ACCOUNTANCY & FINANCIAL MANAGEMENT

ACCOUNTANCY & FINANCIAL MANAGEMENT					
Question	Answer1	Answer2	Answer3	Answer4	
Question	Allsweit	Allsweiz	Allswers	Allswei4	
Closing balance of Bills receivable can be shown on the					
Credit side of	Total Creditors A/c	Total Debtors Ac	Bills Receivable A/c	Bills Payable A/c	
create state of	Total cicators 7 ye	Total Debtol37te	Bill's Receivable 7 y e	biiis i ayabic iye	
	Credit side of Profit &	Debit side of Bills	Credit side of Bills	Debit side of Profit &	
Lighting charges will be shown on	loss A/c	Receivable A/c	Receivable A/c	loss A/c	
			deducted		
	added to Purchases in	added to Sales in	fromPpurchase in	added to fixed asset	
New computer or laptop purchased will be	Trading A/c	Trading A/c	Trading A/c	in Balance Sheet	
Private payment out of Bank is considered as	Drawings	Discount allowed	Discount received	Sundry expenses	
			Insurance		
Single entry system is suitable only for the	Registered companies	Small firms	companies	Banks	
Which one of the following is not recorded in the				Cash received from	
Debtors A/c ?	Discount	Credit sales	Cash sales	Debtors	
Desc. 37, 70.	Discount	Let care sales	Cash sales	1200013	

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Which one of the following is false regarding accounting from incomplete records system?	some financial events are not recorded	original vouchers provide base for preparing the accounts	accounting principles and standards are not followed properly	two aspect of all transactions are recorded
How statement of affairs is different from Balance sheet ?	As it is prepared to ascertain capital amount at a certain point of time	As it is maintained under Double entry system	Does not prove the arithmatical accuracy	Based on incomplete records and estimates
Creditors opening 25000, Credit purchase during the year 100000 and Discount from Creditor 10000 and Bill Recivable Dishonored 20000 then Closing Creditors amount will be	115000	125000	145000	155000
Opening stock 15000 , Purchase 60000 , Wages 10000 , Sales 120000, Closing stock 30000 then Gross profit will be	45000	50000	65000	75000
helps to verify the accuracy of the books of accounts	British system	Double entry system	Single entry system	British & Single entry system both
Under Single entry system onlyaccounts are maintained	Impersonal & Real	Real & Personal	Personal & Cash	Impersonal & Cash
Consignee sends to consignor	Proforma invoice	Sales Account	Account sales	Invoice
The relationship between the consignor and the consignee is that of	Employer and Employee	Supplier and Customer	Principal and Agent	Master and Servant

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Del-credere commission is allowed	to effect sales in the normal course of business	to bear the bad debts on account of credit sales	to effect sales at prices higher than price fixed	not to bear the bad debts on account of credit sales
The commission allowed by consignor to the consignee to bear the bad debts on account of credit sales is called	Normal commission	Over-riding commission	Del-credere commission	Underwriting Commission
Unless otherwise agreed Del-credere is allowed on	Cash sales	Gross credit sales	Net credit sales	Net sales
If del-credere commission is allowed for bad debt, consignee will debit the bad debt amount to	Del-Credere Commission A/c	Consignor A/c	Debtors A/c	General Profit & Loss A/c
In consignment the goods are despatched on the basis that the goods will be sold on behalf of at the expense and at the risk of	Consignor	Consignee	Transporter	Customer
With reference to consignment which of the following is correct?	Only ownership of goods is transferred	Only possession of goods is transferred	Both the ownership and possession of goods are transferred	Both the ownership and possession of goods are not transferred
With reference to consignment which of the following is correct?	A proforma invoice is sent by consignee	A sales invoice is sent by consignor	A sales invoice is sent by consignee	A proforma invoice is sent by consignor
In Consignment Accounting, Consignment A/c is a	Real Alc	Personal Alc	Nominal Alc	Suspense A/c

Bill Recivable is amounted 1500000 for 3 months and Discounted with bank one month after @ 15 % p.a. Calculate discount on bills receivable amount	22500	37500	225000	375000
George of Pune sends out 1000 units of certain goods to Seema of Mumbai at cost + 25%. Half of the goods received by Seema is sold at 176000 at 10% above IP. Invoice value of goods send by George is?	300000	320000	180000	340000
Rahim of Kolkata sends out 1000 boxes to Ram of Delhi costing Rs.100 each at an Invoice Price of Rs.120 each. Goods sent on consignment to be credited in General Trading A/c will be Rs.	100000	120000	20000	50000
The profit from the branch account is transferred to	Head office a/c	Trading a/c	Branch Adjustment a/c	General Profit & Loss a/c
Under Stock & Debtor method, Cash received from Branch debtors are debited to	Branch a/c	Branch Stock a/c	Branch Debtors a/c	Branch Cash a/c
Closing Stock Reserve is debited to Branch account under	Debtors method	Stock & Debtor method	Foreign Branch	Independent Branch
Opening balances of branch liabilities are to Branch a/c	Added	Deducted	Debited	Credited
Branch Account under debtors system is a	Nominal a/c	Real a/c	Personal a/c	Suspense a/c

