

Question RESEARCH METHODOLOGY	Answer1	Answer2	Answer3	Answer4
_____ research it is not possible for researcher to either control or	empirical	pure	historical	exploratory
Good classification must be _____.	Precise	previous	presented	Prosperous
Magazine is one of the sources for collecting _____ data	Primary	Secondary	Mixed	Tertiary
Multiple Choice Questions are one of the mode for preparing _____.	Observation	Questionnaire	Introduction	Information
Social media platforms enable you to create and engage communities	offline	Online	Management	Manipulation
Before using _____ method, it is always advisable to conduct 'pilot study'	questionnaire	interview	survey	Observation
_____ research is the systematic collection and objective evaluation of data related to past occurrences	empirical research	Historical research	Experimental research	exploratory research
Testing hypothesis is a _____	Inferential statistics	Descriptive statistics	Data preparation	Data analysis
Research is an _____ effort.	unplanned	organised	unsystematic	valuable
The process not needed in experimental research is _____	reference collection	controlling	observation	manipulation and replication
Sampling involves both design choice and _____ size	research	sample	qualitative	length
Scientific methods assess the validity of _____ About observable	conclusion	assumption	opinion	decision
_____ research is also called as decisional research	applied	social	empirical	pure
_____ sampling method is easy and quick.	Cluster	Judgement	Quota	Snowball
Hypothesis cannot be stated in _____	Declarative terms	Null and question form terms	general terms	Directional terms
_____ data are more reliable.	Primary	Secondary	Security	Management
_____ data is created.	Security	Secondary	Primary	Management
The mode for the following dataset is: 10, 20, 20, 30, 40, 50, 60, 10, 10,	10	20	30	40
The median for the following dataset is: 1,2,3,4,5,6,7,8,9	3	5	7	9
_____ way table only consider One quantity.	One	Two	Three	Four
Code 1, Code 2, Code 3 is an example of	Numerical codes	Alphabetical codes	Alpha-numerical codes	Special codes
Code A1, Code A2, Code A3 is an example of	Numerical codes	Alphabetical codes	Alpha-numerical codes	Special codes
_____ analysis consists of methods of classifying variables into clusters or groups such that the members of each group are having	Factor	Cluster	Regression	Discriminant

When we compare more than two groups based on one independent variable, this is called as _____ way ANOVA.	one	Five	three	four
Micro editing is editing of data at _____ level.	record	office	college	admin
In a research of studying causes of cancer p value for most of the variables was less than 0.05. This means:	Null hypothesis should be rejected.	Weak causal analysis	Need to collect more data to verify	Data sample is not matching with population
There is no impact of training on productivity of sales employees. What type of hypothesis is this?	Descriptive	Causal	Relational	Null
The full form of ANOVA in research analysis is:	Analysation Optimum Value	Analysis Of Variance	Any Over Value	Almost Optical Validity
If the curve is shifted to the left or to the right, it is said to be	errorless	skewed	long ranged	medium ranged
Positive Skewness means when the tail on the _____ side of the distribution is longer or fatter.	upper	lower	right	left
In Correlation we find number of variables _____ to one another.	inter-related	independent	dependent	similar
_____ allows a researcher to measure an item in more than one dimension at a time	multidimensional analysis	dimension	cluster	analysis
_____ is a statistical method with the help of which we can estimate value of one variable for the given value of the other variable	Digression	correlation	regression	powerful
Factor analysis is a technique that requires a _____	large sample size	small sample size	no sample	Negligible sample
_____ is used when we believe that the sample units come from an unknown number of distinct populations or sub-populations.	Population Analysis	Sample analysis	cluster analysis	Imagination
Discriminant analysis helps checking _____ among products	dissimilarities	positioning	colours	quantitative
Multidimensional scaling is a technique or a series of _____	techniques	Cluster analysis	Discriminant analysis	correlation
Multidimensional scaling is based on _____ of objects	relationship	faces	colours	comparison

Correlation gives the _____ of the correlation between the	cause	probable	variable	degree and direction
Correlation is the first step in the _____ of regression	study	Regression	estimate	demand
_____ is the last activity of the research process.	Research design	Sample design	Report writing	sample writing
_____ is the culmination of the research investigation.	Research design	Research Report	Research Sample	Research process
The purpose of research is not well served unless the _____ are made known to others.	findings	statistics	literature	data
A written format of a research work is also known as _____.	thesis	hypothesis	study	proposal
An _____ is the important reference materials category.	appendix	acknowledgement	reference	bibliography
A _____ report is used if the research results have policy	systematic	technical	popular	review
The format of a report refers to _____ of a report .	nature	summary	structure	colour
The summary and conclusion chapter may point out the implications of _____.	Outline	Research finding	Hypothesis	Summary
_____ of footnotes should be authentic.	Outline	Hypothesis	Citation	Summary
_____ should be numbered and given a title .	Citation	Summary	Appendices	Footnotes
Question INTERNATIONAL BANKING & FINANCE	Answer1	Answer2	Answer3	Answer4
International finance is the branch of _____	economics	science	commerce	arts
Expanded opportunity to business is a _____ of International	advantage	disadvantage	feature	importance
Depreciation is also known as _____	valuation	devaluation	appreciation	calculation
In _____ China pegged its Yuan to a basket of currencies.	2005	2006	2007	2008
_____ countries follow a hard peg.	30	25	27	29
_____ helps in transferring of new technologies.	FPI	FII	IFP	FDI
Second Amendment to the Articles of Agreement came into	1978	1980	1990	1992
INR stands for _____	Indian rupee	International rate	Internal rate	Integral rate
Yen is the currency of	India	Japan	Germany	London
Pound is _____ currency	Britain	Japan	Germany	India
_____ frequently provides consulting services and advice to their clients in the areas of foreign exchange hedging	National Bank	International Bank	Exim Bank	Exchange Bank
_____ is an undertaking / promise given by a Bank on behalf of the Applicant and in favour of the Beneficiary.	Promissory Note	Bill Of Exchange	Letter Of Credit	Bank Guarantee

