

SUBJECT 1

IT II

Question	Answer1	Answer2	Answer3	Answer4	A Correct Option	Difficulty	Marks	Topic	Question
Services offered through _____ can include viewing account balances, reviewing	Location Banking	Card Banking	Home Banking	World Banking	Answer3	3	1	Unit 1	MCQ
Saving time and reducing physical risks are the main benefits _____.	Debit Card	Card Banking	Loan Banking	Home Banking	Answer4	1	1	Unit 1	MCQ
BM Stands for _____.	Business Medium	Business Module	Brand Management	Business Media	Answer2	3	1	Unit 1	MCQ
_____ banking includes the ATM services	Cable television	Credit card	Credit card	Internet	Answer4	1	1	Unit 1	MCQ
PIN Stands for _____.	Person Investment number	Personal index number	Personal identification number	Professional Identification Number	Answer3	2	1	Unit 1	MCQ
SMS banking is a form of _____ banking.	Telephone	Home	Mobile	E-banking	Answer3	2	1	Unit 1	MCQ
Through _____, a customer can access his account and conduct many transactions	E-Banking	Mobile Banking	POS Banking	Universal Banking	Answer1	2	1	Unit 1	MCQ
_____ allows a user to execute financial transaction via the internet.	Location Banking	Mobile Banking	Home Banking	Online banking	Answer4	2	1	Unit 1	MCQ
Credit card is a _____.	Master card	Postpaid card	Prepaid card	Digital card	Answer2	1	1	Unit 1	MCQ
Poor _____ is a limitation of the physical	Maintenance	Mobility	Currency	Exchange	Answer1	1	1	Unit 1	MCQ
E -Wallet has mainly _____ components.	3	2	5	8	Answer2	1	1	Unit 1	MCQ
Smart card can be accessed only using a _____ of Customer.	PIN	SMS	Mobile Number	Adharcard Number	Answer1	1	1	Unit 1	MCQ
An electronic Cheque is one form of what?	E-commerce	Online-banking	E-cash	Check	Answer2	1	1	Unit 1	MCQ
what is the full form of MICR?	magnetic ink character recognition	magnetic ink char-data recognition	magnetic ink cipher recognition	magnetic ink count recognition	Answer1	1	1	Unit 2	MCQ
_____ is the first step of SDLC model	testing	deployment	requirement gathering	execution	Answer3	1	1	Unit 2	MCQ
_____ helps to reduce the overall cost of product by reducing the number of channels.	data mining	data warehousing	artificial neural network	decision trees	Answer2	3	1	Unit 2	MCQ
there are two approaches to data warehousing system what are those?	bottom up	vertical	top down	horizontal	Answer3	1	1	Unit 2	MCQ

KYC means_____.	Know Your card	Know Your Cost	Know Your Customer	Know Your Creditor	Answer3	3	1	Unit 2	MCQ
Indian Bank Association(IBA)_____ technology	Infrastructure	Banking	Insurance	Centralise	Answer2	1	1	Unit 2	MCQ
DBMS stands for _____.	Database Management System	Database Master System	Database Management Structure	Delivery Management System	Answer1	1	1	Unit 2	MCQ
In MICR the first three digits representing the _____ refers to non alteration of data.	City Code	Bank Code	Branch Code	Office code	Answer1	1	1	Unit 2	MCQ
_____ refers to non alteration of data.	Confidentiality	Integrity	Non-	Privilege	Answer2	1	1	Unit 2	MCQ
_____ is one of the problem with e-banking.	Limited services	Security	Too many steps	Convenience	Answer2	1	1	Unit 2	MCQ
Which one of the following is not a software process quality?	Productivity	Portability	Timeliness	Visibility	Answer2	1	1	Unit 2	MCQ
_____ allows to process the data which is stored in data warehouse.	Information Processing	Analytical Processing	data mining	Data Mart	Answer1	2	1	Unit 2	MCQ
_____ method for data mining uses a numerical data set to develop a best fit	Classification	Regression	clustering	Association	Answer2	1	1	Unit 2	MCQ
_____ is not a part of E-Banking components.	Strategic objectives for e-banking	Investment/ Brokerage services	Security and internal control requirements	Scope, scale and complexity of equipment, systems and activities	Answer2	1	1	Unit 3	MCQ
In E-Commerce which networks is used?	Internet	Intranet	Extranet	Arpanet	Answer1	1	1	Unit 3	MCQ
In Electronic cash payment	a debit card payment system is used	a credit card payment system is used	a customer buys several electronic coins which are digitally signed	RSA cryptography is used in the transactions	Answer3	3	1	Unit 3	MCQ
USP for Oracle Financial services software_____	Seamless multichannel banking	Business agility- designed for modern	User Friendly, intuitive interface	Increased Flexibility and interoperability	Answer4	2	1	Unit 3	MCQ

ECS (Credit) is used for affording credit to a large number of beneficiaries by raising a single _____ to an account such as salary	voucher	credit	debit	gift card	Answer3	3	1	Unit 3	MCQ
Expand NEFT	National Electronic Fund Transfer	Neutral Electronic Fund Transfer	Nominal Electronic Fund Transfer	Natural Electronic Fund Transfer	Answer1	1	1	Unit 3	MCQ
_____ is reducing the importance of time by speeding up production cycles, allowing	MIS	E-Commerce	E-Banking	Tele-Banking	Answer2	3	1	Unit 3	MCQ
Reserve bank had introduced _____ technology for speeding up and bringing in	CCI	MICR	EDI	SDI	Answer2	2	1	Unit 3	MCQ
_____ allow you the flexibility and convenience of using a credit rather than	Affinity card	co-branded card	Global card	Photo card	Answer3	2	1	Unit 3	MCQ
Financial institutions are involved in _____ both as aggregation and as	Web Linking	E-Banking	Electronic Authentication	Account Aggregation	Answer4	1	1	Unit 3	MCQ
Investment/ Brokerage services come under	wholesale	retails services	public services	private services	Answer2	1	1	Unit 3	MCQ
NACH has been launched with an aim to consolidate multiple _____ systems running	ECS	NEFT	RTGS	FDI	Answer1	2	1	Unit 3	MCQ
The _____ makes it easy to align text and objects on your slide.	ruler	slide show	style	clipboard	Answer1	2	1	Unit 4	MCQ
The Ribbon contains multiple _____, each with several group of commands.	Field	Row	tabs	Column	Answer3	1	1	Unit 4	MCQ
The _____ tab allows you to switch between several different views for your	Animations	Slide Show	Review	View	Answer4	1	1	Unit 4	MCQ
A _____ is a predefined combination of colors, fonts, and effects that can quickly change the look and feel of your entire slide	theme	placeholders	transitions	animations	Answer1	1	1	Unit 4	MCQ
We can find WordArt Styles in _____	File	Home	Design	Format	Answer4	1	1	Unit 4	MCQ
_____ controls how the object	Entrance	Emphasis	Exit	Motion Paths	Answer3	1	1	Unit 4	MCQ
_____ option is selected by default when you open PowerPoint for the first time.	Autohide	Show Tabs	Show Tabs & Commands	Set Tab	Answer3	1	1	Unit 4	MCQ
The right side of the '@' separator is	Name	Host Name	Username	Client	Answer2	1	1	Unit 4	MCQ
In order to verify the digital signature, the recipient uses the sender's _____ key.	Private	Public	Dynamic	Static	Answer2	2	1	Unit 4	MCQ

The term RCAI stands for _____.	Root Certificate Agency of India	Range Certificate Authority of	Root Certificate Authority Identification	Root Certifying Authority of India	Answer4	1	1	Unit 4	MCQ
Signatures in Word, Excel, or PowerPoint files, which are time stamped by a secure time-stamp server, under certain	Authenticity	Integrity	Non-repudiation	Notarization	Answer4	1	1	Unit 4	MCQ
Email Etiquettes says that add _____ to your emails.	emoji	virus	worm	disclaimers	Answer4	1	1	Unit 4	MCQ
SUBJECT 2	BUS ECO II								
Which of the following is NOT a flow variable?	Income	Saving	Wealth	Investment	Answer 3	3	1	Unit 1	MCQ
During _____ consumer purchase are highest.	Recession	Recovery	Trough	Peak	Answer 4	1	1	Unit 1	MCQ
Unproductive expenditures like _____ reduces the welfare of the people	Regrettable costs	Services of housewives	Leisure	Conventional and Green GNP	Answer1	3	1	Unit 1	MCQ
_____ is counted without duplication	NNP at Factor	NNP	Natural capital	GDP	Answer1	3	1	Unit 1	MCQ
An economy is said to be _____ if more income comes from secondary and tertiary sectors	Advanced	Underdeveloped	Slowly developing	Backward	Answer1	2	1	Unit 1	MCQ
_____ is not a feature of Prosperity Phase	Growth in bank credits	Channelising idle funds	Increase in money supply	Lower profits	Answer4	1	1	Unit 1	MCQ
_____ is not a measure to control trade cycles	Monetary policy	Fiscal policy	Public expenditure	Poverty	Answer4	1	1	Unit 1	MCQ
In Keynes consumption theory the chief factor that determines consumption expenditure is	Personal income	Relative income	Permanent income	Disposable income	Answer 4	2	1	Unit 1	MCQ
According to Keynes what causes changes in inducement to invest by entrepreneurs?	MPC and MEI	MES and MPC	MEC and rate of interest	MPC and rate of interest	Answer 3	2	1	Unit 1	MCQ
If MPC is 1/2, then MPS is _____ and k is _____.	1,2	1/2,2	2,2	2,1	Answer 2	1	1	Unit 1	MCQ
APS =	C/Y	S/Y	I/C	C/S	Answer 2	1	1	Unit 1	MCQ