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Under method, Branch Stock account is opened to				
ascertain gross profit or loss of branch.	Debtor	Stock & Debtors	Dependent Branch	Independent Branch
A branch not maintaining complete record of all				
accounting transactions is called branch	Dependent	Independent	Debtors	Stock & debtors
Branch Account is prepared under method of				
Branch Accounting.	Debtors	Stock & Debtors	Foreign	Local
Under Stock & Debtor method, Branch Profit & Loss A/c		6 6		
is prepared to ascertain	Net profit or loss	Gross profit or loss	Branch Expenses	Branch Income
Under debtor method, Credit sales are not recorded in				
account	Branch	Debtor	Branch Stock	Customer
Y & Co. have branch at Mumbai and HO at Delhi. Goods				
are sent to branch at cost plus 25%. Opening stock is				
valued at invoice price Rs. 21000. Calculate load in				
opening stock.	RS. 5,250	Rs. 4,200	Rs. 4,800	Rs. 3,360
Rs. 12000, amount remitted to HO Rs. 180000, amount				
received from HO for expenses Rs. 8000, Branch				
expenses paid by branch Rs. 9000, Calculate amount				
received from debtors.	Rs. 1,97,000	Rs. 1,80,000	Rs. 1,89,000	Rs. 1,92,000
Birbal has HO at Panvel and branch at Vashi. Goods are				
sent to branch at invoice price which is cost plus 50%.				
Goods sent to branch at invoice price Rs. 27,00,000.				
Calculate loading in the goods sent to branch?	Rs. 13,50,000	Rs. 9,00,000	Rs. 18,00,000	Rs. 27,00,000

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Fire insurance provides cover for	Tangible assets	Intangible assets	Fictitious assets	Business employees
				claim
The stock which is rescued from fire is	scrap	defectives	salvaged stock	
The period for which insurance policy is taken against				
the risk of fire is	accounting period	calendar period	indemnity period	standard period
Salvage refers to	Stock destroyed by fire	Stock saved from fire	Stock moving slow	Stock moving fast
Goods lost by theft is				
	Debited to	Credited to		
	Memorandum Trading	Memorandum Trading	Debited to Profit	Credited to Profit and
	Account	Account	and Loss Account	Loss Account
Which of the following statement is true?	It is not compulsory to	Insurance avoids loss	Purchase of	In case of
	insure the stock	due to fire	machinery is	overvaluation of stock
			debited to Trading	it should be brought
			Account	down to cost
The claim to be lodged with insurance company is	Stock on the date of	Stock on the date of	Policy amount -	Only salvage
	fire + salvage	fire - Salvage	Salvage	
Net Loss of Stock by fire = (-) Salvage	Closing stock on date	Credit sales	Cash Sales	Credit Purchases
	1	l		

Gross Profit Ratio = Gross Profit/x 100	Net Purchases	Closing Stock	Net Sales	Salvage
Stock on the date of fire Rs. 4,60,000; Value of salvaged				
stock Rs. 75,000. Calculate the amount of claim if the				
sum assured to cover loss of stock by fire is Rs.				
2,50,000.	Rs. 4,60,000	Rs. 3,85,000	Rs. 2,09,239	Rs. 2,50,000
Sales Rs. 5,20,000; Purchases Rs. 4,00,000; Wages Rs.				
40,000; Closing Stock was more than Opening Stock by				
Rs. 4,000. What is Gross profit?	Rs. 84,000	Rs. 1,02,000	Rs. 96,000	Rs. 80,000
2021. The Gross Profit Ratios for 2017, 2018, 2019 and				
2020 is 25%, 25%, 22% and 22%. The reasonable Gross				
Profit Ratio for Memorandum Trading Account will				
be	30%	20%	23.50%	25%

E.V.S.

Question	Answer1	Answer2	Answer3	Answer4
Match the following: A. Domestic B. Industrial				
C.Nuclear; 1.Leftover food 2. Radioactive waste 3.Heavy				
metals	A-1,B-2, C-3	A-2,B-3,C-1	A-1,B-3,C-2	A-3, B-2, C-1
Which of the following is persistent organic pollutant?	Malathion	DDT	Parathion	Calcium
	Nonrecyclable,			Nonhazardouus,
	Nondegradable,	Nondegradable,	Hazardous,	Nondegradable and
Plastic is which type of waste?	Hazardouus	Ignitable, Hazardous	Nonrecyclable, Dry	recyclable

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What is the reason for higher generation of electronic	Increased use of	It becomes backdated	Both increasing use and obsolescence	
waste?	electronic products	at a faster rate	rate	It is recyclable
Which of the following is done on an individual level to				
manage waste?	Burning	Disposal	Recyling	Source reduction
	8		18	
Which of the following DOES NOT contribute to a good	Adding fats and oils		Maintaining	
carbon nitrogen ratio ?	often	Draviding paration	moisture content	Droviding overgon
carbon nitrogen ratio ?	orten	Providing aeration	moisture content	Providing oxygen
Which of the following is the best way to manage				
waste?	Burning	Recycling	Disposal	Source reduction
Guess the correct sequence od Solid Waste	Refuse-Reuse-Reduce-	Refuse-Reduce-Reuse-	Reduce-Reuse-	Reduce-Reuse-
Management.	Recycle	Recycle	Refuse-Recycle	Recycle-Refuse
What is the environmental impact of excess nutrients				Both Eutrphication
from agricultural industry?	Algal bloom	Acid rain	Eutrophication	and Algal bloom
,				
	Dy product of wasto	A nonrecyclable type	Liquid which forms when waste is	Water proof seal used for lining artificial
 What is a leachet?	By product of waste incineration	of plastic	dissolved in water	llandfills
Wilde is a leacher?	incineration	or piastic	dissolved iii watei	lanums
Future of the Green Business depends on	Use of non renewable			
	energy	Be energy efficient	Deforestation	Pollution
		Coal and crude oil		Sewage treatment
Which is the major source of sulphur dioxide?	Burning crackers	combustion	Burning of petrol	process
Which of the following doesn't occurs as a result of acid	Low amount of	Low amount of	Low availability of	Increased acidity of
rain?	phosphate availability	aluminium availability	nutrients to the	the soil
	in soil	in soil	plant	
	ļ			