A sovereign credit rating is the credit rating of a _____ i.e, a national government.	Sovereign Entity	Multinational Company	Banks	No Trust
Bond issued simultaneously in several global financial centres _____	Domestic Bonds	Foreign Bonds	Global Bonds	Euro Bond
In a quote exchange rate, the currency that is to purchase with another currency is called _____.	Liquid Currency	Foreign Currency	Local Currency	Base Currency
U.S Dollar denominated bond issued in US domestic Market.	Yankee Bond	Bull Dog Bond	Samurai Bond	Dual Bond
Straight fixed-rate Eurobond are typically bearer bonds and pay	Annually	Half Yearly	Quarterly	Monthly
The main risk associated with domestic bonds is the risk of _____.	Bankruptcy	Obsolescence	Exchange	Credit
_____ is a place mainly in countries other than the one in whose currency the bond is denominated.	Domestic Bond	Foreign Bond	Eurobonds	Global Bonds
_____ are the bond floated in the domestic market denominated I domestic currency by non-resident entities.	Foreign	Domestic	Exchange	Trade
In _____ a foreign company issues a bond denominated in a currency which is not the home currency of the investors.	Participatory Notes	Eurobonds	FCCB	FCEB
_____ refers to an investment in or getting hold of foreign assets with the aim to control and manage them.	FCEB	FCCB	FII	FDI
Syndicated loan is a loan that is _____?	Secured By Mortgage	Unsecured	Provided By Group Of Banks	Provided To Group Of Customers
Functions of loan syndication _____.	Risk Diversification	No Trust	Illegal	Sovereign Entity
_____ is an undertaking/ promise given by a Bank/ financial institution on behalf of the Buyer / Importer to the	Promissory Note	Bill Of Exchange	Letter Of Credit	Bank Guarantee
Euro currency loan carry _____ rates	Fixed	Low	Variable	High
Which is the largest market in the world?	Interbank Market	International Capital Market	Forex Market	Eurocurrency Market
_____ is the world's largest forex market.	London	Tokyo	New York	Frankfurt

_____ market is the most liquid market.	Eurocurrency Market	Offshore Centres	GDR	Forex
_____ is the largest and most influential participant in forex market.	Central Bank	Commercial Banks	Corporate Customers	Hedge Funds
Forex market operates _____ basis.	Daily	Weekend	24X7	Hourly
Who is one of the regulator of Indian Forex Market?	Forex Dealers	RBI	SEBI	FEDAI
Who is one of the regulator of Indian Forex Market?	FEDAI	SEBI	Central Government	DGFT
There are _____ types of authorised dealers in Forex Market.	Three	Four	Two	Five
Foreign exchange transactions comprises of transactions _____	Among Residents Of The Country	Between Residents Of Two Countries	Among Residents Of Regional Groups	Among Residents Of At Least Three Countries
_____ is a market where currencies are traded.	International Capital Market	Offshore Centres	Forex Market	Eurocurrency Market
_____ market is an example of a typical international banking community.	Euro-Currency	Dollar Currency	Japanese Currency	Indian Currency
International Merchant Banking is a combination of Banking and _____ services.	Agent	Consultancy	Real Estate	Broking
The _____ market consists of bank called Eurobank that accept deposits and make loans in foreign currencies.	Euro-Currency	Dollar Currency	Japanese Currency	Indian Currency
Risk can be defined in simple words as	A Chance Of Loss With Greater Probability	The Chance Of Only Profit With Greatest Opportunity	Chance Of Unequal Probability Of Loss	There Is No Probability. It Is Of Only Losses Making

