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St Aloysius (Deemed to be University)**Mangaluru****School of Arts and Humanities****(PG Programme)****M.A. (Business Economics) - Semester III –PG Examination****October/November- 2025****Economics of Human Resource Development****Time: 2¹/₂ Hours****Max Marks: 60****SECTION – A****Answer any SIX of the following.****(6x5=30)**

1. Explain the need for human resource planning in anticipating and addressing future work force requirements.
2. Write a brief note comparing formal and informal leaders within an organization.
3. What are the essential steps of the Career Development Cycle?
4. Distinguish between mentoring and coaching, and discuss their roles in employee development.
5. According to McGregor, what are the key characteristics of Theory Y workers?
6. Identify and explain three important intervention strategies used in Organizational Development.
7. Identify and briefly explain the internal factors that influence human resource planning.
8. Explain the concept of a job description and discuss its significance in recruitment and performance management.

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9. Examine the nature, scope, and core objectives of HRM, highlighting their influence on organisational effectiveness.
10. Analyze the reasons why individuals form groups, supporting your arguments with various theoretical foundations.
11. Discuss the psychoanalytic perspective of personality development as proposed by Freud.
12. Examine the significance of Quality Circles in enhancing employee participation, productivity, and problem-solving within organizations.
13. Discuss the trait theory of leadership and evaluate its strengths and limitations in identifying effective leaders.

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St Aloysius (Deemed to be University)**Mangaluru****School of Arts and Humanities****(PG Programme)****M.A. (Business Economics) - Semester III –PG Examination****October/November -2025****Economics of Travel and Tourism Management****Time: 2¹/₂ Hours****Max Marks: 60****SECTION – A****Answer any SIX of the following.****(6x5=30)**

1. How do voluntary organisations operate in tourism industry? Explain with the help of examples.
2. Predict how AI-driven analytics might transform tourism promotion strategies in the next decade.
3. Differentiate between mass tourism and alternative tourism, highlighting their respective impacts on the environment and local economies.
4. Distinguish between the concepts of 'tourist' and 'tourism' with suitable examples.
5. Defend or oppose the prioritization of quality management over marketing in destination development strategies.
6. Forecast the challenges in integrating environmental planning into regional tourism policies in developing countries.
7. How do hotel chains influence tourist behavior and service expectations?
8. Compare and contrast commuting and excursions in terms of purpose and duration.

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SECTION - B**Answer any THREE of the following.****(3x10=30)**

9. Judge the importance of time management in itinerary design and justify your position with real-world examples.
10. Analyze how the principles of quality management could be adapted for use in non-tourism sectors, such as education or healthcare.
11. Plan a personal research agenda to explore solutions to seasonality in tourism over the next three years.
12. Innovate a multi-stakeholder coordination model that uses real-time data sharing to optimize tourism resource allocation and meet established objectives.
13. Critically evaluate the effectiveness of territorial zoning regulations in balancing tourism growth with heritage conservation.

St Aloysius (Deemed to be University), Mangaluru**School of Arts and Humanities****(PG Programme)****M.A (Business Economics) -Semester III –PG Examination****October/November 2025****Econometrics****Time: 2¹/₂ Hours****Max Marks: 60****Note: Log table will be Provided.****SECTION - A****Answer any SIX of the following.****(6x5=30)**

1. Explain the scope of Econometrics.
2. Write a note on instrumental variables.
3. Explain the estimation of Identification problem in reduced form method.
4. If $\sum X=108$ $\sum Y=756$, $\sum X^2=1020$, $\sum XY=6960$, $n=12$ find the β_0 and β_1 and fit the equation.
5. Write a note on multicollinearity.
6. Explain the violation of the assumption of the linear regression model.
7. A car manufacturer expects the order colours of their model J to be distributed and also random sample of 140 orders revealed the following

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Observed values	39	29	24	48
Expected values	28%	25%	16%	31%

Test at $\alpha = 5\%$ to determine if the observed colour differs significantly from the manufactures expectation (Find the goodness of fit)

8. Write a note on ANOVA and ANCOVA model.

SECTION - B**Answer any THREE of the following.****(3x10=30)**

9. What are the key challenges and limitations of econometric modeling in economics.
10. What is heteroscedasticity? Explain the causes, detection and consequences of heteroscedasticity.
11. Given the following macro-model of income determination:

$$C_t = a_0 + a_1 Y_t + a_2 T + u$$

$$I_t = b_0 + b_1 Y_{t-1} + v$$

$$T_t = C_0 + C_1 Y_t + w$$

$$Y_t = C_t + I_t + G_t$$

- a) Define the endogenous and exogenous variables.
- b) Examine the identification state of the three behavioural equations.

Contd...2

12. Explain with examples the use of dummy variables at intercept and slope level in regression analysis.
13. The following table shows the quantity supplied (Y) and the price (X) of a certain commodity. The variables are measured in arbitrary units

Year	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974
Y_t	2	2	2	1	3	5	6	6	10	10	10	12	13	10	11
X_t	1	2	3	4	5	6		8	9	10	11	12	13	14	15
e_t	1.37	0.46	-0.45	-2.36	-1.27	-0.18	-0.09	-1.00	2.08	1.17	0.27	1.36	3.44	-2.46	3.37

Test the autocorrelation, using the Durbin Watson d statistic. State the null and alternative hypothesis(Use 5%level of significance and $K=1$)

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Mangaluru

School of Arts and Humanities

(PG Programme)

M.A. (Business Economics) - Semester III –PG Examination

October/November 2025

Economics of Insurance

Time: 2¹/₂ Hours

Max Marks: 60

SECTION – A

Answer any **SIX** of the following.

(6x5=30)

1. Define risk How it relates to economic security.
2. Develop a risk financing strategy for a startup technology company with limited capital.
3. How does insurance functions as a risk management tool? Explain.
4. Suppose you are tasked with setting up a new insurance company. Outline the steps you would take ensure the company's success.
5. Identify potential challenges associated with administering superannuation schemes in a rapidly aging population and propose solutions to address these challenges.
6. Explain the Principles of Insurance.
7. Explain the sources of risk.
8. What do you mean by expected utility? Explain with the help of an example.

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SECTION - B

Answer any **THREE** of the following.

(3x10=30)

9. Explain the fundamental concept of reinsurance and distinguish between facultative and treaty reinsurance.
10. Critically analyze a life insurance policy document, identifying clauses that may benefit or disadvantage the policyholder.
11. Explain the types of general Insurance.
12. Explain the objectives and Methods of Rate Making.
13. Discuss the regulatory approaches adopted by IRDAI.