Montreal protocol which calls for appropriate action to				
protect the ozone layer from human activities was	1006	4007	4000	4005
passed in the year	1986	1987	1988	1985
What causes salinization, alkalization and waterlogging?	Contamination	Flooding	Improper irrigation	Deforestation
When you plough across the slope of hills, it is called as	Contour Ploughing	Crop rotation	No-till farming	Terracing
Deficiency of which nutrient lead to anaemia?	Vitamin C	Zinc	Protein	Iron
Rickets is caused due to lack of in			\	\
the body.	Vitamin C	Vitamin B	Vitamin D	Vitamin A
Which is the main reason for melting of the ice sheets?	Increase in the oxygen content	Global warming	Decrease in carbon dioxide content	Ozone layer depletion
With desertification , the fertile soil would	given new life	washed away	allowed to have	multiplied
be			new growth	
Someone travelling abroad for at least				_
hours is defined as a foreign tourist.	5 years	a year	twenty four	8 months
from the travel and stay of which lead to permanent residence and are not connected with any				
earning activity .	residents	local	foreigners	non-residents
The International Association of scientific experts in tourism define tourism in terms of particular activities				
chosen and undertaken outside the	organisation	home	neighborhood	society

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Domestic tourism and outbound tourism are the parts			international		
of	internal tourism	external tourism	tourism	national tourism	1
Corbett National park is in	UP	MP	Punjab	Kerala	
Site - seeing of natural beauty is also known as					
tourism.	wildlife	spiritual	religion - based	nature	
MICE related events include, conferences, conventions, exhibitions and incentive travels.	messages	meetings	maple	mainstream	
conventions, exhibitions and incentive travers.	illessages	illeetiligs	Паріе	illallisti ealli	
MICE tourism allow the tourist to mix with pleasure during their visit.	wildlife	construction	business	vogasana	
pleasure during their visit.	Wildlife	Construction	Dusiness	yogasana	
is a land of Ayurveda.	Singapore	USA	India	Malaysia	
Chilka lake in Orissa facilititates sports.	water	nature	racing	rappelling	
	Biodiversity	Environmental Impact	Environment Health and Safety		
Livelihood Assessment is part of,	Documentation	Assessment	Management	Carbon Trading	
Paris Agreement was signed in the year	1985	1995	2005		2015
Koel Karo Project from the state of, has been heavily opposed by the native tribal community.	Chhattisgarh	Jharkhand	Madhypradesh	Telangana	
community.	Ciliattisgaili	Tankilalia	ividaliypidacsii	Telaligana	

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		Environment	Department of
National Green	National Environment	Appraisal	Environmental
Tribunal	Authority	Committee	Jurisprudence
State Environmental	State Ministry of		
Appraisal Committees	Environment	Biodiversity Boards	Central Zoo Authority
1972	1982	1992	2002
Buldhana	Jalgaon	Ratnagiri	Kolhapur
Manipur	Nagaland	Goa	Mizoram
Justice V. R. Krishna	Justice Y. V	Justice Ranjan	Justice Nani
lyer	Chadrachud	Gogoi	Palkhivala
Endangered Species	Wetlands	Rainforest	Coral Reefs
Mangaon	Kundalika	Tansa Dam	Shahad
Bhivandi	Dahanu	Palgher-vasi	Shahad
Kurla	Vile-parle	Chunabhatti	Bandra
	State Environmental Appraisal Committees 1972 Buldhana Manipur Justice V. R. Krishna lyer Endangered Species Mangaon Bhivandi	State Environmental Appraisal Committees 1972 1982 Buldhana Jalgaon Manipur Nagaland Justice V. R. Krishna Justice Y. V Chadrachud Endangered Species Wetlands Mangaon Kundalika Bhivandi Dahanu	National Green Tribunal National Environment Authority State Environmental Appraisal Committee State Environmental Appraisal Committees Finvironment Biodiversity Boards 1972 1982 1992 Buldhana Jalgaon Ratnagiri Manipur Nagaland Goa Justice V. R. Krishna Iyer Chadrachud Gogoi Endangered Species Wetlands Rainforest Mangaon Kundalika Tansa Dam Bhivandi Dahanu Palgher-vasi

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Where is perishable product Market is located in Mumbai	Dader	Malad	Sion	Bandra
Widilibai	Dauci	Ivialaa	31011	Danara
Where is perishable product Market is located in Konkan	Dombivali-kalyan	Dhanu	Ratnagiri	Kalyan
In mumbai Essel World is known as tourism	Pilgrimage centre	beach resort	watersport	wonderland
From the following Which is known for watersport tourist place in Mumbai	Chowpatty	national park	Essel World	Sasoon dock
From the following is known as area of natural beauty in Konkan	Dhanu	Matheran	Kelve	Janjira
The traffic-jams at certain points like mahalaxmi mahim gives rise to	Air pollution	Water pollution	Noise pollution	Soil pollution
The suburban districs occupies airport areas	3	1	2	

BUSINESS ECONOMICS

Question	Answer1	Answer2	Answer3	Answer4
		many firms producing	producing goods	
	a few firms producing	goods that differ	that differ	many firms producing
Perfect competition is an industry with	identical goods.	somewhat.	somewhat in	identical goods.

