, Big Data and natural language processing technologies are being used to read and evaluate consumer responses.

c) **Better operational efficiency**

- Integration of Big Data technologies and data warehouse helps an organization to offload infrequently accessed data, this leading to better operational efficiency.

**(Big Data: 1 marks / Benefits: 3 marks (3 points))**

Q.4

(a)

**Risk:** Risk is possibility of loss. The same may be result of intentional or unintentional action by individuals.

Risks associated with e-commerce transactions are high compared to general internet activities.

**These include the following:**

- **Privacy and Security:** Comes in the point of hacking. There are often issues of security and privacy due to lack of personalized digital access and knowledge.
- **Quality issues:** There are quality issues raised by customers as the original product differs from the one that was ordered.
- **Delay in goods and Hidden Costs:** When goods are ordered from another country, there are hidden costs enforced by Companies.
- **Needs Access to internet and lack of personal touch:** The e commerce requires an internet connection which is extra expensive and lacks personal touch.

- **Problem of anonymity:** There is need to identify and authenticate users in the virtual global market where anyone can sell to or buy from anyone, anything from anywhere.
- **Repudiation of contract:** There is possibility that the electronic transaction in the form of contract, sale order or purchase by the trading partner or customer maybe denied.
- **Lack of authenticity of transactions:** The electronic documents that are produced during an e-Commerce transaction may not be authentic and reliable.
- **Data Loss or theft or duplication:** The data transmitted over the Internet may be lost, duplicated, tampered with.
- **Attack from hackers:** Web servers used for e-Commerce maybe vulnerable to hackers.
- **Denial of Service:** Service to customers may be denied due to non-availability of system as it may be affected by viruses, e-mail bombs and floods.
- **Non-recognition of electronic transactions:** E-Commerce transactions, as electronic records and digital signatures may not be recognized as evidence in courts of law.
- **Problem of piracy:** Intellectual property may not be adequately protected when such property is transacted through e-Commerce.

**Expected risk: 6 (1 mark each) (6 Marks)**

**(b)**

Logical access controls serve as one of the means of information security. The purpose of logical access controls is to restrict access to information assets/resources. They are expected to provide access to information resources on a need to know and need to do basis using principle of least privileges.

Following are logical access controls.

- **User Access Management:**
  - **User registration:** Information about every user is documented. The following questions are to be answered: Why is the user granted the access? Has the data owner approved the access?
  - **Privilege management:** Access privileges are to be aligned with job requirements and responsibilities.
  - **User password management:** Allocations, storage, revocation, and reissue of password are password management functions. Educating users is a critical component about passwords, and making them responsible for their password.
  - **Review of user access rights:** A user's need for accessing information changes with time and requires a periodic review of access rights to check anomalies in the user's current job profile, and the privileges granted earlier.

**(Expected points: 4 (1 mark) (4 Marks)**



**Q.5****(a)**

Cloud computing is a model that enables the end users to access the shared pool of resources such as compute, network, storage, database and application as an on-demand service without the need to buy or own it. The services are provided and managed by the service provider, reducing the management effort from the end user side. The essential characteristics of the cloud include on-demand, self-service, broad network access, resource pooling, rapid elasticity, and measured service. The National Institute of Standards and Technology

**(A) Infrastructure as a Service (IaaS):** IaaS, a hardware-level service, provides computing resources such as processing power, memory, storage, and networks for cloud users to run their application on-demand. This allows users to maximize the utilization of computing capacities without having to own and manage their own resources. The end-users or IT architects will use the infrastructure resources in the form of Virtual machines (VMs) and design virtual infrastructure, network load balancers etc., based on their needs. The IT architects need not maintain the physical servers as it is maintained by the service providers. Examples of IaaS providers include Amazon Web Services (AWS), Google Compute Engine, Open Stack and Eucalyptus.

**(B) Platform as a Service (PaaS):** PaaS provides the users the ability to develop and deploy an application on the development platform provided by the service provider. In traditional application development, the application will be developed locally and will be hosted in the central location. In stand-alone application development, the application will be developed by traditional development platforms result in licensing - based software, whereas PaaS changes the application development from local machine to online. For example- Google App Engine, Windows Azure Compute etc.