Supply of money is a _____ as well as a stock	long	fluctation	flow	base	Answer3	1	1	Unit 2	MCQ
_____ is major determinant of bank money	community money	public money	cash reserve ratio	budget	Answer3	2	1	Unit 2	MCQ
Which of the following is most liquid measure of money supply in India	M1	M2	M3	M4	Answer1	1	1	Unit 2	MCQ
According to J M Keynes demand for money is influenced by _____	liquidity preference	demand	sales	profit	Answer1	2	1	Unit 2	MCQ
Demand for money according to _____ economist is due to medium of exchange	modern	classical	regional	international	Answer2	1	1	Unit 2	MCQ
The demand for money as a cushion against unexpected contingencies is called the	transactions motive	precautionary motive	insurance motive	speculative motive	Answer2	2	1	Unit 2	MCQ
Equation $M=KPT$ is propounded by which of the following Cambridge economists _____.	Keynes	Marshall	Robertson	Pigou	Answer3	2	1	Unit 2	MCQ
_____ refers to the demand for money for day to day transactions.	Speculative motive	Transactionary motive	Precautionary motive	Quantity of Money	Answer2		1	Unit 2	MCQ
The main objective of monetary policy in India is _____	Growth with Stability	Reduce Poverty and Achieve	Overall Monetary Stability	RBI	Answer1	1	1	Unit 2	MCQ
Which of the following concept is just opposite to deflation?	Inflation	Stagflation	Deflation	Reflation	Answer1	1	1	Unit 2	MCQ
During Inflation ,Value of money _____.	falls	Increase	More	remain constant	Answer1	2	1	Unit 2	MCQ
The Cambridge economists developed _____ approach to quantity theory of	credit balance	cash balances	independent	store value	Answer2	1	1	Unit 2	MCQ
_____ causes economic uncertainty and promote instability.	Unbalanced Budget	Balanced Budget	Public Debt	Public Borrowing	Answer1	1	1	Unit 3	MCQ
_____ is the sum of the net increase in holdings of treasury bills of the RBI and its contributions to the market borrowing of the government.	Fiscal Deficit	Primary Deficit	Stimulus Spending	Monetised Deficit	Answer4	2	1	Unit 3	MCQ

_____ tries to increase economic growth through taxes and spending.	Monetary Policy	Balance of Payment	Contractionary Policy	Expansionary policy	Answer4	2	1	Unit 3	MCQ
External Debt implies borrowing from _____ countries.	SAARC	Foreign	Asian	African	Answer2	1	1	Unit 3	MCQ
Fiscal discipline includes _____	Intra- year targets	Disclousre requirements	Disclousre requirements and Intra- year	Revenue Budget	Answer3	2	1	Unit 3	MCQ
The FRBM act deals only with the _____ operations of the government.	Monetary	Supervisory	Deficit	Budgetary	Answer4	2	1	Unit 3	MCQ
_____ is a long-term debt for a definite period	Funded Debt	Unfunded Debt	Debt Redemption	Public Debt	Answer1	1	1	Unit 3	MCQ
Public debt is also known as	Liability	Sovereign Debt	Future Debt	Internal Debt	Answer2	1	1	Unit 3	MCQ
During the time of Inflation government will follow _____	Balanced Budget	Surplus Budget	Deficit Budget	Unbalanced Budget	Answer2	1	1	Unit 3	MCQ
Contracyclical Fiscal policy during Recession would	Cut Government Spending	Increase Taxes	Cut Government and Increase	Increase spending and cut taxes	Answer4	1	1	Unit 3	MCQ
Fiscal Policy is said to be loose or Expansionary when	Revenue > Expenditure	Revenue < Expenditure	Expenditure = Revenue	Does not impact the changes in	Answer2	1	1	Unit 3	MCQ
Impact of a tax refers to -	Final money burden	Immediate money burden	indirect real burden	intermediate burden	Answer2	1	1	Unit 3	MCQ
Richardian thory assumes that	labour is homogeneous and of same efficiency in all	labour is homogeneous within the country	labour differs in efficiency within the country	demand	Answer2	2	1	Unit 4	MCQ
Terms of trade are expressed as a	ratio of foreign exchange receipts and payments	ratio of price index of exports and imports	ratio of foreign direct investment and portfolio	investment	Answer2	1	1	Unit 4	MCQ

International trade do not increases the economic welfare of	stimulates innovations	brings down the cost of production	diversifies the consumption	number of consumer	Answer4	2	1	Unit 4	MCQ
External borrowing is treated as	accomodative	autonomous	invisible flow	prices of	Answer1	2	1	Unit 4	MCQ
Modern theory of international trade assumes a two country, two commodity and _____ factors of production model	One	Multiple	Tour	Two	Answer4	3	1	Unit 4	MCQ
The NBTT considers _____	Increase in imports and exports	Ratio of price of exports to that of imports	Quantity of exports and imports	Percentage of export and imports	Answer2	3	1	Unit 4	MCQ
Ricardian theory of international trade is beneficial under _____	Comparative cost	Absolute cost	Equal differences in	Negative cost	Answer1	1	1	Unit 4	MCQ
_____ takes place in smaller percentage due to operation of the market forces.	Devaluation	Revaluation	Depreciation	Deflation	Answer3	3	1	Unit 4	MCQ
Fundamental disequilibrium is also known as_____.	Structural disequilibrium	Long run disequilibrium	Cyclical disequilibrium	Short run disequilibrium	Answer2	1	1	Unit 4	MCQ
_____ would also bring in a change in exchange rate	Past expectations	Future expectations	Economic	Social	Answer2	1	1	Unit 4	MCQ
_____ intervention reduce excess volatility.	IMF	EXIM	RBI	CRR	Answer3	1	1	Unit 4	MCQ
A purchase of government bonds come under the_____.	Equilibrium	Balance	Disequilibrium	Disbalance	Answer3	1	1	Unit 4	MCQ
The disputes of FDI are over _____	Concern	Interest	Regard	Hobby	Answer2	1	1	Unit 4	MCQ
Ricardo's theory is based on two country, two commodity and _____ model	Two factor	One factor	Multiple factor	No factor	Answer2	1	1	Unit 4	MCQ
_____ introduced the concept of GBTT	Adam Smith	Alfred Marshall	Amartya Sen	Taussing	Answer4	3	1	Unit 4	MCQ
SUBJECT 3	FM II								
Estimation of working capital deals with expected net investment in	Current assets	Fixed assets	Current Liabilities	Medium term	Answer1	1	1	Unit 1	MCQ
On the Basis of time, working Capital can be divide as _____.	Gross & Net	Positive & Negative	Permanent & Temporary	Balance Sheet & Cash	Answer3	1	1	Unit 1	MCQ

_____ policy is known as	Aggressive	Hedging	Highly	Conservative	Answer2	3	1	Unit 1	MCQ
Fluctuating as well as permanent current assets under _____ policy will be financed through short term debt.	Hedging	Highly Aggressive	Aggressive	Conservative	Answer3	2	1	Unit 1	MCQ
Which is not the importance of Working Capital Management _____.	Higher return on capital	Improved credit profile and solvency	Higher Profitability	Higher Risk	Answer4	1	1	Unit 1	MCQ
Constituents of Current Assets is	Bills payable	Accrued	Cash in Hand	Dividend	Answer3	1	1	Unit 1	MCQ
If Current assets =Rs. 5,00,000 & Current Liabilities = Rs.2,00,000 then working capital	5,00,000	2,00,000	3,00,000	4,00,000	Answer3	1	1	Unit 1	MCQ
Management of Working Capital does not involves managing the _____ components.	Cash management	Receivable Management	Inventory Management	Investment Management	Answer4	1	1	Unit 1	MCQ
Working capital requirement will be _____ when the rate of stock turnover is higher.	Down	Less	More	High	Answer2	2	1	Unit 1	MCQ
The operating cycle starts with _____	the purchase of raw materials and other resources	the realisation of cash from the sale of finished goods	Conversion of raw materials	Searching suppliers	Answer 1	1	1	Unit 1	MCQ
_____ is allowed to customer to make payment	Cash Period	Holding Period	Credit period	Debit Period	Answer3	1	1	Unit 2	MCQ
_____ can be done to improve Liquidity	Decrease the rate of stock Turnover	Immediate payment to Creditors	Reduce the payment of dividend	Decrease in Sales Revenue	Answer3	1	1	Unit 2	MCQ
_____ is not element of cash budgeting	Determining of capital structure	selection of time period	Operating cash flow	Financial cash flow	Answer1	1	1	Unit 2	MCQ
_____ is not objective of cash management	Cash Planning	Cash imbalance	Holding Optimum cash	Investment of idle cash	Answer2	2	1	Unit 2	MCQ
90% of Total sales Rs.6,00,000 is on credit. If debtors turnover ratio is 5 then collection period is _____	365 days	73 days	78 days	81 days	Answer2	2	1	Unit 2	MCQ
Cash Budget deals with _____ data	Historical Data	Future Data	Current Data	Credit Data	Answer2	2	1	Unit 2	MCQ
Forfeiting is used by _____	Trader	Manufacturer	Importer	Exporter	Answer4	1	1	Unit 2	MCQ