In perfect competition, the elasticity of demand for the product of a single firm is	zero	infinite.	one	between zero and
product of a single firm is	2010	minite.		One
Which of the following is an example of perfect				
competition?	Agriculture	Banking sector	Car manufacturing	Railways
A price line is	The demand curve	The AR curve	The MR curve	The TR curve
The commodity sold by the monopolist has	substitutes	no close substitutes	close substitutes	perfect substitutes
In monopoly the demand curve isdue to the absence of close substitutes.	less elastic	more elastic	unitary elastic	perfectly elastic
Public utilities like water, electricity, local transportation are examples of	legal monopolies	natural monopolies	technological monopolies	private monopolies
The revenue of a firm per unit sold is its	MR	AR	TR	тс
Demand curve of a firm in perfect competition is	horizontal	vertical	downward sloping	upward sloping
Which of the following statements is true of monopoly?	A monopolist always decide both price and output sold	A monopolist poses no barrier to entry of new firms	A monopolist usually earns excess profit in the long	A monopolist produces at minimum average cost
A firm's equilibrium output is produced at a point where	MC = MR	MC < MR	MC > MR	AR = MC

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In perfect competition, when the marginal revenue and		7	Name	
marginal cost are equal, profit is?	Maximum	Zero	Negative	Average
NATIONAL ART OF THE ART OF THE STATE OF THE		Company of the	Name I mafik	Notices
When AR = Rs. 10 and AC = Rs. 8, the firm makes?	no profit	Super normal profit	Normal profit	Net loss
In monopolistic competition, in the short-run a firm maximizes its profit by selecting an output at which marginal cost equals	price	zero	average total cost	marginal revenue
In monopolistic competition the number of sellers is	one			
		two	many	few
In monopolistic competition, the demand curve is	perfectly elastic	relatively inelastic	perfectly inelastic	relatively elastic
Which of the following is not a characteristic of monopolistic competition ?	Firms are price takers	Many number of sellers	There is free entry into the market	Product differentiation
The profit - maximizing firm in a monopolistic competition reaches equilibrium output where its	marginal revenue is equal to marginal cost	average total cost is equal to marginal revenue	average total cost is equal to price	average revenue exceeds average total cost
In monopolistic competition, each firm has a demand curve with	a slope equal to zero, and there are barriers to entry into the market	a negative slope, and there are no barriers to entry into the market	negative slope, and there are barriers to entry into the market	a slope equal to zero, and there are no barriers to entry into the market
Selling cost, such as advertising are likely to be a large share of total cost in an industry that is	perfectly competitive	non - profit	a monopoly	monopolistically competitive

Which of the following is a feature of monopolistic competition market ?	An industry with significant barriers to entry and a single supplier	A highly concentrated market with just a few interdependent firms	A highly competitive market with slightly differentiated product	A highly competitive market where firms are price takers
The firm in monopolistic competition will be in equilibrium where	Price = MC	MR = MC	AR= MR	MR = MC = Price
A firm in a monopolistic competition requires to spend on	production cost	selling cost	production cost and selling cost	only storage cost
Under the principle of marginal cost marginal revenue equality, a firm will increase its production if	marginal revenue is greater than average total cost	price is greater than marginal cost	price is greater than average total cost	marginal revenue is greater than marginal cost
Selling cost means	cost incurred in advertisement	cost incurred on factors of production	cost incurred in transportation	cost of variable inputs
characterized by many sellers and buyers, a differentiated product and unlimited long-run resource mobility, than the firm is	a perfect competitor	monopolistic competitor	monopolist	an oligopolist
First degree price discrimination refers to	each customer is charged different price for the same commodity	each market segments is charged different price	different prices are charged for same commodity in different market	each customer is charged same price for the same commodity
Price discrimination is profitable when	elasticity of demand is the same in different markets	elasticity differs in different market	when demand in different markets is perfectly elastic	elasticity same in different market
A price discriminating monopolist distributes total output between the markets till the point	where MR in all the markets is same	where MR differs in different markets	Where AR in different markets is same	where AR differs in different markets

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Dumping takes place when a producer	has monopoly in the world as well as home market	has monopoly in the world market	has monopoly in the home market and faces competition in world market	has monopoly in the home market
When dumping is of a temporary nature it is called	persistent dumping	predatory dumping	sporadic dumping	dumping
Charging different prices to different buyers for the same product is referred to as	Price differentiation	Price discrimination	Oligopoly pricing	Transformation
Goal of price discrimination is	sales and profit maximization	Social justice	Exploitation	Poverty alleviation
Under dumping a monopolist demand curve in the world market is	downward sloping and less elastic	perfectly elastic	a kinky demand curve	perfectly inelastic
Different prices for the product in different markets within the country is a case of	Dumping	Third degree price discrimination	Conditions for price discrimination	product differentiation
Non - transferability of goods is	a conditions for price discrimination	Dumping	Third degree price discrimination	product differentiation
Charging higher prices at home and low price in the world market is a case of	Dumping	Third degree price discrimination	Conditions for price discrimination	product differentiation
is a case where each consumer is charged a different price for the same product.	First degree price discrimination	Second degree price discrimination	Third degree price discrimination	dumping

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Identify from among the following, the first step in capital budgeting -	Cost determination	Profit Maximization	Cost Reduction	Estimation of cash flow
Capital budgeting decisions are of great importance in business planning because	they affect profitability	they are reversible in nature	resources are surplus	they have small gestation period
According to IRR criterion of capital appraisal, the project is worthwhile as long as IRR is the market rate of interest	lesser than	equal to	greater than	below
Prices of equipment's, exchange rate, custom duties, installation expenses etc. are to be considered as in capital budgeting.	cash flows	outlook	Costs	Orientation of project
It is expected that cash flow from investment occurs in	Future	Present	Gestation Period	As and when required
Futuristic cash flow may involve various degrees of	choices	Profit margins	Risk and uncertainties	alternatives
Future cash flows are to be to obtain the present value of cash flows.	Discounted	Measured	Avoided	Provided
Which of the following rates is used for discounting future earnings?	Market rate of interest	Monopolist rate of interest	Central bank's CRR	SLR
Time value of money from year to year	Decreases	Increases	remains constant	can not be calculated
Which of the following is considered to be a final step in investment appraisal?	Comparing the present value with cost of project	Comparing future cost with current value	Comparing future value with future cost	Profit accountability

				Cost of Project > Expected profit
If the present value of future cash flows is less than the cost of the project , then project should be	Rejected	Accepted	Approved	Forwarded

