

PROGRAM/ COURSE	BBI
SUBJECT	CENTRAL BANKING
SUBJECT CODE	85501
Exam date	07-October -2020 (Wednesday)

CENTRAL BANKING

MULTIPLE CHOICE QUESTIONS:-

1.Formulates, implements and monitors the monetary policy for maintaining price stability and keeping inflation in check,
 - A. Monetary policy
 - B. fiscal policy
 - C. regulator
 - D. Banking policy
2. There are ____ deputy governor in the RBI.
 - A. Five
 - B. Four
 - C. Six
 - D. Eight
3. Who works as RBI's agent at places where it has no office of its own?
 - A. State Bank of India
 - B. Ministry of Finance
 - C. Government of India
 - D. International Monetary Fund
4. The _____ is the central bank of the USA.
 - A. Federal Reserve System
 - B. Federal Regulatory System
 - C. Financial Risk System
 - D. Federation of Review System
5. E-payments are increasing due to _____.
 - A. Pandemic
 - B. Offline shopping
 - C. High operational cost
 - D. Increase in banking risks
6.issues and exchanges currency as well as destroys currency & coins not fit for circulation to ensure that the public has an adequate quantity of supplies of currency notes and in good quality.
 - A. SBI

- B. RBI
- C. IDBI
- D. IOB

7. The present governor of the RBI is the _____ governor
- A. 24th
 - B. 25th
 - C. 26th
 - D. 23th
8. The RBI can increase the money supply in the market by
- A. Selling government securities
 - B. Buying government securities
 - C. Borrowing money from commercial banks
 - D. Mortgaging the securities
9. The Bank of England was established in the year-
- A. 1591
 - B. 1692
 - C. 1793
 - D. 1694
10. _____ issues guidelines for e-banking at international level.
- A. Bank for International settlements
 - B. Federal Reserve Bank
 - C. United Nations Development Program
 - D. Reserve bank of India
11. The Reserve Bank of India has brought into existence several development banks such
- A. SIDBI
 - B. NABARD
 - C. Co-operative bank
 - D. The Industrial Finance Corporation of India
12. The Monetary policy committee meets _____times in a year
- A. Two
 - B. Five
 - C. Six
 - D. Four
13. Which is a tool that helps RBI to stabilize money supply and prices of Government securities?
- A. EOQ
 - B. EPQ

- C. JIT
- D. OMO

14. The first central bank in the world– Riksbank was established by _____.

- A. Japan
- B. China
- C. Germany
- D. Sweden

15. E-Banking involves _____

- A. Legal Risk
- B. Reputational Risk
- C. Security Risk
- D. Market risk

16. The RBI has directed -----to give loans to State Cooperative Banks, which in turn lend loans to cooperative sector.

- A. NABARD
- B. commercial bank
- C. SBI
- D. SIDBI

17. The RBI is managed by the _____

- A. Central board
- B. State board
- C. national board
- D. Co-operative

18. The RBI can decrease the money supply in the market by:

- A. Selling government securities
- B. Buying government securities
- C. Borrowing money from commercial banks
- D. Increasing export trade

19. At present, _____ countries adopt Euro as their currency.

- A. 17
- B. 18
- C. 19
- D. 20

20. According to BIS, there are _____ types of E-Banking.

- A. One
- B. Two
- C. Three

D. Four

21. A ----- is an independent national authority that conducts monetary policy, regulates banks, and provides financial services including economic research.

- A. National bank
- B. Rural bank
- C. SBI
- D. central bank

22. _____ was the first governor of RBI

- A. Sir Osbourne Arkell Smith,
- B. Sir Mical Arkell Smith,
- C. Sir Osbourne Arkell bush
- D. Johnson

23. How many Deputy Governors are there in RBI?

- A. 2
- B. 4
- C. 5
- D. 10

24. The New Bank of Japan was established in the year _____.

- A. 1998
- B. 1999
- C. 2000
- D. 2001

25. Methods of E-Payment include:

- A. Credit/Debit Cards
- B. Automated Clearing House networks
- C. Payment Applications
- D. Cash Payments