In 5/10 net 30, _____ % Discount is allowed	5%	10%	30%	20%	Answer1	1	1	Unit 2	MCQ
Investment in debtors is _____ when sales = 4,50,000 ,Variable cost is 40% and Credit	1,15,500	1,20,400	1,12,500	1,36,400	Answer3	2	1	Unit 2	MCQ
Sales=1,00,000, Variable cost =60%, Fixed Cost =10,000, Bad debts = Rs.5,000, Rate of interest on investment =20% Credit Period = 2 months, Net benefit = _____	21,667	22,667	22,833	25,000	Answer2	2	1	Unit 2	MCQ
The following classes of costs are usually involved in inventory decisions except _____	Cost of ordering	carrying cost	cost of shortage	Machine cost	Answer4	2	1	Unit 2	MCQ
'Buffer stock' is the level of stock	Half of the actual stock	At which the ordering process should start	Minimum stock level below which actual stock should	Maximum stock in inventory	Answer3	1	1	Unit 2	MCQ
In the ABC Analysis system the B category stands for _____.	Outstanding importance in value	Comparatively unimportant in value	Comparatively important in value	Average importance in value	Answer4	2	1	Unit 2	MCQ
Manufacturers actually print the labels provided to them and serial numbers to aid in _____.	Quality audit	Quality control	Auditing process	Product quality	Answer2	2	1	Unit 2	MCQ
Which among the following improves the overall performance of the organisation and helps to achieve efficient distribution and delivery system?	Just-in-Time	Master Production System	Customer responsiveness	Lead-time offsetting	Answer1	2	1	Unit 2	MCQ
If stock turnover is 5 times, calculate Stock turnover in days?	70 days	73 days	75 days	60 days	Answer2	2	1	Unit 2	MCQ
If Total cost of material is Rs.6140 and Total no. of units 360, Calculate Weighted average price ?	Rs.17.06 per unit	Rs.20 per unit	Rs.23 per unit	Rs.24 per unit	Answer1	3	1	Unit 2	MCQ
Calculate EOQ? If Annual consumption 12000 kgs, Unit cost Rs.100 per kilo, Carrying cost is 12% and Procurement cost is Rs. 20 per order.	300 units per order	200 units per order	100 units per order	150 units per order	Answer2	1	1	Unit 2	MCQ

Calculate Maximum level? If Re-order level is 4800 units, Re-order quantity is 3000 units , Minimum consumption is 500 units per week and minimum Re- order period is 4 weeks.	3600 units	5800 units	4000 units	3500 units	Answer2	1	1	Unit 2	MCQ
Inventory is valued at the year end or at regular intervals is called as_____.	Periodic inventory method	Perpetual inventory Method	Simple average method	Category method	Answer1	3	1	Unit 2	MCQ
If the activity level is reduced from 90% to 80%, the variable cost _____	per unit will remain constant	will increase by 10%	per unit will decrease	per unit will increase	Answer1	2	1	Unit 3	MCQ
If the activity level is reduced from 70% to 60%, the fixed cost _____	will decrease by 10%	will increase by 10%	per unit will decrease	per unit will increase	Answer4	2	1	Unit 3	MCQ
Tan Ltd. is preparing its cash budget for the period. Sales are expected to be Rs. 1,00,000 in April, 2021; Rs. 2,00,000 in May 2021 Rs. 3,00,000 in June 2021 and Rs. 1,00,000 in July 2021. Half of all sales are cash sales and the other half are on credit. Experience indicates that 70% of the credit sales will be collected in the month following the sale,	Rs. 1,30,000	Rs. 1,80,000	Rs. 2,60,000	Rs. 3,60,000	Answer2	3	1	Unit 3	MCQ
For financial year 2019-2020, Net cash receipt from operations is Rs. 50,000 per month, cash purchase of machinery Rs. 200,000 in January, 2020 and closing cash as on 31st March, 2020 was Rs. 420,000. The opening cash as on 1st April, 2019 will be Rs. _____.	50,000	4,20,000	6,00,000	20,000	Answer4	3	1	Unit 3	MCQ
In a flexible budget, if total prime cost at level of activity at 10,000 units and 15,000 units is Rs. 75,00,000 and Rs. 1,12,50,000. The total prime cost at 20,000 units will be Rs._____.	1,00,00,000	1,50,00,000	1,25,00,000	1,10,00,000	Answer2	2	1	Unit 3	MCQ

Variable factory overheads was Rs. 75/- per unit at 50% level of activity. If we need to prepare a budget at 100% level of activity, the Variable factory overheads will be recorded at Rs. ____.	25	150	75	100	Answer3	2	1	Unit 3	MCQ
Calculate the maximum budgeted sales in Rs., if the demand for the product X is 50,000 units and maximum supply for the product X is 40,000 units in the market @ Rs. 60/- per unit.	30,00,000	24,00,000	6,00,000	20,00,000	Answer2	2	1	Unit 3	MCQ
At 100% capacity, Administrative overheads are Rs. 40,000 (fixed) and Rs. 60,000 (variable). Calculate the Total Administrative overheads (fixed and variable) in Rs. at 60% capacity.	60,000	84,000	76,000	64,000	Answer3	3	1	Unit 3	MCQ
Calculate the amount of Insurance expense at 70% capacity if At 100% capacity the amount is Rs. 13,000.	13,000	9,100	10,000	15,000	Answer1	1	1	Unit 3	MCQ
Calculate the Technical Director Salaries payable if a Technical Director costing Rs. 68,000/- is required for every 200,000 units produced and the factory has budgeted capacity of 400,000 units.	68,000	2,72,000	1,36,000	2,04,000	Answer3	2	1	Unit 3	MCQ
Which of the following is considered as the principal financial objective of the firm ?	shareholder wealth	General welfare of the	Welfare of the society	welfare of management	Answer1	3	1	Unit 4	MCQ
Which of the following is related to the control function of the financial manager ?	Interaction with the bankers for arranging a short term loan	Comparing the costs and benefits of different sources of finance	Analysis and reporting of variance between the targeted costs and actual costs	Assessing the costs and benefits of a project under consideration	Answer3	1	1	Unit 4	MCQ

Profit maximization fails because it ignores all except	the timing of returns	earnings per share	cash flow available to stockholders	risk	Answer2	1	1	Unit 4	MCQ
Which of the following activities would likely not be a consideration in strategic planning ?	New product development	capital budgeting	mergers	materials procurement	Answer4	1	1	Unit 4	MCQ
Favourable Degree of Operating Leverage should be	More than 1	Less than 1	Equal to one	Equal to zero	Answer1	1	1	Unit 4	MCQ
If degree of Financial leverage is 1.5 and degree of Combined leverage is 3.5, then what is the degree of Operating leverage?	1.33	3	0.75	0.5	Answer1	1	1	Unit 4	MCQ
If Sales =10,00,000 , Variable cost = 3,00,000, Fixed cost =2,00,000 and Interest = 3,00,000, then Combined Leverage will be _____	0.715	1.4	2.5	3.5	Answer4	1	1	Unit 4	MCQ
If Financial Leverage =2 , EBT Increases by 20% then EBIT will	Increased by 40%	Decreased by 40%	Will not changed	Will increase by 10%	Answer4	1	1	Unit 4	MCQ
If Operating Leverage is 2 and Financial Leverage is 5 then Combined Leverage will be	10	2/5	2.5	3	Answer1	1	1	Unit 4	MCQ
A firm has sales of Rs. 40 lakhs, Variable cost of Rs. 25 lakhs, Fixed cost of Rs. 6 lakhs, 10% Debentures of Rs. 30 lakhs, and Equity Capital of Rs. 45 lakhs. Calculate Financial Leverage.	1.67	1.5	2.5	1.33	Answer2	1	1	Unit 4	MCQ

SUBJECT 4

CRM

An _____ customer is from outside the organisation providing the products or services.	External	Internal	Active	Passive	Answer1	1	1	Unit1	MCQ
_____ type of customer stand out as being the most trend oriented and product focused.	content streamer	Savvy Maximiser	Undaunted driver	Secure traditionalist	Answer3	1	1	Unit1	MCQ