COMMERCE

Question	Answer1	Answer2	Answer3	Answer4
Serveral vital decisions regarding new service				
development are taken at stage.	Idea	Growth	Decline	Analysis
During times, demand exceeds capacity.	Season	Day	Peak	Lean
A service organization may make an attempt to				
demand when there is low demand.	Balance	Decrease	Increase	Initiate
The government has allowed FDI even upto 100%				
in sector	Publishing	Telecom	Furniture	Food
A service is different from service idea.	Calculation	Formula	Concept	Theory
To shift demand from peak to non-peak period, the				
service provider may offer	Extra time	Extra manpower	Discounts	Extra products

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India is the fastest emerging country in the				
services growth, behind China.	Second	Third	Seventh	Tenth
Second hand data is called as data.	Only	Primary	Secondary	Final
Channel management is concerned withsystem.	production	banking	advertising	delivery
Marketing mix consists of variables.	publicity	selling	marketing	pricing
is required in customisation of services.	Inconsistency	intangibility	Interaction	Inventory
Highest level of expectations for a service is called as service	Demand	Desired	Supply	welfare
Technology services play an important role in economic development.	Office	Administration	Production	Information
element of marketing mix helps in overcoimng intangibility limitations in service marketing.	Physical-evidence	price	promotion	research
It is always advisable to locate the store at a place where there are	Customers	Facilities	similar stores	Transport services
When the merchandise in shelves is arranged in a straight line, it is known as	Straight Floor Plan	Diagonal Floor Plan	Angular Floor Plan	Mixed Floor Plan

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India's middle class is expected to touch 600 million	2025	2030	2040	2050
by	2023	2030	2040	2030
is solely responsible for managing an individual store	Marketing manager	Retail manager	Logistics manager	Store manager
More than 50% of the Indian villages have a population of less than people	500	1000	1500	2000
Currently Indian retail market is largest in the world	5th	6th	2nd	10th
Currently, the share of retail in India's GDP is estimated at%	10	20	30	40
retailing refers to modern form of retail.	Organized	Traditional	Unorganized	Outdated
The share of unorganized retailing is in India.	Limited	Complicated	Restricted	High
ia an example of single brand retail.	Walmart	Nike	Reliance Trends	Shoppers Stop
Organized retailers cater to income group of customers.	High	Poor	Meager	Low
Shoppers Stop is owned by group.	Tata	K. Raheja	Future	Landmark

is one of the disadvantages of outsourcing	absenteeism	sensitive information needs to be shared	overburdened	low motivation
is a disadvantage of legal process outsourcing	problem of client confidentiality	quick service	specialised service	problem of morale
If the account gets debited when you withdraw from ATM and you don't get cash from the ATM then	the money gets credited at the time of reconciliation by bank	The next person in line gets the money	the money debited is lost	that money is received through another ATM
Debit cards can be used in	ATMs	restaurants	online shopping	all of these
Full form of PIN	postal index number	personal index number	personal indentification number	Postal identification number
If your credit/debit card is lost, then you should	apply for a new one	block the card immediately	use the spare one	borrow a card from friend
Internet banking helps to	order for cheque book	check balance in acount	transfer funds	all of these
Which of the services is not available in online banking	between two accounts in different banks	receive bank statements	log in without password	between two accounts in the same bank
is an advantage of internet banking	quick and easy access to banking services	initial difficulty in getting started	technology glitches	low internet connectivity
FDI is an important source of inflows.	non-debt	debt	fund	capital

In private sector banks upper limit for FDI is allowed	100%	51%	74%	5%
Privatisation of banks resulted in of service quality.	improvement	decrease	decline	reduces
is a science of planning and calculating.	HR	Marketing	logistics	fine arts
Customer gets better service in Insurance sector in India due to approach because of FDI.	professional	unprofessional	general	common
provides value added services. The respondent needs to be and rewarded for his/her cooperation in research.	logistics depreciation	warehousing transfer	transpiration promotion	networking appreciated
-	customers	banker	businessmen	worker
online marketing research may lead tobias.	buyer	customer	consumer	respondent
research enables a company to solve its marketing problems such as design, pricing etc.	market research	marker price	online marketing	offline marketing
The changes can be informed to the customers which may increase	purchase returns	sales returns	purchase	sales

Data collected online is much cheaper and faster as o	web	virtual	field	electronic
transactions are not very common in India	C2C	B2C	B2B	offline
Online marketing research provides necessary inputs fordecisions.	marketing mix	marketing price	marketing strategy	marketing demand
E commerce permits reach	local	global	national	village
is the world's largest online retailer	flipkart	Amazon	Dmart	walmart

FOUNDATION COURSE

Question	Answer1	Answer2	Answer3	Answer4
			political	
Disinvestment in public service will encourage	good customer service	corruption	interference	economy
The ministry of environment and forest has control				
over economic activities known as	cultural resources	medicines	forest resources	minerals
	saving foreign			
Make in India has the intention for	exchange	less expensive product	self-development	employment

is a Public Sector Undertaking.	Indian oil	Godrej	Tata	reliance
The government of India introduced FEMA in the year	year 2000	year 1999	year 2002	year 2005
The government has signedagreement for expanding trade.	FDI	NRI	WTO	TRIP
The human rights are declared by	UDHR	directive principals	GPS	High court
The negative impact of Industrial policy 1991 is	medical expenses	job cut	brain drain	foreign reserves
Contract farming took an initiative due to	NAP 2000	NIP 1991	FEMA	Foreign company
when a person is bored he is experiencing	migration	Depression	Unsafe	stress
The French thinker developed the idea that an individual may have a private will.	Rousseau	Locke	Hobbes	Grotius
The convention created provisions for the treatment of sick and wounded soldiers.	Geneva	Paris	London	France
staunchly supported individual freedom and equality of life.	Hobbes	Locke	Grotius	Rousseau