Typical PaaS providers may provide programming languages, application frameworks, databases, and testing tools apart from some build tools, deployment tools and software load balancers as a service in some cases.

**(C) Software as a Service (SaaS):** SaaS provides ability to the end users to access an application over the Internet that is hosted and managed by the service provider. Thus, the end users are exempted from managing or controlling an application the development platform, and the underlying infrastructure. SaaS changes the way the software is delivered to the customers. SaaS provides users to access large variety of applications over internets that are hosted on service provider's infrastructure. For example, one can make his/her own word document in Google docs online, s/he can edit a photo online on pixlr.com so s/he need not install the photo editing software on his/her system - thus Google is provisioning software as a service.

**(2 Marks each = 6 Marks)**

(b)

(i)

Post Implementation issues: ERP operation and maintenance requires a lifelong commitment by the company management and users of the system.

**Risks and corresponding Controls related to POST- IMPLEMENTATION ISSUES**

Aspect	Risk Associated	Control Required
Lifelong commitment	Even after the ERP implementation, there will always be new modules/versions to install, new persons to be trained, new technologies to be embraced, refresher courses to be conducted and so on	This requires a strong level of commitment and consistency by the management and users of the system.

(Expected same point: 1 mark for risk and 1 mark for control)

(b)

(ii)

- Home Loan:** This is a traditional mortgage where customer has an option of selecting fixed or variable rate of interest and is provided for the purchase of property.
- Top Up Loan:** Here the customer already has an existing loan and is applying for additional amount either for refurbishment or renovation of the house.
- Loans for Under Construction Property:** In case of under construction properties the loan is disbursed in tranches / parts as per construction plan.

(Expected Points: 2 (1 Mark each))

Or

(ii)

Two type of audit trails that should exist in each system.

- An **Accounting Audit Trail** to maintain a record of events within the subsystem; and
- An **Operations Audit Trail** to maintain a record of the resource consumption associated with each event in the subsystem.

(Expected points: 2, (1 Mark each))

**PART – II**

**Division A - Multiple Choice Questions**

1. (d) (i)-(b); (ii)-(d); (iii)-(d); (iv)-(c) (2 Marks)
2. (c) Market Growth and Relative Market Share (2 Marks)
3. (c) Cash-Cows; Stars; Question Marks; Dogs (2 Marks)
4. (b) Conglomerate (1 Marks)

**Multiple Choice Questions**

1. (c) Aspirations of a company (1 Mark)
2. (a) Rivalry among existing firms (1 Mark)
3. (a) Dog (1 Mark)
4. (d) Market Target (1 Mark)
5. (d) The ST cell (1 Mark)
6. (b) Consonance (1 Mark)
7. (a) Synchro (1 Mark)
8. (a) Strategy evaluation (1 Mark)

**Division B - Descriptive Questions****Q.6****(a)**

A typical large organization is a multidivisional organisation that competes in several different businesses. It has separate self-contained divisions to manage each of these. There are three levels of strategy in management of business - corporate, business, and functional.

The corporate level of management consists of the chief executive officer and other top level executives. These individuals occupy the apex of decision making within the organization. The role of corporate-level managers is to oversee the development of strategies for the whole organization. this role includes defining the mission and goals of the organization, determining what businesses it should be in, allocating resources among the different businesses and so on rests at the corporate Level.

The development of strategies for individual business areas is the responsibility of the general managers in these different businesses or business level managers. a business unit is a self-contained division with its own functions - for example, finance, production, and marketing. the strategic role of business-level manager, head of the division, is to translate the general statements of direction and intent that come from the corporate level into concrete strategies for individual businesses.

Functional-level managers are responsible for the specific business functions or operations such as human resources, purchasing, product development, customer service, and so on. thus, a functional manager's sphere of responsibility is generally confined to one organizational activity, whereas general managers oversee the operation of a whole company or division.

**[0.5 Marks – Introduction and 1.5 marks for each level]**

**(b)**

The term 'strategic management' refers to the managerial process of developing a strategic vision, setting objectives, crafting a strategy, implementing and evaluating the strategy, and initiating corrective adjustments where deemed appropriate.

The overall objective of strategic management is two fold:

- to create competitive advantage, so that the company can outperform the competitors in order to have dominance over the market.
- To guide the company successfully through all changes in the environment.