_____ type of customer is suspicious of everyone, believing that all people are selfish.	content streamer	Savvy Maximiser	Undaunted driver	Secure traditionalist	Answer1	1	1	Unit1	MCQ
CRM works on increasing customer_____.	Loyalty	Honestly	Punctuation	Secure traditionalist	Answer1	1	1	Unit1	MCQ
_____ type of customer knows just what they want and do want to try any other goods or services.	content streamer	Savvy Maximiser	Undaunted driver	Secured tradinlist	Answer4	2	1	Unit1	MCQ
_____ refers to any marketing activity that interrupted viewers attention.	Interruption marketing	Relationship marketing	CRM	Transactional marketing	Answer1	1	1	Unit1	MCQ
Calls from customers regarding their queries, problems, suggestion are handled by_____.	Call center	Relationship marketing	Transactional marketing	CLV	Answer1	1	1	Unit1	MCQ
Transactional marketing is a business strategy that focuses _____ point of sales transaction."	Single point of sale	Double point of sale	Random sales	Market sales	Answer1	1	1	Unit1	MCQ
_____ is the way to make advertising work effectively.	Interaction marketing	Permission marketing	Transactional marketing	Relationship marketing	Answer1	1	1	Unit1	NCQ
A database that collect information about all the customer known as_____	Secure traditionalist	CRM	Customer	Supplier	Answer2	1	1	Unit1	MCQ
_____ is a business strategy that focus on" single point of sales "transaction.	Transactional marketing	Interruption marketing	Permission marketing	CRM	Answer1	1	1	Unit1	MCQ
_____ is based on the quality of the customer relationship experience from that of the customer and the marketer.	Customer life time value	Customer value	Call Center	CRM	Answer2	2	1	Unit1	MCQ
_____ helps the organisation to increase the profitability at less operating cost.	CRM	Customer lifetime value	Transactional marketing	Mobile	Answer1	1	1	Unit1	MCQ
_____ automatic critical sales and sales force management function.	Collaborative CRM	CSS	SFA	EMA	Answer3	1	1	Unit2	MCQ
CRM technology is considered as_____ and complex innovation.	reasonable	Cheap	Expensive	FOC	Answer3	2	1	Unit2	MCQ
Transactional marketing focus on recruitment of customer for_____.	Single sales	Double sales	Time period	Relationship marketing	Answer1	1	1	Unit2	MCQ

Customer and professional both worry about customer data_____.	Segmentation	CRM	Security	Data base marketing	Answer3	1	1	Unit2	MCQ
Customer and prospects into various classification is the first step in DBM.	Segmenting	Security	CRM data vase	Data base marketing	Answer1	1	1	Unit2	MCQ
B2C deals with a_____quantity of lead compared to the B2B sector.	equal	lower	substantial	comparative	Answer3	1	1	Unit2	MCQ
_____ is a process of extracting and crossing relevant information via customer behaviour pattern can be mapped.	Data mining	Data base	Data collection	CRM	Answer1	2	1	Unit2	MCQ
_____ refers to the resources that business must assign in order to acquire one additional customer.	CAC	ROI	CRM	CRC	Answer1	2	1	Unit2	MCQ
High_____costs lower margine and profit since each subsequent purchase is actually worth less overall.	Retention	Complexity	loyalty	Cycle	Answer1	1	1	Unit2	MCQ
An E-CRM system provides a _____storage portal of customer information.	Multi	Single	Variable	bidirectional	Answer2	2	1	Unit2	MCQ
E-CRM is is concerned with attracting and retaining economically_____customer and eliminating less profitable ones.	Stable	differential	Valuable	Gullible	Answer 3	2	1	Unit2	MCQ
e-CRM software provide profiles and_____of each interaction the organisation has with its customer.	Histories	Profile	Digital	Grouping	Answer1	1	1	Unit2	MCQ
Email marketing involved both advertising and_____Marketing efforts.	V-CRM	Promotional	Digital	Consistent	Answer1	1	1	Unit2	MCQ
The use of an e- CRM system enables traditional physical customer proximity to be _____	Digital	Media	E-CRM	Grouping	Answer1	1	1	Unit3	MCQ
_____measure customer satisfaction and therefore help to determine customer loyalty.	Customer representative gap	Customer service	Customer satisfaction Survey	Customer EPOS	Answer3	1	1	Unit3	MCQ

_____ is an unpleasable fulfilment response.	Customer service gap	Service quality gap	Customer EPOS	Dissatisfaction	Answer4	2	1	Unit3	MCQ
_____ indicate the difference between service expected by customer and the service they actually receive.	Customer representative gap	Customer service gap	Service quality gap	Customer EPOS	Answer3	2	1	Unit3	MCQ
_____ model suggest that if customer perceive their expectations to be made they are satisfied.	No expectation confirmation	Expectations-Dis information	Expectations-confirmation	Expectations-satisfaction	Answer2	1	1	Unit3	MCQ
The gap model is also known as the _____ service quality.	"5 gap model"	"2 gap Model"	"3 gap Model"	"1gap model"	Answer1	1	1	Unit3	MCQ
Quality=Customer's perception-- _____.	Customer representatives	Customer expectation	Customer Perception	Customer service	Answer2	1	1	Unit3	MCQ
_____ is the customer fulfillment response to a customer experiences or some part there of.	Customer satisfaction	Customer service	Customer expectations	Customer Evaluation	Answer1	1	1	Unit3	MCQ
_____ is the gap between the delivery of customer experiences and what is communicated to customer.	Gap 3	Gap 4	Gap 1	Gap 2	Answer2	1	1	Unit3	MCQ
The essentials of CRM is to treat _____ individually and offer them with customise product or services.	Customer	User	Seller	Manager	Answer1	1	1	Unit3	MCQ
_____ CRM the integration of social media with customer relationship management strategies.	Mobile	Social	Emotional	Relationship	Answer2	1	1	Unit3	MCQ
Effective Customer segmentation is only possible through _____ customer view.	Uni- dimensional	No dimensional	Multi dimensional	Dimensional	Answer3	1	1	Unit3	MCQ
Purchasing CRM software normally involve a cost for the _____ an incremental per user fee and a recurring annual maintenance fee.	Hardware	Software	Material	Equipment	Answer2	2	1	Unit3	MCQ

_____ is the best for business expansion because of the stiff competition prevalent in the banking industry.	Customer service	CRM	Bank	Internet banking	Answer1	1	1	Unit4	MCQ
_____ model should be created where in profit and cost is evaluated customer wise.	Customer profitability	Customer loyalty	Customer Sustainability	Customer Funding	Answer1	1	1	Unit4	MCQ
Designation of _____ are created who will only emphasis only on customer giving 80% of revenue to the branch.	Relationship manager	Bankers	Probationary officer	Clerks	Answer1	2	1	Unit4	MCQ
CRM in insurance help general and life insurance company enhance _____.	Customer profitability	Customer loyalty	Customer Satisfaction	Customer Retention	Answer3	1	1	Unit4	MCQ
LIC stand _____.	Life insurance corporation	IRDA	General insurance	Health insurance	Answer1	1	1	Unit4	MCQ
_____ being the central authority give guidelines for implementation of CRM in insurance sector.	IRDA	CRM	Life insurance corporation	Customer management	Answer1	1	1	Unit4	MCQ
_____ is an activity of looking after customer and helping them with any complaint or problems.	CRM officer	Customer care	Customer service officer	Customer service reference	Answer2	1	1	Unit4	MCQ
_____ allows organisation to contact with its customer in the medium of their choice.	Multimedia contact centre	Inbound call center	EPOS	Automatic call distributor	Answer1	1	1	Unit4	MCQ
An _____ can also provide technical support for their customer.	Multimedia contact centre	Inbound call centre	EPOS	Automatic call distributor	Answer2	1	1	Unit4	MCQ
A _____ is a professional who work either directly with or directly for the customer and prospective customer of a given company.	CRM officer	Customer service representative	Customer service officer	Customer service reference	Answer2	1	1	Unit4	MCQ
A _____ a written script and telling correct wording and logic aids, assist and agent in handling a contact.	Call scripts	Workforce management	Skill based	EPOS	Answer1	1	1	Unit4	MCQ

_____ is technology that allows interaction on your telephone and the computer to be integrated or coordinated.	Computer telephone e integration	Interactive voice response	EPOS	Automatic call distributor	Answer1	1	1	Unit4	MCQ
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SUBJECT 5