John Locke is a philosopher.	American	British	French	Spanish
defines "human rights are those conditions of social life without which no man can seek in general to be himself at his best."	Mahatma Gandhi	Harold Laski	Justice Durga Das Basu	Dr. B. R. Ambedkar
Overgrazing, Over cultivation, deforestation, irrigation and excessive ploughing can easily result in	Agricultural revolution	Desertification	Excess Production	Mass extinctions
Africa Sahel (South of Sahara) is the latest rapidly occurring example of	Desertification	Deforestation	Emission	Erosion
When humans or natural forces release chemicals or other substances into the environment is known as	Emission	Erosion	Extinction	Exit
When humans or natural forces release chemicals or other substances into the environment is known as	soil pollution	Water pollution	Air pollution	Natural pollution
Which of the following is the example of human processed that generates emissions?	Forests fire	volcano eruptions	Driving a car	Ocean release
Mediators can help parties to establishand work together effectively	communication	trust	dialogue	forgiveness
For Mediation to be a successful tool ofprogramme, a mediator must be highly skilled and respected	communication	trust-building	dialogue	forgiveness
The goal of should be breaking stereotype and prejudice resulting in conflict resolution.	revenge	dialogue	violence	Aggression

I am right and you are wrong is the type of				
strategy of conflict resolution.	win/lose	lose/lose	win/win	Problem-solving
In the case of strategy for conflict resolution a				
neutral facilitators is engaged to make both parties				
compromise	win/lose	lose/lose	win/win	Problem-solving
In strategy there is an atmosphere of trust				
among all involved in conflict.	win/lose	lose/lose	win/win	Problem-solving
type of strategy of conflict resolution arrives at a				
solution that all parties accept.	win/lose	lose/lose	win/win	Problem-solving
In type of dialogue intense and joint efforts are				Problem-solving
made to meet the needs to resolve the conflicts	Adversarial dialogue	win/lose	lose/lose	dialogue
Public media campaigns and educational programmes				
can help to reduce common	Stereotypes	Aggression	Violence	Ethics
means ,when a person experience any				
interferences with his/her goals or aims he/she may				
develop a strong motive to harm others.	Frustration	Human instinct	Provocation	Cognitive factor
Aggression is often the result of physical or verbal				
from others	Provocation	Cognitive factor	Frustration	Observation
is a method of expression of aggression.	Anger	Frustration	Anxiety	Emotion
means forming close associations with				
trusted friends and co-workers.	enjoyment	Relaxation	Networking	Entertainment

	_			
As a method of resolving conflict, often				
leads to a lose-lose situation.	Avoiding	Competing	Collaborating	Dialogue
conflict is a negative relationship between two or				
more groups.	Mental	Social	Economic	Emotional
There are many religious and spiritual groups helping				
people to achieve their full potential. These groups				
haveneeds	transcendence	self-actualization	cognitive	aesthetic
is NOT an example of the safety and	disaster management		effective police	
security needs.	program	safe neighbourhood	force	successful career
After physiological and safety needs are fulfilled the				
third layer of human needs are social and involve				
feelings of	physical	belongingness	transcendence	security
is one example of the aesthetic needs.	relaxing	chatting	reading	painting
The concept ofinvolves the feeling of self				
confidence ,competence or mastery ,achievement and				
independence.	self respect	physical needs	safety needs	belongingness.
The concept of esteem needs does NOT stand for				
name, fameand glory.	reputation	love	Fame & name	glory
can be an example of transcendence				
need.	love	spiritual need	reputation	glory
	· · · · · · · ·			40
Self actualisation ismotivated.	introduction	growth	reputation	decline

can be defined as the most basic means				
of setting our difference.	negotiation	fight	arguing	emotional separation
of setting our difference.	negotiation	ligiit	arguing	emotional separation
Addressers of conflict can be	First steppers	feeling-swollowers	subject-changers	up-front attackers
are a type of addressors of conflict.	mediator	arbitrator	emotional	confronter
are a type of dadressors of commet.	mediator	ar breraeor	Ciliotional	commonter
often is the next step if negotiation proves				
unsuccessful.	force	mediation	attack	emotional behaviour
is the submission of a disputed matter to				
an impartial person.	negotiation	smoothing	arbitration	introduction
avoid the real issues of conflict and		behind -the-back-		
only discuss issues which are mutually agreeable.	subject-changers	attackers	feeling-swallowers	up-front attackers
	, ,			
Yoga sutra written by	Patanjali	Maslow	Churchill	Grotius

BUSINESS COMMUNICATION

Question	Answer1	Answer2	Answer3	Answer4
interview is taken to seek clarification				
regarding the problems faced by the employees.	Exit	Punishment	Grievance	Medical

	_	1	1	
interviews involve exchange of				
information over the computer using the power of				
the internet or CMC	Selection	Promotion	Online	Exit
The questions that create a logical flow in the				
interview are known as questions.	Closed	Link	Situation-related	Open
Mirror image error and error are reverse of				
each other.	Halo	Logical	Horn	Contrast
questions are used as follow-ups on the				
candidate's earlier responses, either to confirm them				
or to enlarge upon them.	Open	Closed	Probing	Leading
or to emarge upon them.	Орен	Closed	Troomg	Leading
meetings are conducted once a	. 1 1	 	G : "	
year.	Annual general	Executive	Specific	General members
Feelings, beliefs, attitudes not openly expressed but				
influencing the direction of the discussion in a				
meeting, is known as the	quorum	agenda	hidden agenda	physical set-up
	just listen	contribute ideas	support each	
Participants at a meeting should not do this			other's views	follow rules set by
				the chairperson
On the basis of function, committees can be two				
types - and advisory.	Ad-Hoc	Line	Executive	Staff
One of the advantages attributed to committees is	presentation of	delayed decision	domination of	no accountability for
one of the advantages attributed to committees is	balanced views	making	some members	a decision
		indixiii 5	Some memoers	a decision
A large committee can appoint some of its members		1:		
to form another committee under it in the name of		coordinating		atan din a camarit
<u> </u>	parent committee	committee	sub-committee	standing committee