The following are the benefits of strategic approach to managing:

- Strategic management helps organisations to be more proactive instead of reactive in shaping its future. Organisations are able to analyse and take actions instead of being mere spectators. Thereby they are able to control their own destiny in a better manner. It helps them in working within vagaries of environment and shaping it, instead of getting carried away by its turbulence or uncertainties.
- Strategic management provides framework for all the major decisions of an enterprise such as decisions on businesses, products, markets, manufacturing facilities, investments and organisational structure. It provides better guidance to entire organisation on the crucial point - what it is trying to do.
- Strategic management is concerned with ensuring a good future for the firm. It seeks to prepare the corporation to face the future and act as pathfinder to various business opportunities. Organisations are able to identify the available opportunities and identify ways and means as how to reach them.
- Strategic management serves as a corporate defence mechanism against mistakes and pitfalls. It help organisations to avoid costly mistakes in product market choices or investments. Over a period of time strategic management helps organisation to evolve certain core competencies and competitive advantages that assist in its fight for survival and growth.

**[1 Mark for Meaning of Strategic Management & 4 marks for benefits]**

## Q.7

### (a)

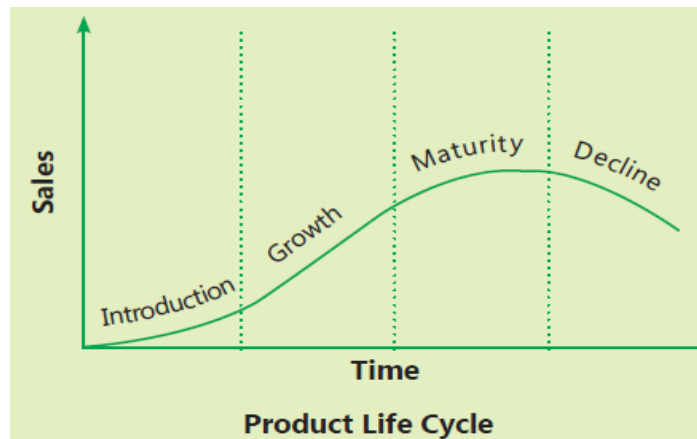
Product Life Cycle is an important concept in strategic choice and S-shaped curve which exhibits the relationship of sales with respect of time for a product that passes through the four successive stages.

The first stage of PLC is the introduction stage in which competition is almost negligible, prices are relatively high and markets are limited. The growth in sales is also at a lower rate.

The second stage of PLC is the growth stage, in which the demand expands rapidly, prices fall, competition increases and market expands.

The third stage of PLC is the maturity stage, where in the competition gets tough and market gets stabilized. Profit comes down because of stiff competition.

The fourth stage is the declining stage of PLC, in which the sales and profits fall down sharply due to some new product replaces the existing product.



PLC can be used to diagnose a portfolio of products (or businesses) in order to establish the stage at which each of them exists. Particular attention is to be paid on the businesses that are in the declining stage. Depending on the diagnosis, appropriate strategic choice can be made. For instance, expansion may be a feasible alternative for businesses in the introductory and growth stages. Mature businesses may be used as sources of cash for investment in other businesses which need resources. A combination of strategies like selective harvesting, retrenchment, etc. may be adopted for declining businesses. In this way, a balanced portfolio of businesses may be built up by exercising a strategic choice based on the PLC concept.

**[2.5 marks for explaining Portfolio Analysis and 2.5 marks for explaining its significance]**

**(b)**

Mission statement is an answer to the question “Who we are and what we do” and hence has to focus on the organization’s present capabilities, focus activities and business makeup. An organization’s mission states what customers it serves, what need it satisfies, and what type of product it offers. It is an expression of the growth ambition of the organisation.

A company’s mission statement is typically focused on its present business scope- “who we are and what we do”; mission statements broadly describe an organizations present capabilities, customer focus activities and business makeup.

The following points must be considered while writing a mission statement of a company.

- (i) To establish the special identity of the business - one that typically distinct it from other similarly positioned companies.
- (ii) Needs which business tries to satisfy, customer groups it wishes to target and the technologies and competencies it uses and the activities it performs.

- (iii) Good mission statements should be unique to the organisation for which they are developed.
- (iv) The mission of a company should not be to make profit. Surpluses may be required for survival and growth, but cannot be mission of a company.