Risk has this main feature	The Uncertainty For Unpredictability Of The Future	The Predictability And Certainty	High Predictability Of The Future	The Favourable Financial Losses
If the risk is very well managed it leads to	The Positive Outcomes	The Negative Outcomes	The Predictable Negative Outcomes	The Unpredictable Positive Outcomes
Traditionally risk management refers to the process through which	The Risk Cannot Be Avoided Or Eliminated	The Risk Can Be Avoided Or Eliminated	The Risk Can Be Totally Uprooted And Removed	The Risk Shall Not Arise And It Can Be Zeroed
The link between the risk and reward is	Very Much Vital And Connected To Each Other	Very Much Insignificant	Very Much Unconnected And No Relationship	Very Much Distant At Hundred Percent
A perfect risk management system should permit	To Purposefully Accept The Risk	To Purposefully Not To Accept The Risk	Concretely And Purposefully Avoid Risk	Not At All Permitted To Accept Risk
Anyhow risk is ultimately depending on the	The Spiritual Capacity Of The Organisation	The Sentimental Capacity Of The Organisation	The Risk Non Taking Capacity Of The Organisation	The Risk Taking Ability Of The Organisation
The foreign exchange market is highly risky because	No Entry And Exit Barriers Since Found In Multi Locations	All The Forex Traders Are Undue Non Risk Takers	The Forex Traders Do Not Know How To Deal With Risk	The Forex Traders Are Mad After Making Profits As Well Losses

Foreign exchange market is more prone to risk because	The Money Market Significantly Do Not Impact	The Capital Market Significantly Do Not Impact	The Debt Market Significantly Do Not Impact	Money Capital And Debt Markets Significantly Impact This Markets
Other than demand and supply	Very Limited Intangible Factors Affect The Foreign Exchange Market	Only One Intangible Factor Affect The Foreign Exchange Market	No Intangible Factor Affecting Foreign Exchange Market	Many Intangible Factors Affect Foreign Exchange Rate
Banks in Many nations have internationalized their operations	1950	1960	1970	1980
Question STRATEGIC MANAGEMENT	Answer1	Answer2	Answer3	Answer4
Decisions which pertain to market segments and achieving competitive advantage are called _____	diversification	Corporate Level Strategy	Functional Strategy	Business Level Strategy
in 7-s framework _____ number of 'Soft Ss' are present.	1	2	3	4
in 7-s framework _____ number of 'Hard Ss' are present.	4	3	2	1
high market share .	Cash Cow	Star	Question mark	Dogs
In BCG Matrix _____ refers to business with high market growth and high market share .	Question mark	Dogs	Cash Cow	Star
_____ scanning refers to a process of collecting scrutinizing and providing information for strategic purposes.	production	Environmental	Executive	Organisation structure
_____ strategy is designed by CEO and BOD of the organisation.	Corporate	Business	Functional	Operating
success.	Long term	Middle term	Short term	Any term
any eventuality.	Product	Resource	Competitors	SWOT
Diversification can be referred as	Potential opportunities	Potential threats	Potential strength	Potential weaknesses
From the following which is not a major element of the strategic management process	Implementation strategy	Formulation strategy	Assigning administrative task	Evaluating strategy
Competitive advantage refered as _____	What sets and organisation apart	weaknesses of the organisation	Advantage over competitors	Intangible resources
in India.	Paperless	Online	Cordless	profit less

Legal environment consists of all regulatory factors that exerts a _____ impact on the strategic management.	Direct and Indirect	Out and in	low and high	profit and lose
The environment segments that comprise the general environment typically will not include _____.	Demographic factors	Sociocultural factors	Substitute products or services	technological advancement
An external analysis is _____	Simple	Fix	Easy	Difficult
Internal analysis and external analysis are _____	Different	Identical	Will do	Similar
Competitors are more likely to respond to competitive action that are taken by _____.	Differentiators	Larger companies	First movers	Market leaders
_____ is one of the primary step in strategic management.	SWOT analysis	SWAG analysis	SING analysis	SWAN analysis
The immediate external environment includes _____.	Divisions	S.B.U.S	Competitors	Management
_____ activity which does not comes under the primary activities of value chain analysis.	operation	Technology development	Marketing and sale	Services
advantage beside manyother existing powerful advantages for the businesses.	Economic	Social	Environment	Competitive
Analysing the ext environment and the organisations resources are part of the _____	Functional level planning process	Deterring the mission of the business	financial planning process	Strategic planning process
The diversification strategy is used to gain market share in _____	Current product in current	New product for new market	New product in new market	New product in current market
The defense strategy in which the leader stretches over new market territories using market diversification is classified as _____	Mobile defence	Static defence	Stable defence	unstable defences
Which of the following is the correct order of strategy implementation?	Communication, Articulation, Validation, Monitoring, Engagement	Monitoring, Engagement, Communication, Validation, Articulation	Validation, Monitoring, Engagement, Articulation, Communication	Articulation, Validation, Communication, Monitoring, Engagement
When unanticipated problem occurs at the time of strategic implementation it refers to _____	Anticipated error	Resistance to change	Systematic barriers	Marketing problem
Strategic implementation is _____	a technical task	an intellectual activity	a managerial exercise	an industrial function