AUDITING

PROGRAM/COURSE	BANKING & INSURANCE
SUBJECT	AUDITING-II
SUBJECT CODE	85503
EXAM DATE	07-OCTOBER-2020

MULTIPLE CHOICE QUESTIONS

1. Company's auditor may be appointed by _____.

- A) Board of Directors
- B) Managing Director
- C) Managers
- D) Employees

2. First auditor of a newly formed company can be appointed by the Board of Directors within _____ months.

- A) Two
- B) One
- C) Three
- D) four

3. Appointment of subsequent auditor is to be made by the shareholders at every _____.

- A) Annual General Meeting
- B) Extra ordinary annual gen. meeting
- C) Board meeting
- D) Creditors meeting

4.Failure to appoint auditor at annual general meeting should be communicated to _____.

- A) Local Govt.
- B) State Govt.
- C) Board of directors
- D) Central Govt.

5.The audit working papers are the property of _____.

- A) Board of Directors
- B)Shareholders
- C)Auditor
- D) CEO

6.As per Company law, Auditor is disqualified for appointment in _____.

- A)less than 20 companies
- B)More than 20 companies
- C)less than 10 companies
- D) More than 15 companies.

7.The auditor has to inform the registrar about his acceptance within_____.

- A)30 days
- B)10days
- C)21days
- D)20days

8.Every Banking Company in India has to transfer to reserve fund_____ of current year profit.

- A) 20%
- B) 10%

- C) 30%
- D) 40%

9. The very first item in the balance sheet of a banking company on liability side is_____.

- A) Investments
- B) Advances
- C) capital
- D) Money at call and short notice

10. Bills for collection are shown in the balance sheet of a bank under_____.

- A) Liabilities
- B) Assets
- C) Contingent liabilities
- D) Both assets & liabilities

11. Bills purchased & discounted are shown in the balance sheet of a bank in_____.

- A) Schedule of advances
- B) Schedule of deposits
- C) Schedule of other liabilities & provisions
- D) Contingent liabilities.

12. Inter-office adjustment is shown in the balance sheet under_____.

- A) provisions
- B) other assets or liabilities
- C) interest expended
- D) interest earned

13. LFAR(Long form audit report)is_____.

- A) substitute for statutory audit report
- B) substitute financial report

- C) additional report
- D) not a substitute for statutory audit report

14. Bills payable are shown in the balance sheet of a bank under _____.

- A) Other liabilities & provisions
- B) Schedule of deposits
- C) Schedule of advances
- D) Contingent liabilities

15. In Case of fire insurance provision is made for unexpired risk at _____ %.

- A) 25%
- B) 30%
- C) 50%
- D) 57%

16. Audit report to be given by the auditor of an insurance company must be as per _____.

- A) Schedule VI of the companies Act
- B) Schedule C prescribed by IRDA
- C) Provisions of Insurance Act
- D) Schedule V of the companies Act

17. Claims are verified by checking _____.

- A) Policies , Survey report
- B) Risk
- C) Speculating
- D) Coding issues.

18. Insurance business is controlled by _____.

- A) Insurance Act, 1938
- B) IRDA
- C) Insurance Rules
- D) Insurance Act, 1952

19. _____ includes promoting staff welfare.

- A) External social responsibility
- B) Corporate social responsibility
- C) Internal social responsibility
- D) Employee social responsibility

20. Retirement arrangement for employee is a part of _____.

- A) Corporate social responsibility
- B) Internal social responsibility
- C) Social Accounting
- D) Internal social responsibility

21. Social audit is assessment of _____ performance of an organization.

- A) Financial
- B) Social
- C) Legal
- D) Environmental

22. _____ is an inspection, survey and analysis of energy flow for energy conservation.

- A) Energy audit
- B) Environment audit
- C) Social audit
- D) Operational audit

23. _____ audit is concerned with verification of performance of environment management system to control pollution and their efficiency to conserve environment.

