

73/2014

Maximum : 100 marks

Time : 1 hour and 15 minutes

1. Noida is an Industrial area in :  
(A) Delhi (B) UP  
(C) Gujarat (D) Haryana
2. The Total number of Stock exchanges in India is :  
(A) 25 (B) 23  
(C) 28 (D) 51
3. To commence its business, a Public Limited company must get :  
(A) Minimum Subscription (B) Approval of the central Government  
(C) Approval of the CAG (D) Approval of the Central Cabinet
4. For a Public company, managerial commission is limited to :  
(A) 15% of Net Profit (B) 11%  
(C) 55% (D) 22%
5. That portion of the company's uncalled capital which will be called up only at the event of winding up of the company is :  
(A) Capital reserve (B) Reserve Capital  
(C) Capital Gain (D) Capital Profit
6. Debentures that carry any charge on the assets of the company is called :  
(A) Mortgage debentures (B) Irrevocable debentures  
(C) Naked Debentures (D) Bearer debentures
7. Capitalisation of Profit Method is a way of :  
(A) Writing off Good will (B) Valuing Goodwill  
(C) Writing off Preliminary expenses (D) Tax Evasion
8. Net Payment Method is a way of finding :  
(A) Capital Reserve (B) Purchase Consideration  
(C) Payment TOR (D) Pre operative Expenses

9. The practice of forming a new company by taking over the business of an existing company which is in a bad financial position is called :
- (A) Internal Reconstruction (B) External Reconstruction  
(C) Amalgamation (D) Absorption
10. Public Limited Companies were allowed to buy-back their own shares since the year :
- (A) 1998 (B) 1999  
(C) 2003 (D) 1958
11. The Journal Entry for unrealised profit in the context of Amalgamation is :
- (A) Unrealized Profit a/c Dr Goodwill a/c  
(B) Profit A/c Dr Selling Company A/c  
(C) Goodwill or Capital Reserve A/c Dr Stock a/c  
(D) Cash a/c Dr Goodwill a/c
12. Defensive Avoidance is a :
- (A) Disaster Management Strategy (B) Coping Strategy  
(C) Hyper Vigilance (D) Gaming Strategy
13. A Bankers Lien is always a :
- (A) Revocable Lien (B) General Lien  
(C) Special Lien (D) Particular Lien
14. The only banks, which are compelled by the Law to maintain the secrecy of the accounts of their Customers is
- (A) Nationalized Banks (B) Foreign Banks  
(C) Merchant Banks (D) Co-operative Banks
15. In executing a standing instruction there exists a relation of :
- (A) Debtor and Creditor (B) Trustee and Beneficiary  
(C) Bailor and Bailee (D) Agent and Principal
16. "Either or Survivor" clause is related to which type of account :
- (A) FD a/c (B) NRI A/c  
(C) ADR A/c (D) Joint A/c

17. The cheque always used for local delivery only is :
- (A) Banker's cheque (B) Crossed Cheque  
(C) Stale Cheque (D) Open Cheque
18. The safest form of Crossing is :
- (A) A/c Payee Crossing (B) General Crossing  
(C) Double Crossing (D) Special Crossing
19. A company created by a special Act of the Parliament or State Legislature is :
- (A) Statutory Company (B) Registered Company  
(C) Chartered Company (D) Legal Company
20. Reliance Industries Ltd. is an example of :
- (A) Private Company (B) Public Company  
(C) Statutory Company (D) Chartered Company
21. In banking context, NPA refers to :
- (A) Not Account Payee (B) Non Performing Asset  
(C) Non Permanent asset (D) Non Personal Account
22. The equity investment in a comparatively new company in their risky innovation is termed as :
- (A) High risk Equity (B) Owner's Equity  
(C) Venture Capital (D) Proprietary Fund
23. KCC (Kissan Credit Card) was introduced in the year :
- (A) 2002 (B) 1998  
(C) 2001 (D) 1991
24. PURA a development perspective was introduced by :
- (A) Dr.Manhohan Singh (B) Montague Singh Aluvalia  
(C) Dr.APJ Abdul Kalam (D) Rajeev Gandhi.
25. The potential inability of a bank to generate cash to cope with the fall in liabilities or rise in assets is termed as :
- (A) Contingency risk (B) Liquidity risk  
(C) Exchange risk (D) Interest risk