Which is the lowest level of a strategy?	Operational	Functional	Business	Corporate
_____ level of strategy is concerned with specific business units.	Operational	Functional	Business	Corporate
Organisation structure is _____	static	volatile	rigid	contingent
organisation.	Vision	Mission	Objective	Strategy
Structure _____ strategy.	follows	leads	flouts	disregards
Implementing a _____ strategy requires a team headed by organisation's leader.	corporate level	business level	functional level	operational level
Strategic implementation occurs _____ environmental scans, SWOT analysis, and identifying strategic goals and issues.	prior to	in the course of	admits	subsequent to
_____ modes involve the ownership of production units in the overseas market based on some form of equity investment.	Investment entry	Contractual entry	Export entry	Import entry
Joint Venture is a type of _____	investment entry mode	contractual entry mode	export entry mode	import entry mode
A control standards is a _____ against which subsequent performance is compared.	Target	Goal	Vision	Mission
These standards indicate the percentage of total product market that company would like to win from competitors	Market position standards	Profitability standards	Productivity standards	Product leadership standards
No change strategy is a type of _____ strategy.	Stability	Growth	Corporate	Retrenchment
CPA is an analysis of products or businesses to ensure maximum return on _____ investment.	Deposits	Saving	Interest	Investment
The experience curve is a combination of learning, specialization, economies of scale and _____ in technologies.	Investment	Professionals	Qualities	Saving
Thr experience curve therefore focuses on the fact that the unit cost of production declined as the firm accumulates experience in terms of cumulative volume of _____	Sales	Production	Distribution	Marketing
Life cycle analysis may not produce good results in case if there are lot of _____ is in the market conditions.	Difference	Situation	Calculations	Variations
_____ is also known as Porter's five forces analysis is a very useful tool for business strategists.	Industry analysis	Life cycle analysis	Strategic group analysis	Experience curve analysis

_____ helps the companies to capitalise on its areas of strength and weaknesses.	Industry analysis	Life cycle analysis	Strategic group analysis	Experience curve analysis
Strategy implementation is the process by which ___ are put into action.	Plan	Strategy	Strategies & policies	Policies.
management process	First	Third	Last	Second
CPM refers to _____Path Method	Cash	Cyclical	Critical	Cow
PERT refers to Programme Evaluation & _____Technique	Retro	Resource	Review	Retail
Question BUSINESS ETHICS & CORPORATE GOVERNANCE	Answer1	Answer2	Answer3	Answer4
Copyright is described under the umbrella term _____ along with rights and trade name.	intellectual property	intellectual design	intellectual creativity	intellectual innovation
In order to protect your own work and idea one need to _____ the work in the copyright office.	inform	call	register	file
Packaging can also be a source of _____ concerns	ethical	unethical	dilemma	concern
The most common place ethical concern in promotion is	approval	appraisal	reward	deception
Ethical concerns are also linked with the segmenting, targeting and _____ process.	bifurcation	Positioning	preventing	including
Deception is common place in _____.	advertising	creating	innovation	production
Surrogate advertising is a type of _____ advertising	ethical	unethical	prevention	protection
_____ ethics are the moral principles and values that need to be followed during any kind of marketing communication	marketing	copyright	foreign trade	production
_____ deals with the study of meaning of moral language and the metaphysics of morals facts.	metaethics	normative ethics	descriptive ethics	personal ethics
_____ ethics case study of ethical action.	meta ethics	normative	personal	professional
Mahatma Gandhi's _____ suggests equal distribution of wealth.	principle of utility	principle of satisfaction	principle of responsibility	principle of trusteeship
_____ suggests individual to earn money by hard work.	Virtue ethics	Trusteeship	Deontology	Utilitarianism
Trusteeship approach towards management gives_____.	right to private ownership	all rights to private ownership	no right to private ownership	some rights to private ownership
In trusteeship, there should be _____ regulation on	private	Government	no	mixed

Trusteeship suggests business enterprises to consider _____.	economic needs	profit needs	social needs	capital needs
Gandhiji suggests business enterprises to voluntarily _____ their surplus wealth for the welfare of the _____	accumulate	gather	collect	surrender
Following principle of trusteeship needs social as well as _____ pressure on businessmen.	legal	political	technological	economic
_____ dilemmas in decision making can be solved by referring to various theories given by philosophers.	political	technological	ethical	economic
_____ language is an ethical issue in _____	Proper	Improper	Genuine	Right
_____ is an ethical issue in finance.	Dumping	Piracy	Sexual harassment	Misappropriation of accounts
Which is not considered unethical business practice?	Treating employees unfairly	Training employees	Selling substandard product	Lying about a price to make a bigger profit
Conflict between self financial interest and professional obligation is called	Being irresponsible	Mixing business with pleasure	Conflict of interest	Being unprofessional
Which is not consequence of good business ethics?	Increase in demand	High employee turnover	Good word of mouth from customer	Low employee turnover
Which of the following is not one of the three prime considerations in developing business ethics?	Extent of ethical considerations	Cost of ethics	Information relayed to stakeholders	The recipient of the responsibility
The people issues faced by the organisation under the Triple Bottom Line approach include	Climate change	Water Management	Education and literacy	Waste Management
In terms of clause 49, which of the following is a mandatory requirement?	Whistle Blower Policy	Performance evaluation of Board	Training of directors	Code of conduct for directors
Which of the following is a non-mandatory requirement in terms of clause 49?	Whistle Blower Policy	Disclosure of related party transaction	Constitution of Audit Committee	Laying down of code of conduct for directors and senior members