- A) Social
- B) Energy
- C) Environment
- D) Operational audit

24. Companies Act empowers _____ to order conduct of cost audit for certain companies.

- A) State Govt.
- B) Central Govt.
- C) President
- D) Prime Minister

25. In _____ approach of HR audit, result of model company is compared with the company under audit.

- A) Comparative
- B) MBO
- C) Compliance
- D) Statistical

HUMAN RESOURCES MANAGEMENT

Program/Course	BBI
Subject	HUMAN RESOURCE MANAGEMENT
Subject Code	85504
Exam Date	8 th OCTOBER 2020

MULTIPLE CHOICE QUESTIONS:

1. Human resource management is concerned with the ____ dimension in management
 - a) Financial
 - b) Marketing
 - c) People
 - d) Production

2. HRM is dynamic and ____ approach.
 - a) Casual
 - b) Proper
 - c) Multidisciplinary
 - d) Flexible

3. Strategic human resource management focuses on human resource programs with ____ term objectives.
 - a) Middle

- b) Short
- c) Long
- d) Zero

4. An organisation with well-defined performance _____ is an organisation with high potential for success.

- a) Planning
- b) organising
- c) allocation
- d) metrics

5. Job analysis involves a _____ investigation of jobs using a variety of methods.

- a) systematic
- b) continuous
- c) random
- d) casual

6. It is a statement of _____ human qualities necessary to perform the job.

- a) rigid
- b) straight
- c) acceptable
- d) systematic

7. _____ refers to the possession of information facts and techniques of a particular job.

- a) random
- b) skills
- c) experience
- d) knowledge

8. The _____ function begins with human resource planning.

- a) Coalition
- b) Acquisition
- c) Rectification
- d) Maintenance

9. Like most other kinds of planning, human resources planning is _____.

- a) Backward looking
- b) Inward looking
- c) Forward looking
- d) Outward looking

10. The _____ is essential to determine the future human needs in an organization.

- a) HRP
- b) HRD
- c) PA
- d) PM

11. Seniority means length of _____ service in an organization.

- a) Recognized
- b) Unrecognised
- c) Merit

d) Demerit

12. Promotion is the _____ movement of an employee in the organisation's hierarchy.

- a) Lateral
- b) Downward
- c) Medial
- d) Upward

13. Manual Workers can be recruited through _____ who maintain close contacts with the sources of such workers.

- a) E-Recruitment
- b) Deputation
- c) Business Partners
- d) Contractors

14. _____ interview helps to minimize personal bias and prejudice and provides uniformity and consistency.

- a) Unstructured
- b) Structured
- c) Informal
- d) Stress

15. _____ is a positive process.

- a) Selection
- b) Demotion
- c) Recruitment
- d) Layoff

16. Recruitment is a ' _____ ' – joining together those with jobs to fill and those seeking jobs.

- a) Linking function
- b) Marketing
- c) Parallel
- d) Financial Function

17. _____ is one of the methods of off job training.

- a) Delegation
- b) job rotation
- c) role playing
- d) understudy

18. _____ training is an effective method to develop awareness of self & impact on others.

- a) On job
- b) sensitive
- c) ice breaking
- d) in basket exercise

19. _____ is the systematic description of an employee's job relevant strengths and weakness.

- a) Performance appraisal
- b) performance feedback
- c) job evaluation
- c) job description

20. Under _____ method, a checklist of statements on the traits of the employee and his or her job is prepared in two columns – viz., a 'yes' column and a 'No' column.

- a) Checklist
- b) graphic rating
- c) behavioural
- d) forced distribution

21. The most popular benefit gained by the employee over and above the salary is the _____ options.

- a) incentives
- b) stock
- c) reward
- d) risk

22. Fringe benefits are _____ made to an employee beyond the regular benefit of being paid for their work.

- a) compensations
- b) incentives
- c) reward
- d) stock

23. ____ of participation is another factor which determines the interest the interest of workers in participation.

- a) Level

- b) interest
- c) climate
- d) environment

24. _____ - communications are essential for proper decision making at the top.