There are a limited number of participants in a so that each one can face all the others.	symposium	public conference- cum exhibitions	professional conference	round table conference
are meant to enable a person to learn from others in his/her field of work and develop knowledge and expertise.	public conference- cum exhibitions	virtual conference	professional conference	private conference
The keynote address is given in the session.	technical	question answer	valedictory	inaugural
The main work of Public Relation Department is to keep relations with all the internal and external public.	bad	distanced	poor	happy
Public Relation Department is a phenomenon	war with every one	ancient war	post world-war	pre world war
Arranging is not a work of Public Relations Department.	seminars & conferences	weddings	picnics & tours	get togethers & sports meet
Suggestion scheme can not be made effective and successful by	giving publicity	giving rewards	gaining supervisor's support	not giving feedback
Public Relations Department does not help employees to sort problems.	personal	financial	peer	professional
the company's image.'	boost	not damage	improve	damage
Which of the following reason is not related to letter of inquiry	Routine or regular orders	business terms & conditions	Estimate of work or services	response to request of service

Who do you send inquiry letter about a product to?	A Teacher	A Company You are Interested In	A ticket checker	Court
"We are approaching you with a request to let us know the price and other terms and conditions on which you will be able to supply goods to us." The	Adjustment of claim	Inquiry letter	Complaint letter	Response to inquiry
Which of the following thing one should not indicate in an inquiry letter?	quantity of goods	the date	quote your own price	need for samples
letter is the reply to complaint.	Adjustment	An inquiry	Collection	Sales
Where the complaint is genuine the complainant should get	Full adjustment	Partial adjustment	No adjustment	Extra discount
The following statement is not true about an adjustment letter.	that he is being treated fairly	the confidence of the complainant in products or	the customer's faith in the company.	It tries to blame the customer.
Caveat Emptor means	Buyer Beware	The customer is always right	Fair claim, fair adjustment	Third party at fault
to letter of complaint- A: The letter must be sound from a legal point of view, which means that the complaint must be a	Only A	Only B	A and B	Neither A nor B
A letter refusing or rejecting a claim is a "" letter.	bad news	formal news	accountable news	transparent news
A sales letter is written to a prospective customer to buy a product.	persuade	demonstrate	threaten	fear

	1	1	ı	ı
Sales letter is as it can be read at leisure.	quick	lengthy	convenient	tension free
Consumer Protection Act is significant to	Immovable Goods	Movable Goods	Specific Goods and Services	All Goods and Services
The rights of consumers as per the Consumer Protection Act does not include the right to be	informed	heard	safety	presented
Appeal against the national forum can be done in	mormed	neard	salety	presented
the	district court	high court	supreme court	state forum
Any appeal against a forum must be done in a higher forum within days.	45	30	60	90
To protect themselves consumers need .	Consumer Forums	Consumer Protection Councils	Consumer movement	Consumer awareness
The officer who is entrusted with the task of providing information to the citizens of India under the RTI Act is	Appellate Authority	Chief Information Commissioner (CIC)	Public Information Officer (PIO)	Assistant Public Information Officer(APIO)
The following statement is false	seek information related to national security	RTI applications can relate to more than one body	information can be obtained in different formats	matters of commercial confidentiality need
The following statement is false ,	be rejected if they have been made repeatedly	allow RTI applications to be rejected if the	permit applications to be rejected	be rejected if they fall within the exemptions clauses
Managers use these reports to assess the performance of their employees	Progress Report	Performance Reports	Investigative Reports	Individual Reports

T	T		ı
1st person singular	1st person plural	3rd person plural	neuter gender
reassure the reader	provide feedback to	are written as a	are written to know
that work is in	1	feedback after	the cause of an
progress	their performance	inspection	action.
salutation	subject line	complimentary close	body of the letter
technical	research	business	informal
restating you are the		restating what you	restating the
best	restating the problem	think	solution
sales	financial	technical	research
logically connected	disconnected	disjointed	disoriented
any word	rarely used word	central idea	repeated word
Do	Do not include	Try to	be sure to
	reassure the reader that work is in progress salutation technical restating you are the best sales logically connected any word	reassure the reader that work is in progress the employees on their performance salutation subject line technical research restating you are the best restating the problem sales financial logically connected disconnected any word rarely used word	reassure the reader that work is in progress their performance inspection salutation subject line complimentary close technical research business restating you are the best restating the problem think sales financial technical logically connected disconnected disjointed any word rarely used word central idea

MATHEMATICAL & STATISTICAL TECHNIQUE

Question	Answer1	Answer2	Answer3	Answer4
If y is said to be a function of x and is expressed as y=f(x), then x and y are called	independent variables	denendent variables	dependent and independent variable respectively	independent and dependent variable respectively
y-i(x), then x and y are called	macpenaent variables	dependent variables	respectively	respectively
The quantity of product, market can offer is	Revenue	Demand	Supply	Average cost
The demand function D = $f(p)$, where p denotes price, is	increasing function	decreasing function	fluctuating function	periodic function
The function of the form f(x)=c , for all x is	linear function	constant function	logarithmic function	
If 0 < η (elasticity of demand) < 1 , the demand is said to be	inelastic	perfectly elastic	directly proportional	elastic
If the Revenue function is given by	7	6	1	4
$R = D^2 - D + 10$. Find the marginal				
Find dy/dx where, $y = e^x \cdot x^7$	e ^x . x ⁶ (7+x)	e ^x . x ⁷ (1+x)	e ^x . x ⁷ (7+x)	e ^x . x ⁶ (1+x)
y 3 y	a-1 v .		Y	V
If Y = $a^x + x^a + e^x$, then dy/dx is	ax ^{a-1} + a ^x /	a ^x Log a +	a^ / Log a +	a ^x Log a + e ^x
·	Log a	$ax^{a-1} + e^x$	$a \cdot x^{a-1} + e^{x}$	