Activities that individuals, groups and organisations undertake to protect their rights as consumers	Ethical Issue	Plagiarism	Consumerism	Whistle blowing
Which model is called two tier board model?	German Model	Indian Model	Angle American	Japanese
Two-tier Board, Supervisory Board and Management Board are the part of which model of corporate Governance?	Anglo-American Model	Indian Model	Japanese Model	German Model
The 2013 Act states that Annual General Meeting can not be held on a _____ holidays.	State	District	National	International
_____ directors are primarily meant to oversee the functioning of the board and interest of the primary shareholders do not hurt.	Independent Directors	Women Directors	Executive Directors	Resident Directors
The Companies Act 2013 provides that every listed company has to appoint at least _____ women director.	Five	Three	Two	One
_____ are the representatives of shareholders.	Board of Directors	Debenture Holders	Preference Share holders	Government
_____ is a pillar of effective corporate governance.	Unfair Business	Transparency	False Information	Regulations
The goal of IFRS is to provide a _____ framework for public companies to prepare and disclose their financial	National	Local	Global	Regional
_____ business is the oldest and most common model of economic organisation.	Manufacturing	Relative	Family	Trading
The origin of family business in India is traced back to the bazaar system in the _____ times.	ancient	modern	recent	local
_____ is the advantage of family owned business.	Common Values	Lack of Clarity	Lack of Communication	Absence of Qualified Directors
Family business usually has an _____ structure.	Formal	Informal	Dividing	Messy
The most popular type of car insurance fraud is planned_____.	Genuine accident	Collision	Collides	Corruption

IRDA stand for _____	Indian regulatory Development authority	Insurance regulatory Development authority	Investment regulatory Development authority	Insurance Development authority
R.N Malhotra was _____.	Former governor of RBI	Former of financials sector	Former III head	Former IV head
The four types of social responsibility include _____.	Legal, philanthropic, economic, & ethical	Ethical ,moral ,social ,economic	philanthropic, justice, economic, ethical	Legal, moral ,ethical ,and economic
_____ is typically incorporated in the listing agreement of the stock exchange of various companies.	Clause 49	Clause 410	Clause 48	Clause 420
Grand corruption is motivated by personal _____.	Greed	Dishonest	Honesty	Loyal
IAASB stand for _____	International Auditing and Accounting Standard Board	International Audit and Assurance Standard Board	International Accounting and Assurance Standard Board	Indian Auditing and Assurance Standard Board
_____ fraud can be done by dishonest bank employees.	Demand Draft	Stolen Cards	Stolen Cheques	Bills Discounting
_____ occur when someone knowingly lies to obtain some benefit or advantage to which they are not otherwise entitled.	Judgement	Fraud	Rules	Regulations
_____ is said to happen when individuals mislead an insurance company in order to get money for which they are not entitled to.	Insurance fraud	Bank fraud	Travel insurance fraud	Financial Institution Fraud
Question FINANCIAL SERVICES MANAGEMENT	Answer1	Answer2	Answer3	Answer4
_____ are known as asset management companies and liability management companies.	Financial services	Financial companies	Financial Institutions	Financial System

The financial services industry is a _____ service industry.	Customer Oriented	Profit Oriented	Industry Oriented	Technology Oriented
The quality of service of any financial service company depends	Marketing	Advertisement	Customer	Technology
A Stability of economy depends upon the _____ of the financial system.	Transportation	Production	Infrastructure	Mobilisation of resources
Venture Capital is also known as _____.	Risky Capital	Private capital	Forfeiting	Factor
_____ is a long term risk capital to finance high technology projects which involve risk but at the same time has strong	Venture capital	Hedge finance	Merchant banker	Hire purchaser
The term _____ is defined as a central location for keeping	Depository	Instrument	Institutions	Investment
. _____ act as an intermediary to link up the sources of ideas and the sources of fund.	Venture capital	Merchant banking	Leasing	Hire purchaser
Which of the following is not a fee-based financial service?	Corporate counseling	Lease financing	Profit management	Issue management
Financial service companies exclude _____.	Commercial banks	Insurance companies	Sole proprietorship	Creptitating agencies
Depository is an organisation where the securities of an investor are held in an _____	Physical form	Script form	Electronic form	Paper form
A combination of forward by two counter parties with opposite but matching needs is called _____	Swap	Option	Forward	Future
The merchant banker should register with _____	RBI	SEBI	Central Government	State Government
The process of managing the sales ledger of a client by a financial service company is called _____	Forfeiting	Factoring	Leasing	Hiring
_____ funds do not carry any credit risk.	Leverage fund	Gilt fund	Equity fund	Mutual fund
_____ is a process by which physical share certificate of an investor are converted into electronic form.	Dematerialization	Rematerialization	Depository	None of the above
When there is no security offered by the consumer against which money is granted by financial institutions is called as _____	Cash loan	Unsecured finance	Fixed credit	bonds
DP stands for _____	Depository Participant	Depository Partner	Depository Panel	Depository Party
_____ is nothing but international factoring.	Leasing	Hire purchase	Forfeiting	Venture capital