- a) Downward
- b) upward
- c) horizontal
- d) vertical

25. The _____ committee is normally concerned with day to day problems of the firm.

- a) Plans
- b) issues
- c) works
- d) polit

TURNAROUND MANAGEMENT

Subject	TURNAROUND MANAGEMENT
Subject code	85505
Exam Date	8/10/20

- 1) It is through business _____ fresh ideas and innovations are given a shape and are transformed into useful products and services.
 - a) Goals
 - b) Plans
 - c) Policy
 - d) Strategies
- 2) Strategies are very much useful in organizations for _____.
 - a) Guiding
 - b) Planning
 - c) Control
 - d) All of these
- 3) It is the organization _____ which binds managers together and bring proper adjustment and coordination in their work.
 - a) Practice
 - b) Plans
 - c) Policy
 - d) Structure
- 4) The _____ function carries out research, organizes advertising and product promotion.
 - a) Sales
 - b) Marketing
 - c) Production
 - d) Finance
- 5) Many organizations decline due to _____.
 - a) Falling sales
 - b) Declining profits
 - c) Declining demand
 - d) All of these

- 6) Industrial Sickness concerns _____
- a) Government
 - b) Employees
 - c) Bankers
 - d) All of these
- 7) Sick Industries refer to those units _____
- a) Which perform poorly
 - b) incur cash losses for consecutive years
 - c) Gradually erode the entire net worth
 - d) All of these
- 8) Industrial Sickness contributes to _____ cost economy.
- a) High
 - b) Medium
 - c) Average
 - d) Low
- 9) The government policy for sick industrial unit aims at _____
- a) Revival
 - b) Construction
 - c) Rehabilitation
 - d) All of these
- 10) _____ amongst the following is an internal cause of industrial sickness:
- a) Recession
 - b) Ineffective Sales promotion
 - c) Changes in customer's demand
 - d) Change in government policies
- 11) An Industrial unit is considered sick when its financial position is _____
- a) Good
 - b) Satisfactory
 - c) Non- Satisfactory

d)None of these

12) Which of the following is not an internal factor of Industrial Sickness ?

- a) Shortage of Power
- b) Mismanagement
- c)Diversion of funds
- d)Excessive overheads

13) Problem of Industrial Development is seen in ____

- a) Regional imbalances
- b)Sectoral Imbalances
- c)Industrial Sickness
- d)All of these

14) The process of turning a loss-making organization into profit-making is

- (a) Restructuring
- (b) Downsizing
- (c) Turnaround Management
- d) TQM

15) As per the principles of TQM, Roof of the TQM Structure includes ____

- (a) Ethics
- (b) Recognition
- (c) Training
- (d) Communication

16) As per the principles of TQM, Mortar of the TQM structure includes

- (a) Ethics
- (b) Recognition
- (c) Training
- (d) Communication

17) The process involved in changing the organization of a business is ____

- (a) Restructuring
- (b) Downsizing
- (c) Turnaround Management
- (d) TOM

18) _____ is the process of fundamental rethinking and radical redesign of business processes to achieve dramatic improvements.

- (a) Downsizing
- (b) Restructuring
- (c) TQM
- (d) BPR

- 19) Which of the following is not the other name for BPR
- (a) Business Process Redesign
 - (b) Business Process Change Management
 - (c) Downsizing
 - (d) Business Transformation
- 20) Elements of BPR include:___
- (a) Fundamental rethinking
 - (b) Radical redesign
 - (c) Business process
 - (d) All of these
- 21) _____phase is that the individual is made to realize that his beliefs, feelings and behaviour are no longer appropriate or relevant to the current situation in the organisation
- a) Unfreezing
 - b) Changing
 - c) Refreezing
 - d) all of the above
- 22) _____takes the prime place strategy in implementing turnaround strategy
- (a) CEO
 - (b) HR Team
 - (c) Product Team
 - (d) SalesTeam
- 23) _____style of decision making can also be termed as Autocratic style
- (a) Analytical
 - (b) Conceptual
 - (c) Directive
 - (d) Behavioural
- 24)_____ skills include complete knowledge of product and process
- a) Managerial
 - b) Technical
 - c) conceptual
 - d) People
- 25) _____ Team is custodian of human capital.
- a) Purchase team
 - b) Sales Team
 - c) Finance Team
 - d) HR Team

SET	A(1)
Program / Course	B.B.I.
Class	T.Y. B.B.I
Semester	Semester VI
Subject	International Business
Subject Code	85506
Exam Date	10 th October, 2020

Q.1) _____ is the first and foremost economic phenomenon, involving the increasing interaction or integration of nationalized economic systems through the intensification in international trade.