26. When the failure of one financial institution spreads as chain reaction to threaten the stability of the financial system :
- (A) Operational Risk (B) Systemic risk  
(C) Political risk (D) Compliance Risk
27. Capital Adequacy Ratio was put forward :
- (A) Narasimham Committee (B) Basu Committee  
(C) Basel Capital Accord (D) Chakrabharthy Committee
28. The potential loss that a bank may be subjected to because of the inability of a borrower to meet his obligation is :
- (A) Credit Risk (B) Solvency risk  
(C) Liquidity risk (D) Finance risk
29. Z- score Model is a:
- (A) Credit Rating Model (B) Leveraging Technique  
(C) A type of Bank Account (D) Risk rating Method
30. 'KYC' a mandatory norm for banks, stands for :
- (A) Keep Your Cash (B) Keep Your Customer  
(C) Know Your Customer (D) Keep Your Custom
31. SERFAESI ACT relates to:
- (A) Foreign companies (B) Insurance Companies  
(C) Real Estate companies (D) Asset Reconstruction companies
32. Under One Time Settlement (OTS) of NPA's upto 10 crores, the minimum amount to be Recovered is :
- (A) 100% of the outstanding Balance (B) 85%  
(C) 75% (D) 50%
33. Genetic Industries are examples of :
- (A) Secondary Industries (B) Tertiary Industries  
(C) Extractive Industries (D) Primary Industries

34. Importing with a view to export is termed as :
- (A) Exim-trade (B) Entreport Trade  
(C) International Trade (D) Aids to Trade
35. BPO refers to :
- (A) Business Professional Organisation (B) Balance of Payment Offer  
(C) Business Process Outsourcing (D) Business Process Outward
36. Entities that collect savings from Individuals, Institutions and businesses and invest in money Market are called :
- (A) Merchant Banks (B) Brokers  
(C) Mutual funds (D) Dealers
37. Banking Regulation Act was passed in the year :
- (A) 1949 (B) 1956  
(C) 1960 (D) 1958
38. To issue a Credit Card, a customer must have :
- (A) A deposit Account  
(B) SB a/c. with enough credit balance  
(C) A FD a/c  
(D) Only a Savings Account of proven credit worthiness
39. "Causa Proxima" is a Principle related to:
- (A) Banking (B) Insurance  
(C) Accounting (D) Finance
40. Reinsurance is done to:
- (A) Minimise risk of the Insurance Company  
(B) To double the benefit  
(C) To strengthen the Trust  
(D) To ensure indemnity
41. Whole Life Policy is also called :
- (A) Ordinary Life Policy (B) Endowment Policy  
(C) Life Protection Policy (D) ULIP

42. Fidelity Insurance is done to :
- (A) To protect business goodwill
  - (B) To Protect Customer Trust
  - (C) To protect an employer from the dishonesty of employees
  - (D) To protect Patent
43. The imported goods, till the customs duty is paid, are kept in :
- (A) Public ware house
  - (B) Private Ware house
  - (C) Corporate Ware house
  - (D) Bonded Ware house
44. The Indian Partnership Act was passed in the Year :
- (A) 1947
  - (B) 1932
  - (C) 1956
  - (D) 1931
45. An Outsider, appointed by a partner as his agent with a share in the profit of the latter, is called :
- (A) Partner by estoppels
  - (B) Partner by Holding out
  - (C) Sub Partner
  - (D) Minor Partner
46. Rochdale Society of Equitable Pioneers was formed by :
- (A) Charles Babbage
  - (B) FW Taylor
  - (C) Robert Owen
  - (D) Henry Fayol
47. While forming a Company, the draft Prospectus has to be approved by :
- (A) Registrar of companies
  - (B) SEBI
  - (C) Attorney General of India
  - (D) CAG
48. Selling off a part of the government equity holding to private investors is technically called :
- (A) B.O.T
  - (B) P.P.P
  - (C) Disinvestment
  - (D) IPO
49. Ordinary shares are the other name of :
- (A) Equity Shares
  - (B) Preference Shares
  - (C) Non Cumulative Preference shares
  - (D) Bonus Shares