elastic sing decrea functio half year	asing fluctuating function yearly	periodic function data is not
on functio	function yearly	function
	yearly	
half year	15 5	data is not
	ally	sufficient
18.92%		Depends on the Principal
a 8.2 p.c.p.a	8.16 p.c.p.a	8 p.c.p.a
ned each earned that progressive	that increases by a fixed quantity each	the interest is calculated by providing interest at a fixed rate over the Principal amount as
value is	more Depreciated value is	cannot compare these values
ue Immediate	e Annuity Contigent Annuity	Perpentual Annuity
f	8.2 p.c.p.a ixed interest there is an earned that progressive decreases Deprecivalue is than the value	8.2 p.c.p.a 8.16 p.c.p.a there is an interest earned that progressively decreases each year Depreciated value is more than the present and the same value 8.16 p.c.p.a there is an interest that increases by a fixed quantity each year Depreciated value is less than the present value

If the payments of annuities are to be made as long as a	1			
person is alive then it is called as	Annuity due	Immediate Annuity	Life annuity	Annuity certain
			,	,
An annuity where payment continues forever is				
called	Annuity due	Immediate Annuity	Contigent Annuity	Perpentual Annuity
The person who receives annuity is called	annuitant	broker	agent	sales man
The future value refers to	Future compound interest	Accumulated amount of sum of money including the	Future simple interest	Annuity due
For given two regression equations 4x-y=23 and 3x-2y+4=0, The mean value of x is	17	13	10	7
Find the regression equation of y on x for following data: $\Sigma x = 28$, $\Sigma y = 630$, $\Sigma (\text{square of } x) = 140$				
Σ (square of y) = 2576, n= 7	y=2x+82	x+y=7	y=5x	x+7y=0
The value of correlation coefficient is of the two regression coefficients	Arithmetic Mean	Geometric Mean	Harmonic Mean	Weighted mean
Identify the triplet of numbers representing values of two regression coefficients and correlation				
coefficient respectively.	1.5,1.5,1.5	1,1,1		0.4,1.6,-0.8
In Regression line of y on x , x is and y is	variable, independent	dependent variable, dependent variable.	dependent variable, independent	independent variable, dependent variable.
The techniques which provide the decision maker a systematic and powerful means of analysis to explore policies for achieving predetermined goals	Correlation techniques	Mathematical techniques	Quantitative techniques	None of the above

attempts to determine the degree of relationship between variables	Regression analysis	Correlation analysis	Inferential analysis	None of these
Coefficient of correlation explains:	Concentration	Relation	Dispersion	Asymmetry
If the dots in a scatter diagram fall on a narrow band, it indicates a degree of correlation	Zero	High	Low	None of these
Product moment correlation method is also called	Rank correlation	Karl Pearson's correlation	Concurrent deviation	None of these
Price of computers is an example of	Increasing trend.	Decreasing trend.	Linear trend.	Constant trend.
Most unpredictable component of time series is	Trend	Seasonal	Random	All above
A series of values of a variate arranged as peris called time series.	Alphabetical order	Geographical order	Historical order	Ascending order of magnitude
Least square method is used to compute	Secular trend	Nonlinear trend	Cyclical variation	Linear trend
The following changes in a time series are due to general tendency of data to increase or to decrease w.r.t. time.	Random Variations	Secular Trend	Both (a) and (b)	Random variations.
The value index numbermeasures changes in level of consumption of quantity.	Always	Sometimes	Rarely	Never

If prices of two years P1, Po and weights of commodities (W) are known, the following may be used to calculate price index number.	Weighted Aggregate Method	Weighted Average of Price Relatives Method	Both (a) and (b)	Cost of Living Index Number
The points to be considered while constructing price index number are	Selection of Commodities	Selection of Weights	Selection of Base Period	All of these
The following index number is used to calculate real wages/ incomes.	Wholesale Price Index Number	Cost of Living Index Number	Index Number of Industrial Production	Fisher's Index Number
Chain Base Index Number is based on	Price Relatives	Link Relatives	Current year prices	Current year quantities
For a normal distribution, if σ is standard deviation , mean deviation =	σ	0.7979σ	2σ	0.6745σ
For a normal distribution with mean 120 and S.D 40, P(X>140) is equal to	P(z>0.5)	P(z<0.5)	P(z=0.5)	P(z>1)
For a normal distribution , area under the curve for $z = 0$ and $z=1$ is 0.3413. Then $P(-1 < z < 0) =$	0.3413	0	0.1587	-0.3413
If X follows normal distribution with mean 100 and variance 120, mode is	120	100	10	20
Given P(0 <z 1.85)="0.4678," <="" area="" is<="" left="" of="" td="" the="" to="" z="1.85"><td>0.0322</td><td>0.4678</td><td>0.9678</td><td>0.5</td></z>	0.0322	0.4678	0.9678	0.5
For a Binomial distribution with parameters $n = 12$ and $p = 1/2$, $V(X) = $	6	3	12	10

complaints are attended within a day. If 8 complaints were received on a particular day, the probability that only 4 will be attended is	0.1361	0.1631	0.6311	0.3611
Let X be the number of heads obtained in 40 independent tosses of a fair coin. Then X is a Binomial random variable with	n = 40, p = 0	n = 0.5, p = 40	n = 40, p = 0.5	n = 100, p = 0
Binomial Distribution has parameter/s.	one	two	three	four
For a Poisson Variate with parameter m, $P(X=0)$ and $P(X=1)$ are in the ratio 1: 3. Then m =	2	1	3	4