COSTING

Which of these is not an objective of Cost Accounting?	Ascertainment of Cost	Determination of Selling Price	Cost Control and Cost reduction	Assisting Shareholders in decision making	Answer4	1	1	Unit 1	MCQ
The costing which determines cost after it has been actually incurred is	Historical	Standard	Estimated	Marginal	Answer1	1	1	Unit 1	MCQ
_____ is a process for of accounting for cost.	Auditing	Financial Accounting	Cost Accounting	Management Accounting	Answer3	1	1	Unit 1	MCQ
_____ disclose past data.	Human Resource Management	Financial Accounting	Cost Accounting	Marketing Management	Answer2	1	1	Unit 1	MCQ
_____ is a Direct Cost.	Secondary Packing Charges	Insurance Charges	Telephone Charges	Cost of Milk in ice cream	Answer4	3	1	Unit 1	MCQ
The cost per unit of variable cost _____.	Increases with increase in volume	Remains constant	Constant to a certain volume	Decreases with decrease in voulme	Answer2	2	1	Unit 1	MCQ
In how many ways can cost classification be done ?	Three ways	Two ways	Four ways	Many ways	Answer4	3	1	Unit 1	MCQ
The sum of direct costs (i.e. direct material, direct labour, direct expenses) is known as	Prime cost	Marginal cost	Full Production cost	Factory cost	Answer1	1	1	Unit 1	MCQ
A cost that is not easily or conveniently traceable to a cost object is known as _____.	Collective cost	Indirect cost	Additional cost	Conversion cost	Answer2	1	1	Unit 1	MCQ
Cost of sales plus profit is _____	Selling price	Value of finished product	Value of goods produced	Value of stock	Answer1	1	1	Unit 1	MCQ
_____ is a process of accounting for costs.	Financial accounting	Cost accounting	Management Accounting	Shareholders Accounting	Answer2	1	1	Unit 1	MCQ

Measurement, in monetary terms, of the amount of resources used for the purpose of production of goods or rendering services is known as _____.	Revenue expenditure	Capital expenditure	Cost	None of these	Answer3	1	1	Unit 1	MCQ
In Reconciliation Statement, Overheads Over-recovered in Cost Accounts are	added to the financial profit	deducted from financial profit	ignored	deducted from costing profit	Answer2	1	1	Unit 2	MCQ
Less overheads recovered in costing is called _____.	underabsorption	overabsorption	Both a & b	Balance sheet	Answer1	1	1	Unit 2	MCQ
Over valuation of closing stock in costing increases _____ profit.	Assets	Financial	Costing	Liabilities	Answer3	3	1	Unit 2	MCQ
Under valuation of opening stock in finance increases _____ profit.	Financial	Costing	does not change	assets	Answer1	1	1	Unit 2	MCQ
Profit on sale of investment is not considered in _____ accounts.	Financial	Ignored	remains same	Cost	Answer4	3	1	Unit 2	MCQ
Excess of overheads in costing as compared to profit and loss A/c is	Over absorption of overheads	Under absorption of overheads	Both (i) & (ii)	Ignored	Answer1	1	1	Unit 2	MCQ
Donations paid is _____.	Debited to costing P & L A/c	Debited to financial P & L A/c	Ignored in costing	(ii) & (iii)	Answer4	1	1	Unit 2	MCQ
Loss by fire is _____.	Debited to financial Profit and loss account	Credited to financial profit and loss account	Debited to costing profit and loss account	credited to costing profit and loss account	Answer1	1	1	Unit 2	MCQ
_____ is the statement helps to state the reason for difference between the profit or loss as indicated by financial accounts and cost accounts.	Reconciliation	standard costing	Marginal costing	Cost sheet	Answer1	1	1	Unit 2	MCQ
_____ statement helps in detecting errors in one or both the set of books	Standard costing	Marginal costing	Reconciliation	Cost sheet	Answer3	1	1	Unit 2	MCQ
Damage awarded by court appears only in _____ accounts.	Financial	Cost	Marginal	Assets	Answer1	1	1	Unit 2	MCQ
Discount on issue of debentures appears only in _____	Financial Accounts	Cost Accounts	Standard accounts	Does not appear	Answer1	1	1	Unit 2	MCQ

Excess of Actual cost over standard cost is _____	Favourable Variance	Unfavourable Variance	Abnormal Variance	Normal Variance	Answer2	1	1	Unit 3	MCQ
For the purpose of Proof, Material Cost Variance is equal to:	Material Usage Variance + Material Mix variance	Material Mix Variance + Material Yield Variance	Material Price Variance + Material Usage Variance	Material Price Variance + Material yield variance	Answer3	2	1	Unit 3	MCQ
Which of the following is Not an advantage of Standard Costing	Pramoting & Measuring Efficiencies	Controlling and reducing cost	Helps in fixation of Sales Price	Make or Buy Decision	Answer4	1	1	Unit 3	MCQ
Material Usage Variance = Material Mix Variance + _____	Material Yield Variance	Material Price Variance	Material Cost Variance	Material Rate Variance	Answer1	2	1	Unit 3	MCQ
Which of the following equations can be used to calculate a material price variance?	$(AQ \times AP) - (AQ \times SP)$	$(AP \times SP) - (AQ \times SP)$	$(AQ \times SP) - (AQ \times AP)$	$(AQ \times SP) - (SQ \times SP)$	Answer3	3	1	Unit 3	MCQ
If material standard cost is Rs.26,668/- & actual cost Rs. 25,419, the material price variance will be:	1913 adverse	1913 favorable	1249 favorable	1249 Adverse	Answer3	2	1	Unit 3	MCQ
Idle hours are not deducted in _____	Labour efficiency variance	Labour rate variance	Labour Efficiency & Labour Rate Variance	Labour Cost Variance	Answer2	2	1	Unit 3	MCQ
While fixing standards, _____ are taken into account.	Normal Losses & Wastages	Purchases	Sales	Depreciation	Answer1	1	1	Unit 3	MCQ
_____ standard can be attained under the most favourable conditions possible.	Normal	Basic	Current	Ideal	Answer4	1	1	Unit 3	MCQ
_____ variance arises only if two or more types of inputs are used.	Labour Efficiency Variance	Material Mix Variance	Fixed Overhead Calendar Variance	Variable overhead efficiency variance	Answer2	1	1	Unit 3	MCQ
The standard which is attainable under favourable conditions is _____	Theoretical standard	Expected standard	Normal standard	Basic standard	Answer1	1	1	Unit 3	MCQ

During a period 2560 Actual labour hours were worked at a standard rate of Rs. 7.50 per hour. The direct labour efficiency variance was Rs. 825 (A). How many standard hours were produced?	2400	2450	2500	2550	Answer2	2	1	Unit 3	MCQ
Given sales is Rs. 2,00,000 and Rs. 4,00,000 in year 2013 and 2014 respectively. Cost is Rs. 1,40,000 and Rs. 2,40,000 in 2013 and 2014 respectively. Compute P/V Ratio.	40%	30%	25%	50%	Answer4	1	1	Unit 4	MCQ
Determine P/V Ratio if sales is Rs. 1,00,000. Fixed cost is Rs. 30,000 and Profit is Rs.20,000.	25%	50%	45%	40%	Answer2	1	1	Unit 4	MCQ
Determine contribution if sales is Rs. 1,50,000 and P/V Ratio is 40%	Rs. 60,000	Rs. 70,000	Rs. 30,000	Rs. 50,000	Answer1	1	1	Unit 4	MCQ
Which of the following are assumptions for Break even analysis? A) Elements of cost cannot be divided in different groups B) Fixed cost remains certain from zero production to full capacity C) Behaviour of different costs is linear D) Selling price per unit remains constant	A,B,C	B,C,D	A,C,D	A,B,D	Answer2	2	1	Unit 4	MCQ
The angle formed by the sales line and total cost lines at the break even point is known as _____	Profit variable	Margin of safety	Angle of incidence	Sales variable	Answer3	3	1	Unit 4	MCQ
In marginal costing, _____ cost is ignored for decision making	Fixed cost	Variable cost	Total cost	Marginal cost	Answer1	2	1	Unit 4	MCQ
When sales are Rs. 2,00,000; Fixed cost is Rs. 30,000; P/V Ratio is 40% ; the amount of profit will be _____	Rs. 5,00,000	Rs. 50,000	Rs. 80,000	Rs. 8,00,000	Answer2	3	1	Unit 4	MCQ
_____ is the excess of sales over the break even sales	Actual sales	Total sales	Margin of safety	Net sales	Answer3	2	1	Unit 4	MCQ
P/V Ratio may be improved by	Increasing sales price	Lowering variable cost	Lowering fixed cost	Increasing fixed cost	Answer1	1	1	Unit 4	MCQ

Fixed cost is Rs. 80,000 ; Variable cost is Rs.2 per unit, Selling price Rs.10 per unit. Turnover required for a profit target of Rs. 60,000?	Rs. 1,75,000	Rs. 1,47,000	Rs. 1,51,000	Rs. 1,66,,667	Answer1	3	1	Unit 4	MCQ
When deciding to accept a special order at below the normal selling price a firm would consider which cost ?	Absorption cost	Marginal cost	Full cost	Overhead cost	Answer2	3	1	Unit 4	MCQ
What is margin of safety if sales is Rs. 20,000 units and BEP is 15,000 units?	35,000 units	5,000 units	Rs. 5,000	Rs. 35,000	Answer2	1	1	Unit 4	MCQ
During a period 2560 Actual labour hours were worked at a standard rate of Rs. 7.50 per hour. The direct labour efficiency variance was Rs. 26,400 (F). How many Actual hours worked?	2260	2360	2560	2460	Answer3	2	1	Unit 3	MCQ
While making key factor decision, if raw material is key factor then such product should be preferred which offer	Highest contribution per hour	Highest contribution per unit	Highest contribution per unit of material	Lowest contribution per unit	Answer3	2	1	Unit 4	MCQ