The early growth of merchant banking in the country is assigned to the	FEMA	. Foreign Exchange Regulation Act, 1973	Securities Contracts Act	Income Tax Act
____ stands for conversion of loans into marketable securities by SPV.	Securitization	Factoring	Forfeiting	Leasing
Securitization obtains proceeds by ____ assets and not	distributing	acquiring	selling	buying
Securitization is a conversion of loan recovery into ____ securities.	non- marketable	marketable	funded	debt
Financial institution create additional ____ through securitization.	profitability	safety	security	liquidity
Securitization process converts a financial relation into a ____ .	calculation	addition	statement	transaction
Marketable securities of financial institutions are converted	SPV	PFA	NAV	ALM
Securitization deals with ____ arising out of loans.	liabilities	funds	assets	grants
Securitization is a medium and ____ term financial sources.	short	long	temporary	perpetual
Securitization is a form of low cost ____.	granting	lending	deposit	borrrrowing
A part of a credit risk is absorbed by the ____ in securitization.	Investor	Trust	Originator	SPV
Subsidiary schemes	EWS section	MES section	SWE section	WSE section
National buildings organisation(NBO)	Established in 1944	Established in 1954	Established in 1594	Established in 1974
National housing Bank	The state level organisation	Apex level institution for housing finance	The lower level organisation	Grassroot level organisation
Housing Urban Development Corporation	Very High priced houses distribution scheme	Palash scheme	Niwas scheme	Subodh scheme
IDBI home Finance Limited	Founded January 10th 2000	Founded in January2010	Founded in January 2005	Founded on 19th January 1989

GIC Housing Finance Limited	Established on Dec 1989	Established in December 1999	Established in December 1969	Established in December 2019
Can Fin Homes Ltd(CHFL)	First biggest speculating company	First Biggest Housing Fin.Bank In India	Smallest Housing Fin.Bank of India	Minimum profit making company
The availability of land at right quantity right place at right price	Most important for the housing sector	Least importance for Housing sector	Not suitable for housing	Houses built on this will not sell
The total impact of microfinance in housing is	Negligible	Great Impact	Promising and growing at a high speed	Rapid contribution and excellent
Capital cost in Housing Finance consists of this	The land ,and building cost ,parking and basic interiors	The developing area around society	The facility of playing swimming etc	Transportation and logistics and supply chain etc
The financing charges in Housing Finance includes this	The floating costs only	Interest ,admin ,processing charges legal and valuation fee and insurance	The overheads charges only	The sunk costs charges only
Home developing Small Finance companies on housing depends on	From the advance payment of the buyers	From Government Aid	From FDI companies	From Big competitive companies
A capital lease means	Giving it to the rental for temporary use of an asset	Sale of the asset to the contractors	Selling it and Leasing back	Giving it for cinema shooting
One of the important advantages of housing to the economy is	Pouring foreign exchange to the nation	Employment both directly and indirectly	Balance of payment increase to the country	Political Unity

Due to housing industry these Industries also get more demand	Cement industry Brick Industry sanitary products	Cosmetics industry	Beverages industry	Buillion Industry
The rural housing develops not only rural areas but	Reduces the grievance Migration of labour to urban areas	Urban Areas too	The townships	The metropolitan cities
Due to Modern Housing facilities this also got popularized	The main core conventional energies	The non conventional energy sources	Conventional energies	Rain and water energy
Major components of housing finance includes	The capital cost financing charges and transaction cost	The Brokerage	The stamp charges	The registration charges
The major drivers of demand in housing includes	Change is fashion	The changes in sentiments of the public	Affordability ,fiscal policy incentives, FDI etc..	The changes in outlook of the non-affordable youth
The major drivers of demand for housing includes this	The ever increasing population and the softer interest rate year over year	The beauty consciousness has increased among public	Aesthetic sense improvement among Home buyers	Majority of the population buy homes for prestige

Question	FINANCIAL REPORTING & ANALYSIS	Answer1	Answer2	Answer3	Answer4
Advance Tax is shown under_____.		Loans & Advances	Contingent Liability	Current Assets	Current Liabilities
Long term Investment are shown in the company's Balance Sheet under_____.		Current Asset	Investment	Miscellaneous Expenses	Tangible Assets
Dividend is calculated on _____.		Authorised Capital	Called up Capital	Unpaid Capital	Paid up Capital
Accounting Policies are prescribed by _____.		Sales Tax Act	Income Tax Act	SEBI	AS-1

The following is not shown under share capital of the company_____.	Equity share capital	Preference share capital	Dividend on Preference shares	Calles in Arrears
The following item is not shown as a Reserve_____.	Provision for Tax	General Reserve	Security Premium	Capital Reserve
Following is not shown under Current Assets, Loans & Advances_____.	Bills Receivables	Stock	Bank Balance	Preliminary Expenses
The following is not a Fixed Asset_____.	Inventory	Patents	Trade Marks	Machinery
Unclaimed Dividend is shown under_____.	Current Liabilities	Current Assets	Fixed Assets	Share Capital
In the event of profit remuneration of Managing Director should be maximum up to_____.	100%	5%	33%	1%
Biils Payable is shown under_____.	Current Assets	Investment	Current Liabilities	Long term Borrowings
Following is an Appropriation of profit:_____.	Interest on Loan	Audit Fees	Transfer to Reserves	Directors Salary
Forfeited shares is _____.	Treated as Contingent Liability	Added to paid up share capital	Ignored	Shown under Reserves & Surplus
Arrears of preference dividend is a _____.	Contingent Liability	Asset for a compnay	Neither a liability nor an asset	Fixed Liability
The term 'Ethics' come from	Greek word	Fresh word	German word	British Word
Ethical behaviour does not distinguish _____.	Right from wrong	Proper from improper	Correct from incorrect	Double Entry Book Keeping
Reasons for unethical behaviour include	Emphasis on short term results	Ignoring unethical issue	Economic cycles	Emphasis on short term results, Ignoring unethical issue and Economic cycles
An appropriate principles based approach must be	Broad in its scope	Narrow in its scope	Definite in its scope	None for judement
Unethical behaviour can _____	Cost the company	Harm the company	Defame the company	Cost, Harm and Defame the Company