- a. Globalization
- b. Domestic
- c. Private
- d. Public

Q.2) Harmful to international business

- a. Import
- b. Trade communication
- c. Trade barriers
- d. Export

Q.3) _____ is not the same in all provinces of many home markets

- a. Trading blocs
- b. Tariff barriers
- c. Foreign exchange restriction
- d. Political and Legal difference

Q.4) _____ refers to a variety of unconventional international trade practices which link exchange of goods directly or indirectly in an attempt to dispense with currency transactions.

- a. Merger and Acquisition
- b. Counter Trade
- c. Third Country Location
- d. Strategic Alliance

Q.5) _____ economy is co-existence of public and private sectors.

- a. Capitalist
- b. Socialist
- c. Mixed
- d. Political

Q.6) GATT stands for _____

- a. General Agreement on Tariff and Trade
- b. Government Agreement on Trade and Tariff
- c. General Action on Technology Transfer
- d. Grants And Trade Transfer

Q.7) _____ integration, is an agreement among nations to reduce or eliminate trade barriers and agree on fiscal policies.

- a. Regional
- b. Cultural
- c. Social
- d. Technological

Q.8) A Regional Trading Bloc is a group of nations in a _____ region undergoing economic integration.

- a. Poor
- b. Rich
- c. Geographic
- d. Complicated

Q.9) WTO stands for _____.

- a. World Technical Organization
- b. World Talent Organization
- c. World Transport Organization
- d. World Trade Organization

Q.10) UNCTAD stands for _____.

- a. United Nations Conference on Trade and Development
- b. United Nations Committee on Tariffs and Development
- c. Unique Numbering Code on Trusts and Deeds
- d. United Nations Centre for Technology and Development

Q.11) Trade of a commodity through distribution channel that are legal not official or authorized are called as _____ markets.

- a. White
- b. Black
- c. Grey
- d. Orange

Q.12) _____ barriers can make it difficult to communicate messages across cultures.

- a. Cultural
- b. Economical
- c. Social
- d. Political

Q.13) _____ trade is subject to intense competition.

- a. Rural
- b. Domestic
- c. International
- d. Inter-state

Q.14) Cultural _____ is when people work with those with different cultural background and adapting the business workstyle to new ideas, ways of communication, and unfamiliar social practices.

- a. Diversity
- b. Barriers
- c. Heritage
- d. Talents

Q.15) _____ are when a country or several countries officially ban the trade of specified goods and services with another country.

- a. Embargoes
- b. Tariffs
- c. Taxes
- d. Duties

Q.16) RCMC means

- a. Regional community Membership Card
- b. Registration for Management Council
- c. Registration cum membership Certificate
- d. Registration for Commerce & Management Council

Q.17) Which of the following items are allowed to import through government agencies

- a. wild animal
- b. petroleum product
- c. consumer goods
- d. air cargo

Q.18) Duty Draw back rate are fixed by_____

- a. EXIM bank
- b. Department of Revenue of Ministry and Finance Government of India
- c. DGFT
- d. RBI

Q.19) _____ is issued by the commanding officers of the ship when the cargo is loaded on the ship

- a. mate receipts
- b. consular invoice
- c. shipping bill
- d. commercial invoice

Q.20) LOCO price is also known as _____

- a. ex- works price
- b. on road price
- c. ex-shipment price
- d. ex-showroom price

Q.21) Which of the following is not an important document in foreign trade?

- a. A check for the value of goods.
- b. A draft
- c. Bill of lading
- d. A letter of credit

Q.22) _____ Risk is the potential exchange loss from outstanding obligations as a result of exchange rate fluctuations.

- a. Trade
- b. Exchange
- c. Transaction
- d. Finance

Q.23) Which of the following is not a condition for drafts to be negotiable?

- a. must be in writing, signed by the drawer
- b. must contain a promise to pay a certain sum if goods are received
- c. must contain an order to pay
- d. must be made out to order or bearer

Q.24) If a draft is made to bearer, payment should be made to _____

- a. A bank
- b. drawer
- c. acceptor
- d. anyone who presents the draft

Q.25) If a draft is accepted by a bank, it becomes a _____

- a. Valid draft
- b. Demand draft
- c. Usance draft
- d. bankers' acceptance