SUBJECT 6

ENTR.MGT

Entrepreneurs are -----.	Self employed	Selfish	Selflessly	Selling people	Answer1	1	1	Unit 1	MCQ
Innovation is special art of _____	Bondholder	Manager	Entrepreneurs	Art Person	Answer3	1	1	Unit 1	MCQ
_____ skill is used to measure risk	Shares	Debentures	Bonds	Diagnostic	Answer4	1	1	Unit 1	MCQ
An Entrepreneur is a good _____	Speculator	Gambler	Administrator	Person	Answer3	1	1	Unit 1	MCQ
Entrepreneurs are not knowledgeable _____	TRUE	FALSE	Can't say	Always	Answer2	1	1	Unit 1	MCQ
_____ is Source of business ideas.	Consumer	Manager	Clerk	Accounts	Answer1	1	1	Unit 1	MCQ
Which is not a trait of Entrepreneurs.	Gambling	innovative	initiative	Leadership	Answer1	1	1	Unit 1	MCQ
_____ Entrepreneurs are naturally talented.	Spontaneous	Pure	Induced	Motivated	Answer1	1	1	Unit 1	MCQ
Need for Achievement is _____ Factor.	Motivational	Fundamental	Morale	background	Answer1	1	1	Unit 1	MCQ
_____ is neither a science nor an art.	Economy	Neurology	Entrepreneurship	Technology	Answer3	1	1	Unit 1	MCQ
Business Secrecy is possible for -----.	Partner	Sole Trader	Company Shareholders	Franchiser	Answer2	2	1	Unit 1	MCQ

_____ is final outcome of project planning.	Ordering	Project Report	Loading	Selling	Answer2	2	1	Unit 2	MCQ
In SWOT "S" mean	Singing	Sledging	Strength	Summary	Answer3	2	1	Unit 2	MCQ
Opportunities & Threats are ----- environment for Entrepreneurs.	External	Internal	Opportunistic	Memorable	Answer1	2	1	Unit 2	MCQ
Inadequate _____ is commonly lacking a new business.	Quality	Finance	Future Information	Skill	Answer2	2	1	Unit 2	MCQ
Start up is _____ phase of Business Entrepreneurship.	Past	Future	Initial	Final	Answer3	3	1	Unit 2	MCQ
Project Report serves as a _____ Plan.	Training	Master	Consumer confidence	Informational	Answer2	3	1	Unit 2	MCQ
Environment Protection Act _____ is for Environmental issues.	1932	1951	1986	1968	Answer3	3	1	Unit 2	MCQ
_____ follows Project Planning.	Feasibility Studies	Figure Chart	Line Chart	Simple Chart	Answer1	3	1	Unit 2	MCQ
Location related to _____ facilities.	Infrastructure	Bar chart	Point chart	Candle stick	Answer1	3	1	Unit 2	MCQ
_____ is part of Project Report.	Technical details	Address of Employees	Name of Manager	History of Staff	Answer1	1	1	Unit 2	MCQ
Working Capital Requirements are part of _____ Feasibility.	Technical	Marketing	Financial	Functional	Answer3	1	1	Unit 2	MCQ
HRP is Human Resource _____.	People	Plan	Punctuality	Published	Answer2	1	1	Unit 2	MCQ
_____ is a symbol or design of goods & services for better identity in Market.	Management	Marketing	Material	Branding	Answer4	1	1	Unit 3	MCQ
_____ is important element of Marketing Mix.	Price	Punctuality	Stocking	Selling.	Answer1	1	1	Unit 3	MCQ
Advertising is a tool used in _____.	Product	Promotion	Price	Place	Answer2	1	1	Unit 3	MCQ
_____ Selling means personally persuading a prospective customer.	Personal	Published	Sponsorship	Skew	Answer1	1	1	Unit 3	MCQ
Market _____ is a process of differentiation of Buyers.	Mix	Management	Segmentation	Research	Answer3	1	1	Unit 3	MCQ
Size & Location of Entrepreneurship is part of _____.	Operation	Financial	Marketing	Human Resources	Answer1	2	1	Unit 3	MCQ
_____ is lifeblood of Modern Business.	Management	Marketing	Finance	Labour	Answer3	2	1	Unit 3	MCQ

Medium Term is referred as ___ to ___ years	1 to 3	1 to 5	5 to 7	7 to 9	Answer2	2	1	Unit 3	MCQ
BEP stands for Break ___ Point.	Explain	Entertain	Even	Evening	Answer3	2	1	Unit 3	MCQ
Intrapreneurs are _____ in nature.	Sleeping	Lazy	Crazy	Diplomatic	Answer4	2	1	Unit 4	MCQ
Social Responsibility is to understand _____ consensus.	Public	Private	Inductive	Deductive	Answer1	2	1	Unit 4	MCQ
Financial barriers are common to _____.	Entrepreneurship	Equality	Country	Discussion	Answer1	2	1	Unit 4	MCQ
_____ is a system of moral Values.	Entrepreneurship	Entertainment	Ethics	Equity	Answer3	3	1	Unit 4	MCQ
Business Ethics is also termed as _____ Ethics.	Corporate	Personal	Original	Management	Answer1	3	1	Unit 4	MCQ
Seed Capital is _____ incentive.	Fiscal	Financial	Promotional	Pricing	Answer2	3	1	Unit 4	MCQ
EDI stands for _____ Development Institute of India.	Entrepreneurship	Economic	Expensive	Export	Answer1	3	1	Unit 4	MCQ
KVIC stands for Khadi & Village Industries _____.	Corporations	Commission	Cooperation	College	Answer2	3	1	Unit 4	MCQ

SUBJECT 7

**CORPORATE
LAW**

The _____ and the DP are registered with SEBI which regulates their functioning	post office	LIC	Bank	Depository	Answer4	1	1	Unit 3	MCQ
The beneficial owner is the _____	real owner of the securities	owner of the company	owner of product	owner of goods	Answer1	2	1	Unit 3	MCQ
The real owner lodges his securities with the Depository in the form of	register book	book entries	unregister entries	management entries	Answer2	3	1	Unit 3	MCQ
Depository enable the investors to _____	depository system	price of the product	deliver shares	cost of shares	Answer3	1	1	Unit 3	MCQ
The _____ enables the company management to maintain and update information	share prices	post office	bank system	Depository system	Answer4	2	1	Unit 4	MCQ

The operations of private mutual funds are regulated by ____	The approval of both, the board of directors of NSDL and that of SEBI	Securities Act	depositories act	industrial act	Answer1	3	1	Unit 4	MCQ
Fungible means as shares would not have distinguishing features such as distinctive nos certificate nos etc and ____	Investment companies	same securities of a company are interchangeable	government policy	district policy	Answer2	1	1	Unit 4	MCQ
The Delivery Instructions slip is to be submitted by the investors to his DP in ____	costly project	companies project	duplicate one extra for acknowledgment	selling acknowledgment	Answer3	2	1	Unit 4	MCQ
For a company accessing the capital market for the first time ____	government rule	economic policy	rules of government	There are eligibility requirements prescribed by SEBI	Answer4	3	1	Unit 4	MCQ
The custody fee is payable by Issuer to NSDL on a ____ basis	Yearly (Financial year)	Weekley	Daily	Always	Answer1	1	1	Unit 4	MCQ
----- is a market where unlisted securities are dealing	Kerb market	Capital markets	Grey market	Money market	Answer3	1	1	Unit 2	MCQ
_____ kind of account is needed by nominee to give effects to the transmission of shares	Saving account	Demat account	Salary account	Current account	Answer2	1	1	Unit 2	MCQ

Permanent removal of securities of a company from the stock exchange.	De-listing	listing	Re-listing	V-listing	Answer1	1	1	Unit 2	MCQ
Securities of ----- companies are traded in secondary marke	Listed	Relisted	Unlisted	V-listing	Answer1	2	1	Unit 2	MCQ
Any recognised stock exchange may subject to the previous approval of the securities and exchange boards of India, makes bye-laws for the_____ of contract	Regulation and control	rules and laws	law and order	maintences	Answer1	2	1	Unit 2	MCQ
The opening and closing of market and the regulation of the _____ .	Hours and trade	work	time pass	payment	Answer1	2	1	Unit 2	MCQ
Who is eligible to open Demat account	Indian Citizen	US Citizen	UK Citizen	Nepal Citizen	Answer1	1	1	Unit 2	MCQ
The maintenance of accounts of members and their audit by chartered accounts whenever such audit is required by the _____.	Central Government	State Government	City Government	District Government	Answer1	3	1	Unit 2	MCQ
Non-compliances with the listing Agreement. For a minimum period of _____ months	6	4	10	5	Answer1	2	1	Unit 2	MCQ
Power to issue direction_____	Section 12A	Section 12B	Section 12C	Section 12D	Answer1	2	1	Unit 2	MCQ
A broker must be a _____ of a registered stock exchange	member	Trading house	agent	customer	Answer1	2	1	Unit 3	MCQ
_____ is one of the laws that control the securities markets	IPC	CRPC	Companies Act	Information technology act	Answer3	1	1	Unit 3	MCQ
_____ is a person who agrees to subscribe the shares if not fully subscribed	guarantor	underwriter	broker	custodian	Answer2	2	1	Unit 3	MCQ