**[1 Mark for explaining meaning of Mission Statement and 4 marks for writing the points to be considered. 4 points to be written]**

## Q.8

### (a)

- (i) Forward and backward integration form part of vertically integrated diversification. In vertically integrated diversification, firms opt to engage in businesses that are vertically related to the existing business of the firm. The firm remains vertically within the same process. While diversifying, firms opt to engage in businesses that are linked forward or backward in the chain and enters specific product/process steps with the intention of making them into new businesses for the firm.

Backward integration is a step towards creation of effective supply by entering business of input providers. Strategy employed to expand profits and gain greater control over production of a product whereby a company will purchase or build a business that will increase its own supply capability or lower its cost of production. On the other hand, forward integration is moving forward in the value chain and entering business lines that use existing products. Forward integration will also take place where organisations enter into businesses of distribution channels.

- (ii) Concentric diversification occurs when a firm adds related products or markets. On the other hand, conglomerate diversification occurs when a firm diversifies into areas that are unrelated to its current line of business.

In concentric diversification, the new business is linked to the existing businesses through process, technology or marketing. In conglomerate diversification, no such linkages exist; the new business/product is disjointed from the existing businesses/products.

The most common reasons for pursuing a concentric diversification are that opportunities in a firm's existing line of business are available.

However, common reasons for pursuing a conglomerate growth strategy is that opportunities in a firm's current line of business are limited or opportunities outside are highly lucrative.

**[2.5 marks for forward and backward integration and 2.5 marks for concentric and conglomerate diversification]**

**(b)**

The term supply chain refers to the linkages between suppliers, manufacturers and customers. Supply chains involve all activities like sourcing and procurement of material, conversion, and logistics. Planning and control of supply chains are important components of its management. Naturally, management of supply chains include closely working with channel partners – suppliers, intermediaries, other service providers and customers.

Supply chain management is defined as the process of planning, implementing, and controlling the supply chain operations. It is a cross-functional approach to managing the movement of raw materials into an organization and the movement of finished goods out of the organization toward the end-consumer who are to be satisfied as efficiently as possible. It encompasses all movement and storage of raw materials, work-in-process inventory, and finished goods from point-of-origin to point-of-consumption. Organizations are finding that they must rely on the chain to successfully compete in the global market.

Difference between Supply Chain Management and Logistics Management - Supply chain management is an extension of logistic management. However, there is difference between the two. Logistical activities typically include management of inbound and outbound goods, transportation, warehousing, handling of material, fulfilment of orders, inventory management, supply/demand planning. Although these activities also form part of Supply chain management, the latter has different components. Logistic management can be termed as one of its part that is related to planning, implementing, and controlling the movement and storage of goods, services and related information between the point of origin and the point of consumption.

Supply chain management includes more aspects apart from the logistics function. It is a tool of business transformation and involves delivering the right product at the right time to the right place and at the right price. It reduces costs of organizations and enhances customer service.

**[2.5 marks for explaining Supply Chain Management and 2.5 marks for explaining the difference between supply chain and logistics management]**



**Q.9****(a)**

Strategic leadership is the ability of influencing others to voluntarily make decisions that enhance prospects for the organisation's long-term success while maintaining short-term financial stability. It includes determining the firm's strategic direction, aligning the firm's strategy with its culture, modelling and communicating high ethical standards, and initiating changes in the firm's strategy, when necessary.

Two basic approaches to leadership can be transformational leadership style and transactional leadership style.

Transformational leadership style use charisma and enthusiasm to inspire people to exert them for the good of the organization. Transformational leadership style may be appropriate in turbulent environments, in industries at the very start or end of their life-cycles, in poorly performing organizations when there is a need to inspire a company to embrace major changes. Transformational leaders offer excitement, vision, intellectual stimulation and personal satisfaction. They inspire involvement in a mission, giving followers a 'dream' or 'vision' of a higher calling so as to elicit more dramatic changes in organizational performance. Such a leadership motivates followers to do more than originally affected to do by stretching their abilities and increasing their self-confidence, and also promote innovation throughout the organization.