50. A public Ltd company can accept public deposit for a maximum period of :
- (A) 1 Year (B) 2 Years  
(C) 36 months (D) 60 months
51. A letter of credit is opened in favour of the :
- (A) The Importer (B) The exporter  
(C) Agent (D) Shipping company
52. The responsibility of the exporter ends with the delivery of goods on the ship if the Contract is :
- (A) F.O.B. (B) C.F.R.  
(C) C.I.F. (D) F.O.R.
53. The S.E.Z. stands for :
- (A) Special Ecological Zones (B) Separate Economic Zones  
(C) Special Economic Zones (D) Secluded Economic Zones
54. The bench-mark Index of Indian Capital Market with wide acceptance among all classes of investors :
- (A) NSE-NIFTY (B) BSE 500  
(C) S7P CNX Nifty (D) BSE SENSEX
55. The option which gives the buyer a right to buy the underlying asset is called :
- (A) Call Option (B) Put Option  
(C) Sell Option (D) Set off Option
56. In Which year FIIs were permitted in the Indian Capital Market :
- (A) 1993 (B) 1991  
(C) 2000 (D) 2001
57. The most Watched Index of Asian Stocks :
- (A) Nikkei (B) KOSPI  
(C) S&P500 (D) SENSEX

58. Who introduced Human Development Index?
- (A) UNICEF (B) World Bank  
(C) IMF (D) UNDP
59. Administered Price Mechanism (APM) for Petroleum and Diesel was abolished with effect from :
- (A) April 1,2002 (B) April 1,2003  
(C) April 1,2004 (D) April 1,2005
60. The rate at which the RBI borrows from the banks is called :
- (A) Reverse Ripo Rate (B) Ripo Rate  
(C) CRR (D) SLR
61. Which of the following is an Input device?
- (A) Plotter (B) Printer  
(C) Monitor (D) Key board
62. Short cut of centre is :
- (A) Ctrl+L (B) Ctrl+E  
(C) Ctrl+R (D) Ctrl+D
63. The place where Windows keeps copies of deleted files is called :
- (A) Retrieval Bin (B) Restoration Folder  
(C) Recycle Bin (D) Recovery Bin
64. Function button for Spelling and Grammar is :
- (A) F1 (B) F3  
(C) F4 (D) F7
65. PDF stands for :
- (A) Portable Document Format (B) Profit Document Format  
(C) Power Document Format (D) Purchase Document Format
66. \_\_\_\_\_ is the common protocol of all networks.
- (A) FTP (B) TCP/IP  
(C) HTTP (D) HTML



67. Computers are connected within a single building or similarly size area, the network is called :
- (A) WAN (B) MAN  
(C) LAN (D) E-Mail
68. \_\_\_\_\_ is the feature available with MS-Word to present the text in a stylish and colorful manner.
- (A) Word Art (B) Clip Art  
(C) Auto Shape (D) Drawings
69. The set of instruction given to the computer is called :
- (A) Software (B) Hardware  
(C) Programmer (D) None of these
70. RAM stands for :
- (A) Random Around Memory (B) Random Access Memory  
(C) Random Arrive Memory (D) Random Arrow Memory
71. Which is the 'Master Key' of a typewriter?
- (A) L (B) T  
(C) K (D) N
72. Where the Paper Side Guide is located?
- (A) Right side of the Paper Table (B) Left side of the Paper Table  
(C) Middle of the Paper Table (D) Right side of the Key Board
73. When the bell rings in Typewriter?
- (A) Five spaces before the Right Margin Stop  
(B) Five spaces before the Left Margin Stop  
(C) Five spaces after the Right Margin Stop  
(D) Five spaces after the Left Margin Stop
74. Name the instrument used writing Stencil Sheet :
- (A) Protector (B) Correcting fluid  
(C) Styles Pen (D) None of these