The object of SEBI is to ensure _____ shares and securities markets _____	fairly	prohibition of	regulate	category	Answer3	2	1	Unit 3	MCQ
Government securities are _____ coupons issued by RBI	sovereign	independent	legal	diplomatic	Answer1	1	1	Unit 3	MCQ
_____ are tradable in the market and have a market value	loans	deposits	post certificate	bonds	Answer4	3	1	Unit 3	MCQ
Portfolio means _____ of securities belongings of a person	select securities	admin securities	total holding	portal transfer	Answer3	3	1	Unit 3	MCQ
The object of SEBI is to ensure _____ code of conduct for shares markets	fairly	prohibition of	develop	category	Answer3	2	1	Unit 3	MCQ
_____ shall register themselves with the RBI	director	share holder	key manager	portfolio manager	Answer4	1	1	Unit 3	MCQ
_____ are tradable in the market and have a market value	loans	deposits	post certificate	unit of mutual funds	Answer4	2	1	Unit 3	MCQ
Powers of _____ court is exercisable by SEBI	securities act	consumer Tribunal	Securities Appellate Tribunal	National Tribunal	Answer3	3	1	Unit 3	MCQ
The total strength of the management of the Board of SEBI are _____	6 members	7 members	8 members	1 member	Answer1	1	1	Unit 3	MCQ
The Guidelines to Disclosure and investor Protection are applicable to right issues and also where aggregate value of the security offer exceeded _____	50 Lakh	10 lakh	30 lakh	35 lakh	Answer1	2	1	Unit 3	MCQ
Promoters contribution in case of a public issue by a listed company has to be the extent of _____	20 % Of the proposed issue	21 % Of the proposed issue	22 % Of the proposed issue	23% Of the proposed issue	Answer1	3	1	Unit 3	MCQ

The draft offer document filed with the SEBI be made public from the date of filing for a period of _____.	21 days	22 days	24 days	15 days	Answer1	1	1	Unit 3	MCQ
The minimum application value shall be within the range of_____	10000 to 15000	23000 to 24000	45000 to 50000	51000 to 53000	Answer1	2	1	Unit 3	MCQ
The Guidelines of DIP are applicable to all public issue made by listed as well _____	listed company	unlisted companies	investment company	subsidiary company	Answer2	3	1	Unit 3	MCQ
A ____ may freely price it's shares offered through a public or rights issue	post office	LIC	Listed Company	unlisted company	Answer3	1	1	Unit 3	MCQ
The _____ list for a public issue is to kept open for at least three working days	government rule	unsubscription	unwilling prices	Subscription	Answer4	2	1	Unit 3	MCQ
The creation of a Debenture redemption reserves DRR is necessary for a company offering debenture for subscription to the _____	Public	private	National Tribunal	International Court	Answer1	3	1	Unit 3	MCQ
'Shelf prospectus' means a prospectus issued by.	Any trading company.	Any industrial company.	Any financial institution or banks.	Any existing company whose shares are listed on a recognized stock exchange.	Answer3	2	1	Unit 1	MCQ
The document which invites the public for subscribing capital in the form of shares and debenture is called.	Memorandum of Association.	Article of Association.	Prospectus.	Legal Announcement.	Answer3	1	1	Unit 1	MCQ
Which of the documents is not filed to the registrar at the time of incorporation?	Memorandum.	Article of Association.	Consent of the director.	Prospectus.	Answer4	1	1	Unit 1	MCQ

A prospectus may contain a statement purporting to be made by an expert. The term “expert” includes.	An Engineer.	A Valuer.	An accountant and any other person whose profession gives authority to a statement made by him.	Engineer, valuer, accountant	Answer4	1	1	Unit 1	MCQ
The most important clause in the Memorandum of Association of a company is.	Name clause.	Registered office clause.	Objects clause.	Liability clause.	Answer3	1	1	Unit 1	MCQ
Special audit is conducted at the order of the central government. Which section gives such powers?	Section 233(A)	section 242(A)	section 242(A)	Section 242(B).	Answer2	3	1	Unit 4	MCQ
Can locked in securities be dematerialized	No	Never	Yes always irrespective of lock in reason	Promoters quota	Answer3	1	1	Unit 4	MCQ
No Annual Maintenance charge , if the value of holding is upto	20,000	10,000	40,000	50,000	Answer4	1	1	Unit 4	MCQ
To dematerialize government securities, NSDL has to take prior approval of _____.	RBI	SEBI	NSDL	CDSL	Answer1	1	1	Unit 4	MCQ
At least _____ Delivery Instruction slips shall be issued at the time account opening.	One	Two	Three	Four	Answer2	1	1	Unit 4	MCQ

SUBJECT 8

FC IV

_____ is the cheapest life insurance plan.	ULIPs	Endowment plan	Term Plan	Whole life Plan	Answer3	1	1	Unit 1	MCQ
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Prudential Corporation Holdings Ltd. has its headquarter in the _____.	France	UK	Germany	USA	Answer2	1	1	Unit 1	MCQ
Which traditional plan does provide a cover for entire life?	Term plan	Whole life plan	Endowment plan	Variable life plan	Answer2	1	1	Unit 1	MCQ
_____ is paid in the same year in which it is declared.	Terminal bonus	Simple Reversionary bonus	Compound Reversionary bonus	Cash bonus	Answer4	1	1	Unit 1	MCQ
_____ is the formal legal document providing details about insurance plans.	Prospectus	Proposal form	Agent form	Medical examiner's report	Answer1	1	1	Unit 1	MCQ
_____ is the person who buys the insurance policy.	Life Insured	Policyholder	Insurer	Underwriter	Answer2	1	1	Unit 1	MCQ
_____ acts as the base of insurance contract.	Prospectus	Proposal form	Agent form	Medical examiner's report	Answer2	1	1	Unit 1	MCQ
_____ premium means the policyholder pays premium till the term of the policy.	Regular	Level	Limited	Single	Answer1	2	1	Unit 1	MCQ
_____ is an option to invest additional money to ULIPs plan.	Fund switch	Partial withdrawal	Top up	Premium redirection	Answer3	2	1	Unit 1	MCQ
_____ represents the amount that ensures a family's standard of living does not get affected if the one who earns for the family dies or is unable to continue earning.	Premium	Death benefit	Maturity benefit	Human Life Value	Answer4	2	1	Unit 1	MCQ
Under _____ system, insurance companies come together to form a pool which can provide protection to insurance companies against catastrophic risks.	Principle of Indemnity	Principle of Risk pooling	Principle of Large number	Principle of contribution	Answer2	2	1	Unit 1	MCQ
SBI _____ plan is designed to meet child needs.	Life Saral Maha Anand	Life Smart Scholar	Life-Wealth Insurance	Life Unit Plus Super	Answer2	3	1	Unit 1	MCQ

_____ can be referred to as the present value of life insurance policy benefits less the present value of premiums payable in the future.	Gross premium	Risk premium	Level premium	Net premium	Answer4	3	1	Unit 1	MCQ
_____ Insurance is also called as Non-life Insurance.	Life	Health	Variable life	Hospital	Answer2	1	1	Unit 2	MCQ
General insurance in India has its root in the establishment of Triton Insurance Company in the year_____.	1845	1860	1855	1850	Answer4	1	1	Unit 2	MCQ
_____ was the first company to transact all classes of general insurance business .	Indian Mercantile Insurance Ltd.	General Insurance Corporation of India	Life Insurance Corporation	The Oriental Insurance Company	Answer1	1	1	Unit 2	MCQ
We can broadly categories determinants of Health Insurance to _____.	risk	supply and demand	cause and effect	simulation	Answer2	1	1	Unit 2	MCQ
Community Health Centre provides _____ care.	specialistic	basic	home	local	Answer1	1	1	Unit 2	MCQ
SBI general insurance is a _____business.	joint venture	joint capital	joint structure	joint policy	Answer1	1	1	Unit 2	MCQ
Health insurance can _____the insured for expenses incurred from illness or injury or pay the care provider directly .	reimburse	disburse	appropriate	defraud	Answer1	2	1	Unit 2	MCQ
Health insurance is included in _____ benefit packages as a means of enticing quality employees.	personnel	employers	Staff	workforce	Answer2	2	1	Unit 2	MCQ
Entities with a valid _____ only can provide any type of insurance under the IRDA.	product	license	name	registration	Answer4	2	1	Unit 2	MCQ
Before marketing any Health Insurance product, Insurer has to file it with the Authority as per the _____ guidelines.	Policy Filing	Product Filing	Insurance Filing	Scheme Filing	Answer2	2	1	Unit 2	MCQ