The components of workplace ethical behaviour are _____	Honesty	Legality	Disclosure	Honesty, Legality and Disclosure
Ethical behaviour does not ensure _____	Customer loyalty	Retain good employees	Positive environment	Payment to Debtors
Ethical behaviour encourages _____	Good actions	Bad action	Illegal actions	No Actions
Ethics is _____	Predecessor of law	Positive	No punishment	Predecessor of law, Positive and No Punishment
In India CSR is made mandatory w.e.f. _____	04-01-2013	12-01-2014	04-01-2014	1 - 04 -2018
Statement of cash flows includes _____	Financing Activities	Profit & Loss	Trading account	Income statement
A company that issues stocks and bonds to raise funds results in _____	Decrease in Cash	Increase in Cash	Increase in Equity	Increase in Liabilities
The basic financial statements include _____	Statement of Cash Flows	Petty Cash Book	Journal	Ledger
Cash flow example from a financing activity _____	Payment of Dividends	Receipt of Dividend on Investment	Cash Received from Customers	Purchase of Fixed Asset
Cash flow example from an operating activity is _____	Purchase of Own Debenture	Sale of Fixed Assets	Interest Paid on Term-deposits by a Bank	Issue of Equity Share Capital
In the case of financial enterprises, the cash flow resulting from interest and dividend received and interest paid should be classified as cash flow from _____	Operating activities	Financing activities	Investing activities	Working capital
Which of the following is not a cash inflow?	Decrease in debtors	Issue of shares	Decrease in creditors	Sale of fixed assets
Cash Flow statement is useful for _____ financial planning	Long term	Short term	Medium Term	Semi Term
Operating activities are _____ generating activities of enterprise.	Expense	Revenue	Income	assets
The cash flow statement is a statement of inflow & outflow of cash & _____.	Fixed Assets	Profit & Loss	Cash Equivalent	Trading Account
Interest received or paid by financial enterprise is shown in the cash flow statement under _____	Operating Activity	Financing activities	Investing activity	Working Capital
Rules - based approach provides _____	Room for judgement	No room for judgement	Greater scope for interpretation	All of the above

ASB is constituted in _____	1977	2014	2015	2002
The reasons for unethical reporting include _____	Self interest	Lack of professional support	Delay in judgement	Self Interest, Lack of professional support and Delay in judgement
Unethical reporting can be checked by _____	Ethics education	Personal ethical orientation	Mentoring	Ethics education, Personal ethical orientation and Mentoring
Whistle blowers are like : _____	Eyes of public	Ears of public	Hands of public	Eyes of Public and Ears of Public
Ethics _____	Rejects bribery	Develops honesty	Develops integrity	Rejects bribery, Develops honesty and Develops integrity
Ind AS 101 applies to _____	First set of financial statements	Second set of financial statements	Interim financial statements	Financial Management
Mandatory exemption offered by Ind AS 101 include _____	Hedge accounting	Estimates	Impairment of financial assets	Hedge accounting, estimates and impairment of financial assets
optional exemptions offered by Ind AS 101 include _____	Joint arrangement	Revenue from contracts with customers	Non - current assets held for sale	Joint Arrangement, Revenue from contracts from customers and Non-current assets held for sale
PPE that are held under for sale _____	Cost on initial recognition	Book Value	Market Value	Fair value
Balance Sheet of a banking company is prepared in _____. _____.	Form B	Form C	Form A	Form d
Banks must maintain SLR of _____.	25%	35%	55%	20%
A Banking company must hold a license issued by _____	RBI	SBI	Central Govt.	State Govt.
Premium received is _____	Revenue for insurance company	Expenses for insurance company	Liability	Assets
Reinsurance is _____	Revenue for insurance company	Expenses for insurance company	Liability	Assets
Question AUDITING	Answer1	Answer2	Answer3	Answer4