Transactional leadership style focuses more on designing systems and controlling the organization's activities and are more likely to be associated with improving the current situation. Transactional leaders try to build on the existing culture and enhance current practices. Transactional leadership style uses the authority of its office to exchange rewards, such as pay and status. They prefer a more formalized approach to motivation, setting clear goals with explicit rewards or penalties for achievement or non-achievement.

Transactional leadership style may be appropriate in static environment, in growing or mature industries, and in organizations that are performing well. The style is better suited in persuading people to work efficiently and run operations smoothly.

**[1 mark for meaning of Strategic Leadership, 2 marks for Transformational and 2 marks for Transactional leadership]**

**(b)**

Decision making is a managerial process of selecting the best course of action out of several alternative courses for the purpose of accomplishment of the organizational goals. Decisions may be operational i.e., which relate to general day-to-day operations. They may also be strategic in nature. According to Jauch and Glueck “Strategic decisions encompass the definition of the business, products to be handled, markets to be served, functions to be performed and major policies needed for the organisation to execute these decisions to achieve the strategic objectives.”

The major dimensions of strategic decisions are as follows:

- Strategic decisions require top-management involvement: Strategic decisions involve thinking in totality of the organization. Hence, problems calling for strategic decisions require to be considered by the top management.
- Strategic decisions involve commitment of organisational resources: For example, Strategic decisions to launch a new project by a firm requires allocation of huge funds and assignment of a large number of employees.
- Strategic decisions necessitate consideration of factors in the firm’s external environment: Strategic focus in organization involves orienting its internal environment to the changes of external environment.
- Strategic decisions are likely to have a significant impact on the long-term prosperity of the firm: Generally, the results of strategic implementation are seen on a long-term basis and not immediately.
- Strategic decisions are future oriented: Strategic thinking involves predicting the future environmental conditions and how to orient for the changed conditions.
- Strategic decisions usually have major multifunctional or multi-business consequences: As they involve organization in totality they affect different sections of the organization with varying degree.

**[1 mark for meaning of strategic decision making and 4 marks for major dimensions (around 5 points)]**

**Q.10**

The Marketing Mix is the set of controllable marketing factors that the firm uses to influence the demand for its products, and to produce the response it wants, in the target market. Typically, all organizations use a combination of 4 Ps in some form or the other.

Variable	Areas of Strategy / Matters
<p><b>1. Product:</b> Goods &amp; services offered by the Company, to the target market</p>	<ul style="list-style-type: none"> <li>➤ To manage existing product(s) over time.</li> <li>➤ To add new products and drop failed products.</li> <li>➤ To decide on branding, packaging, and other product features (e.g. Warranties)</li> </ul>
<p><b>2. Price:</b> Amount of money that customers have to pay to obtain the product</p>	<ul style="list-style-type: none"> <li>➤ Location of customers and effect on Price.</li> <li>➤ Price flexibility</li> <li>➤ Pricing of related items within a product line,</li> <li>➤ Terms of Sale</li> <li>➤ New Product Pricing: Product should be made acceptable by the customer. Usually adopt either penetration pricing (Charging too low initially) or skimming pricing (Charging too high initially).</li> </ul>
<p><b>3. Place:</b> All Company activities that make the product available to target customers</p>	<ul style="list-style-type: none"> <li>➤ To manage the channel(s) by which ownership of product is transferred from producers to customers.</li> <li>➤ To review the system(s) by which goods are moved from production locations to sales outlets</li> <li>➤ To decide terms of business (e.g. Wholesalers and Retailer)</li> </ul>
<p><b>4. Promotion:</b> Activities that communicate the merits of the product and persuade target consumer to buy it.</p>	<ul style="list-style-type: none"> <li>➤ Combine individual methods such as personal selling, advertising, Publicity and sales promotion into a co-ordinated campaign.                             <ul style="list-style-type: none"> <li>• Personal selling: Oldest form, interacting face-to-face with the customer. Not effective, because not scalable (difficult to reach large population in this way).</li> <li>• Advertising: Non-personal, highly flexible. Pamphlets, brochures, hoardings etc. can be used.</li> <li>• Publicity: Non-personal. But no payment is made for media. Cost is significantly low. But it might be negative too some times.</li> <li>• Sales promotion activities: Like discounts, contests, coupons, cash-backs etc.</li> </ul> </li> </ul>

[1 mark for meaning of marketing mix and 1 mark each for 4 Ps]