Health Insurance proposal form has to capture all the information necessary to underwrite a proposal in accordance with the stated _____policy of the company.	Underwriting	Arbitrator	Regulation	Actuary	Answer1	2	1	Unit 2	MCQ
_____policy of ICICI Lombard helps to safeguard the finance of policy holder against the unexpected affordably.	Health booster	Arogya top up policy	Personal protect	Complete health insurance	Answer3	3	1	Unit 2	MCQ
_____policy of SBI General helps to take best medical treatment from top medical experts.	Cash insurance	Arogya premier policy	Health insurance	Flexible plan	Answer2	3	1	Unit 2	MCQ
_____ vehicles carry passangers on hire.	Goods carring	Passanger carring	Private	Public	Answer2	1	1	Unit 3	MCQ
FIR stands for _____.	First Insurance Revenue	First Information Report	Fire Insurance Recipt	Full Insurance Report	Answer2	1	1	Unit 3	MCQ
IRDA stands for _____.	Insurance Regulatory and Development Authority	Insurance Regulatory and Development Act	Insurance Regulation and Development Authority	India Regulatory and Development Authority	Answer1	1	1	Unit 3	MCQ
The customer resided in low traffic area will be charged _____ premium in motor insurance.	high	low	marginal	cheap	Answer2	1	1	Unit 3	MCQ
Motor vehicle act passed in _____.	1948	1956	1939	1949	Answer3	1	1	Unit 3	MCQ
Standard home insurance covers _____	contents of home	sructure of home	Contents and structure of home	Expensive assets of home	Answer2	1	1	Unit 3	MCQ
Under home insurance, the value of home is calculated based on _____.	Depreciated cost	Reconstruction value	Avergae Cost	Replacement Cost	Answer2	2	1	Unit 3	MCQ

What is a key benefit of home insurance?	It provides financial income from exports	It provides funds to meet individual needs following an unexpected event	It reduces reliance on the emergency services	It reduces taxation	Answer2	2	1	Unit 3	MCQ
Personal accident Comes Under Section _____ of SBI's Simple Home Insurance.	1	2	8	7	Answer4	2	1	Unit 3	MCQ
Which one is Section 10 of SBI's Simple Home Insurance?	Fire	Public Liability	Burglary and Theft	Key Replacement	Answer4	2	1	Unit 3	MCQ
A house, which is covered under a buildings insurance policy, is damaged as a result of a storm. The insurer would regard the damage as being an _____.	Insured hazard	Insured peril	Uninsured hazard	Uninsured peril	Answer2	2	1	Unit 3	MCQ
SBI's Motor Insurance covers _____ together with loss or damage to vehicle itself.	Public property liability	Passengers liability	Third Party Liability	Goods liability	Answer3	3	1	Unit 3	MCQ
The Workmen's Compensation Act was formed in _____.	1948	1923	1988	1972	Answer2	1	1	Unit 4	MCQ
The _____ benefit of purchasing cargo insurance to protect the value of the goods.	primary	secondary	tertiary	remote	Answer1	1	1	Unit 4	MCQ
In case of hazards of logistics by roadways, common automobile accident case involves _____ vehicles.	one	hundred	five	two	Answer4	1	1	Unit 4	MCQ
Weather and geographical hazards include _____ disasters like cyclone.	natural	artificial	manmade	imaginary	Answer1	1	1	Unit 4	MCQ
Hull insurance is also called as _____ insurance.	car	motor	home	boat	Answer4	1	1	Unit 4	MCQ
The _____ is an unstamped document.	cover note	based on the proposal form	filling of proposal form	inspection of the property	Answer1	1	1	Unit 4	MCQ

_____ risk is a risk where both profit and loss are possible.	personal	property	speculative	liability	Answer3	2	1	Unit 4	MCQ
A marine transit insurance policy can give coverage for _____.	earthquake	theft	packaging	leakage	Answer1	2	1	Unit 4	MCQ
Social security's main feature is to solve problems of _____.	nationality	eligibility	security	insecurity	Answer4	2	1	Unit 4	MCQ
_____ and its equipment are included in Hull Insurance.	vessels	gadgets	weapons	instrument	Answer1	2	1	Unit 4	MCQ
In case of property of any business organisation a risk inspection report is submitted by the _____ engineers.	policyholder	company	insured	insurers	Answer4	3	1	Unit 4	MCQ
_____ is not the personal risk.	risk of sickness	liability risk	risk of unemployment	risk of disability	Answer3	3	1	Unit 4	MCQ

SUBJECT 9 (ONLY SHRIRAM COLLEGE)

WEALTH MGT

_____ power of attorney of 10 comes into place in real estate transaction	anon durable	durable	spring	loan	Answer3	1	1	Unit 1	MCQ
_____ is define by OM Joy as debt own to the firm by customer arising from sale of goods or service in the ordinary course of business	account receivable	account payable	stock	partnership	Answer1	1	1	Unit 1	MCQ
_____ of Ton encourage charitable ATI value in children and grandchildren	family Foundation	Charitable Trust	gifting strategies	retirement	Answer3	2	1	Unit 1	MCQ
_____ provide life cover with no savings profit components	term insurance	you life	in dormant plan	life insurance	Answer1	2	1	Unit 1	MCQ
_____ is a type of general insurance policy	fire policy	life insurance policy	health policy	non of the abobe	Answer1	2	1	Unit 1	MCQ
_____ planning is a way by which you can reduce you are tax liability without breaking up any law	financial planning	retirement	text	Ulip insurance	Answer3	1	1	Unit 1	MCQ
wealth management incliudde _____	wealth accumulation	wealth protection	TAX minimisation	Charity durable	Answer4	1	1	Unit 2	MCQ

a financial manager would play the role of ___ in financial area	financial analysis	financial advisor	financial examiner	all of the above	Answer4	1	1	Unit 2	MCQ
Wealth Management is a type of Financial Service the combines both _____ and specialised Financial Services	financial planning	wealth protection	TAX minimisation	investment management	Answer1	1	1	Unit 2	MCQ
_____ planning inverse analysis of the various choice you can make today to help provide for your in financial future.	wealth management	Retirement	portfolio	financial planning	Answer2	2	1	Unit 2	MCQ
_____ is the art and services of making decision about investment makes mix	wealth management	cash flow	portfolio management	Non of the abobe	Answer3	1	1	Unit 2	MCQ
___ maagement is the art and services of making decision about investment	portfolio	cash flow	wealth management	retirement	Answer1	2	1	Unit 2	MCQ
___ is profesional service that combine financial / investment advices	wealth management	portfolio management	cash flow	loan	Answer1	1	1	Unit 2	MCQ
in vertical balance sheet purchase of Furniture is transfer in _____	fixesd assets	current assets	invetstment	current liability	Answer1	1	1	Unit 3	MCQ
_____ power of attorney often comes into play in real estate transaction.	non-durable	durable	springing	Charity durable	Answer1	2	1	Unit 3	MCQ
_____ planning in a financial context, refers to the allocation of savings or revenue for retirement.	Retirement	tax	charity	pension	Answer1	2	1	Unit 3	MCQ
_____ often encourages charitable values in children and grandchildren.	charitable trust	gifting strategies	family foundation	Charity durable	Answer3	2	1	Unit 3	MCQ
_____ is defined as a relationship between an advisor an individual or a household.	Investment management	Wealth management	Financial advisor	Risk Management	Answer2	1	1	Unit 3	MCQ
Wealth management include _____.	wealth acuumulation and development	wealth protection	tax minimization strategy	wealth improvement	Answer3	1	2	Unit 3	MCQ

_____ of the financial plans often requires discipline and perseverance.	Execution	monitoring	Demonstrating	implementation	Answer1	1	2	Unit 3	MCQ
Yield curve refers to _____.	Demand curve	upward sloping curve	downward sloping curve	lined at plots invest area	Answer4	2	2	Unit 3	MCQ
Mistake in Retirement planning is _____.	having long term care Plan	not having long term care plan	updating retirement plan	retirement	Answer2	1	1	Unit 4	MCQ
_____ analysis help to know the liquidity position of the company.	profit and loss statement	Stock	cash flow	investment	Answer3	1	1	Unit 4	MCQ
_____ planning includes buying of an assets.	financial	investment	Operational	Insurance	Answer2	2	1	Unit 4	MCQ
The _____ report is the snapshot of the clients financial position.	Auditors report	Directors Report	Managerial report	Financial Blood test report	Answer4	3	1	Unit 4	MCQ
_____ planning is concerned with ensuring adequate coverage against insurable risks.	financial	investment	insurance	property	Answer3	2	1	Unit 4	MCQ
A _____ planner is qualified investment professional who helps individual to meet their long term financial objectives.	financial	investment	Operational	Insurance	Answer1	3	1	Unit 4	MCQ
_____ planning is the process of estimating the capital required and determining its competition.	financial	investment	insurance	Operational	Answer1	3	1	Unit 4	MCQ