The ____ duty of the auditor is to report on the financial statement of the client	prime	second	generall	last
Auditor should check the title, existence and value of the assets appearing in the ____	Trial balance	balance sheet	profit and loss account	cash flow
____ transfer to secret reserve	Abnormal profit	Normal profit	Normal loss	Abnormal loss
____ means part of the profit secretly keep aside for future use.	Secret reserve	working papers	window dressing	memorandum of association
When the transaction has been entered in the books but wrongly it is called as ____	Error of principle	Error of omission	Error of commission	compensating error
In case of company CARO 2016 required reporting of ____	error and fraud	transaction	assets and liabilities	profit and loss
Internal audit is a part of ____ system	external control	banking	internal control	government
Audit conducted between two annual audit is called as ____	Interim audit	final audit	internal audit	external audit
The main objective of window dressing is ____	to reduce tax liability	to mislead investors	to understate profits	to increase liability
stock is valued at ____	cost	market value	cost or market value whichever is less	realisable value
____ is fraud that involves theft of an entitys assets.	manipulation of records	a secret reserves	misappropriation of assets	income smoothing
Audit notebook is a written record of ____ that the auditor has	queries	transaction	fees	time table
current file and permanent file are together known as ____	audit plan	audit programme	audit procedures	audit working papers
____ should be tailor made to meet the specific requirement to meet different type of audit	Audit programm	Audit report	Audit working paper	audit sampling
As per the Law , any person having lawful possession of somebody els's property on which he has worked and retained the property for non payment of his dues. Is called ____	lein	leas	loan	authority
____ contains detail guidance for audit assistance regarding who is doing which work within timeframe.	Audit programm	Audit report	Audit working paper	audit sampling

Permanent file and current file are the types of _____	Audit programm	Audit report	Audit working paper	audit sampling
The auditor should examine the _____ of the company for the varification of the companys authorizes share capital and its classification	memorandum of association	articals of association	prospectus	Audit working paper
_____ are highly useful for training and changing new audit staff	Audit working paper	audit programme	audit sampling	verification
Which of the following SA deals with audit working paper?	SA 610	SA 300	SA 620	SA 230
An auditor collect audit evidence in the form of ____ for judging the accuracy of financial statement	vouchers	paper	CD	image
Audit sampling enables the auditor to ____ audit evidence about some characteristics of the items selected.	ignor	obtain and evaluate	manipulate	rejection
SA which deals with audit Evidence?	SA 500	SA 300	SA 210	SA 230
_____ is suitable for small size organisation	Test checking	Routine checking	Internal check	Audit check
Auditor should consider audit objective and population from which sample will select ,while designing _____	audit project	audit programme	audit report	audit sample
Internal audit is _____.	Objective	Constructive	Continuous	Subjective
The auditor has to _____ the internal control system.	Give	set	prepare	evaluate
Internal audit is done to keep the accounting staff _____.	Balance sheet audit	Annual audit	Vigilant	busy
Internal audit is compulsory for every unlisted companies when paid up share capital is ` _____ crore or more.	40 crores	50 crores	10 crores	25 crores
Scope of Internal audit is decided by _____.	Management	Stakeholders	Government	Employee
Income tax refund must be verified with the help of _____.	TDS certificate	Refund order	Recovery receipt	Payment receipt
Interest on loan should be vouched on the basis of _____.	loan agreement	Error of omission	Error of principle	Error of commission
Any documentary evidence supporting the entries in the records is called as a _____.	Voucher	Credit memo	vouching	Cash memo

Checking the head of account debited or credited during vouching helps the auditor to_____.	detect the errors of principle	check whether accounting is proper	find errors of omission	find errors in casting
When the goods are sent on consignment basis, company should prepare a proforma invoice and its entry should be recorded in a separate _____.	Other operating expenses	Trading account	Memorandum register	Confirmation accounts
Credit purchases are supported by _____.	Petty cash vouchers	Cash memo	purchase invoice	Sales invoice
Amount of Rent Received can be verified from _____.	Rent Receipt and tenancy agreement	Cash memo	Cash Receipt	Rent invoice
As required by _____ the auditor has to report whether physical verification of Fixed Asset is done.	CARO 2016	CARO 2012	CARO 2011	None of the above
_____ shows whether leave was granted with or without pay.	Leave register	Postage Register	Printing register	Investment register
For vouching of which item the auditor is most likely to examine cost record _____.	Commission earned	Bad debts record	Credit sales	Sales of scrap
Closing stock with consignee is to be shown as the asset of _____.	The consignor	The joint venture	Cost	Depreciation
_____ is the technique of verification.	Inspection	valuation	Observation	Calculation
There should be effective control over capital expenditure on acquisition of machinery by means of _____.	Capital Budget	Cash budget	Fixed budget	Flexible budget
_____ are floating assets.	Tangible Fixed Asset	Fictitious Asset	Current assets	Current liabilities
Auditor should examine the contracts entered into by the company while checking _____ liabilities.	Investment	Current	Fixed	Contingent

Auditor should ensure that the company concerned is the _____ of the patent.	Registered owner	Secured	Unsecured	measured
When counting cash on hand the auditor should _____.	ensure presence of somebody from management	obtain a receipt from custodian as to its return	ensure postage and revenue stamps are not counted in physical count	temporary advances to employees are counted to calculate balance of cash in hand
The following is a wasting asset _____.	Mine	Patents	Copyright	Live stock
65	Animal farms	Poultry farms	Register of Animals	Agriculture accounting
The balance of share capital account has to be verified with _____.	Memorandum of Association and Articles of Association	Directors letter	Registrars letter	Public notice